



CITY OF BILLINGS

Five Year Consolidated Plan

FY2020-2024

The City's plan for Community Development Block Grant and
HOME Investment Partnerships Programs

Community Development Division

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Section I: Executive Summary

ES-5 Executive Summary

24 CFR 91.200(c), 91.220(b155)

Introduction

Five-year Consolidated Plans and one-year action plans are required by the United States Department of Housing and Urban Development (HUD) for the City of Billings to receive funding through the Community Development Block Grant (CDBG) and HOME Investment Partnerships programs (HOME). The City's five-year Consolidated Plan for FY2020-2024 identifies activities to be carried out from July 1, 2020 through June 30, 2025 to address priority needs in the community and serves as a guiding document for the use of the City's CDBG and HOME funding.

The City of Billings, an entitlement community acting primarily through the Community Development Division, will continue to serve as the lead agency for administration of the City's CDBG and HOME program activities targeted to meet the goals of the Consolidated Plan.

Focused on CDBG and HOME activities, the Consolidated and Annual Action Plans combine the planning and application requirements for the CDBG and HOME programs. All activities undertaken by the City utilizing CDBG and HOME funding must primarily benefit low income persons. The CDBG and HOME programs covered by the Consolidated Plan have three basic goals:

- **To provide decent housing**, including: maintaining the affordable housing stock in the community; increasing the availability of permanent housing that is affordable to low income households without discrimination; increasing support of housing which enables persons with special needs to live independently; and assisting homeless persons to obtain affordable housing.
- **To provide a suitable living environment**, which includes: improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing the isolation of low income households within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.
- **To expand economic opportunities**, including: creating jobs accessible to low income individuals; providing access to credit for community development activities which promote long-term economic and social viability; and empowering low income persons living in public and federally assisted housing to achieve self-sufficiency.

The FY2020-2024 Consolidated Plan was open for public comment extending from March 28, 2020 to May 11, 2020 in order to provide additional time for public comment due to Coronavirus COVID-19 separation recommendations. A public hearing was held on May 11, 2020 during the Billings City Council meeting to accept public comments on the Annual Action Plan, and Community Development Board recommendations for funding allocation. The plan was adopted by the Billings City Council on May 11, 2020.

Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

The most significant housing issues in Billings include housing cost burden, the availability of affordable housing, and equal opportunity in homeownership for minority households.

Housing Cost Burden: Over 80% of low income households have been paying more than 30-50% of their income for housing costs. Minorities are disproportionately impacted by housing cost burden including Black / African American, Asian, Native American, and Hispanic families.

Affordable Housing Availability: Housing affordability and availability are the most significant factors in limiting housing choice for both renters and homeowners. While there are an adequate number of housing units in Billings to accommodate the population, there is a housing deficit of over 4,700 units for households with incomes less than 30% of the AMI. There are also over 6,200 households on the Housing Authority of Billings waiting lists. Over 2,000 people are waiting for single-person housing.

Homeownership and Opportunity: Racial and ethnic minorities have a low homeownership rate than the White population (67%) in Billings. The Black cohort has the lowest homeownership rate at 16% followed by Native Americans at 31%. Thirty-three percent of the Hispanic cohort are homeowners.

The City's goals are to: create, preserve, and expand affordable housing options; promote neighborhood revitalization through foreclosure program, and to impact poverty. The City will continue to offer programs on a citywide basis to ensure equal opportunity in all Billings neighborhoods:

First Time Home Buyer

- Promote financial security, home equity, housing self-sufficiency, housing and neighborhood quality and stability.
- Increase minority homeownership, promote equal access and opportunity, and decrease segregation citywide.
- Improve affordable housing opportunities for the elderly, persons with disabilities, and other special populations.
- Reduce predatory lending through education and standardized procedures.

Housing Rehabilitation

- Help current homeowners maintain their homes in safe, quality condition.
- Increase value, quality, and durability of existing affordable housing stock.

Affordable Housing Development

- Expand access and availability of decent, affordable housing citywide.
- Improve the physical quality of affordable housing.
- Foster suitable living environment and quality of life through the improvement of physical conditions including infrastructure for housing projects and housing development.

Foreclosure, Acquisition, Rehabilitation

- Mitigate the negative community impact of vacant, foreclosed properties.

- Improve affordable housing quality, condition, safety, livability, and accessibility.
- Stabilize property values in neighborhoods with existing vacant, foreclosed homes.
- Eliminate the potential for crime related to existing vacant, foreclosed properties.

Billings Metro VISTA Project

- Provide resources to nonprofit organizations to undertake poverty impact activities and to support the low income individuals and families they serve.
- Focus areas include: education, healthcare, food security, economic opportunity, housing, financial literacy, and others.

HUD's EnVision Center Demonstration Project

In July 2018, HUD launched the EnVision Center demonstration project to leverage public and private resources for the benefit of individuals and families living in HUD-assisted housing. EnVision Centers focus on empowering people to leave HUD-assisted housing through self-sufficiency to become responsible homeowners and renters in the private housing market through promotion of the following four pillars:

- Economic Empowerment
- Educational Advancement
- Health and Wellness
- Character and Leadership

In May and June 2020, the City of Billings staff facilitated a connection between Housing Authority of Billings and HRDC District 7 to the regional EnVision Center representatives for HUD's Region 8. Planning for a Billings EnVision center is underway.

Regulatory Citations

Throughout the Consolidated Plan, staff has identified regulatory citations for the Code of Federal Regulations (CFR), shown in *italics*. The code references are located in sections of the Consolidated Plan required by federal regulation.

2020 HOME Income Limits

Household Size	30%	50%	60%	80%
1	\$16,100	\$26,850	\$32,220	\$42,950
2	\$18,400	\$30,650	\$36,780	\$49,050
3	\$20,700	\$34,500	\$41,400	\$55,200
4	\$23,000	\$38,300	\$45,960	\$61,300
5	\$24,850	\$41,400	\$49,680	\$66,250
6	\$26,700	\$44,450	\$53,340	\$71,150
7	\$28,550	\$47,500	\$57,000	\$76,050
8	\$30,400	\$50,600	\$60,720	\$80,950

Table is included in PDF version of the plan - uploaded as an IDIS Attachment

Evaluation of past performance

An evaluation of past performance that help the City choose goals or projects.

The City of Billings has been receiving CDBG funds since the 1970s and began receiving HOME funds in the mid-1990s. Performance on past goals and projects has been adequate, given declining resources. As a result, City staff have consolidated smaller programs focused on meeting priority needs, including affordable housing preservation and the provision of new housing opportunities.

In 2012, stakeholders recommended prioritizing loan programs to maximize sustainability of community development programs in order to continue funding programs in the future. Loan repayment revenue has increased by an annual average of \$230,000 over the past seven years, which has enabled the City to serve dozens of additional low income households through home buyer and repair programs.

The FY2015-2019 Consolidated Plan included the following goals and the City met or exceeded each of the established goals as of mid-June 2020:

- Affordable Housing Preservation – all goals were met:
 - 20 homeowner homes were rehabilitated
 - One manufactured home was rehabilitated
 - Five foreclosed homes were acquired, rehabilitated, and sold to low income households
- New Affordable Housing Opportunity – goals were met or exceeded:
 - Four homeowner housing units were added
 - 280 households received direct financial assistance to purchase their first home
- Poverty Impact goal was exceeded:
 - Over 2,500 individuals were assisted in garnering access to health / mental health services, housing, education, and economic opportunity

City staff have witnessed a decline in homeowners seeking Housing Rehabilitation Loans and are likewise seeing an increased need in affordable housing and infrastructure development. Additional resources may be directed towards longer-term investments to benefit low income neighborhoods on the whole.

Summary of citizen participation process and consultation process

91.200(b)

Summary from citizen participation section of plan.

A number of organizations in the community are involved in affordable housing and community development-related activities in Billings and are asked to comment on the Consolidated Plan. The continued cooperation of these organizations in pursuing affordable housing for the community is required to meet the Consolidated Plan goals. Consultations include review of the plan with public and private agencies that provide health care, social services and fair housing education. Populations targeted for consultation include low income neighborhoods and agencies providing services for children, the elderly, the disabled, minorities, persons with HIV / AIDS and their families, and homeless individuals and families.

The City of Billings has adopted a *Citizen Participation Plan* which is implemented during Consolidated Plan processes in order to ensure active participation by residents and affiliate organizations. The City has also adopted a *Language Assistance Plan* to ensure meaningful access to program information and equal opportunity for persons with hearing impairment and limited English proficiency. Both plans can be found online at www.BillingsMT.gov/CDreports.

Public Comments: The City must provide opportunities for public comment at least 30 days prior to Consolidated Plan submission, as required by HUD. City staff considers all written comments by citizens, public agencies and other interested parties prior to submission of its final Consolidated Plan and related reports to HUD and attach a summary of each comment to the final submission. If written comments are not accepted for inclusion in the Plan, the City will provide written explanation of why those comments were not accepted.

Summary of public comments

Brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

Public Comment & Hearing: The FY2020-2024 Consolidated Plan was open for public comment extending from March 28, 2020 to May 11, 2020. The extension from a 30 day to 45 day public comment period was primarily implemented to accommodate the universal response to the coronavirus pandemic.

A public hearing was held on May 11, 2020 during the Billings City Council meeting to accept public comments on the Consolidated and Annual Action Plans, and Community Development Board recommendations for funding allocation. To facilitate an open public involvement process, the public hearing was available live and remains available on demand at the www.comm7tv.com website and also on Community 7's public Facebook page at www.facebook.com/comm7tv.

These plans were adopted by the Billings City Council on May 11, 2020. Public comments made during the meeting are outlined below included in the Appendix.

Summary of comments or views not accepted and the reasons for not accepting them

All comments were taken into consideration during the development and prior to submission of the Consolidated Plan. Comments received following staff's presentation to the City Council are outlined below.

Councilmember Yakawich: He has heard the City's presentation seven times and this presentation was the best ever. He was inspired by the infrastructure project planned in the [Southwest Corridor] as he has been in the area and has had a friend living in the C & C Community for a long time. The idea [of moving from rental to homeownership] is rockin'! City staff noted that the C & C Community had to incorporate and become an official organization while NeighborWorks Montana facilitated the process. Beckett noted that the staff is excited about the project and are pleased with the improvements already made in the community after it was purchased by the residents.

Councilmember Joy: Totally supports this and wanted to thank City staff and the Community Development Board for doing a fabulous job on this. Wonderful job – the C & C Community happens to be in Ward 3, wonderful, absolutely wonderful. She said she was glad that the Community Development Board wanted to take on this infrastructure project; it's going to turn out really fabulous.

Public comments are continued in the Summary section below.

Summary

Councilmember Neese: Noted a question about the data pointing to adequate affordable housing availability and how it is not available [to low income households] because people are living below their means. He said, "Why do you think that is and how can we rectify that?" Staff noted they could only offer a personal opinion; everyone learned a lot in the recession. Living below household means is something everyone talks about. People with greater incomes occupy units affordable to low and very low income households, so City staff has prioritized development of affordable housing units in the Consolidated Plan. Staff noted the very high number of households on the waiting list for the Housing Authority of Billings, particularly single-person households.

Councilmember Neese asked if we could duplicate the [C & C Community ownership] process with other trailer / mobile home parks. Staff said they really hoped so. The model of collecting lot rents is very lucrative for manufactured housing park owners, particularly if they are not making improvements to the site. They can increase the density of the park to further increase their income. There has to be an owner willing to sell a park and there has to be an organization like NeighborWorks Montana. Mary Lou Affleck facilitated the incorporation and purchasing process for the residents. There were persons living in the units for decades that never spoke to one another while they were renters. As owners, they are working together and helping one another out during the pandemic, cleaning up the properties together, etc. Staff hopes the City can fund more of these types of projects and would recommend funding any infrastructure project in any low income neighborhood in the City. Councilmember Neese also asked about the total amount of funding used for CDBG and HOME administration.

Councilmember Ronning: The Housing Authority waiting list number is over 7,000 households; staff notes that this is the largest number we have ever seen. Councilmember Ronning really appreciates the presentation and she watched staff online on the Facebook livestreaming of the Community Development Board meeting. They are a great Board and they are really participating – exciting to see.

The AmeriCorps VISTA program is very significant on many different levels. One of the areas she hopes staff adds to the list [of VISTA accomplishments] is the Indian Child Welfare Act (ICWA) Court. That is massive – not just significant in Billings. ICWA Court was developed by a Billings VISTA volunteer and it was the fourth court established nationwide. The Billings ICWA Court now travels nationwide to give presentations, trainings, and teachings and that really put Billings on the national level due to the work of the Billings VISTA member. Staff noted that the VISTA member who put the ICWA Court together is Shannen Keene and she now is working at the Seattle Indian Health Board and there is also another VISTA alum working there as well.

Councilmember Purinton: Requested a copy of the presentation and also requested a breakdown of what administration would pay for. Staff explained that administration pays for staff salaries, training costs, printers, paper, office supplies, etc. There are 15 spaces in the Miller Building and the City Council pays for the office space. We can have over 50 VISTA members per year and 15 to 30 members on board at any one time, so a lot goes on in the office.

Jim Corson – Public Hearing Call-In Hotline: Noted he is on the Community Development Board. He praised City staff; they are absolutely wonderful, the best, so helpful, and everyone is great to work with. He was going to hype the presentation but the City Council seemed to like it. He encouraged the City Council to support the Consolidated Plan and funding recommendations. Mayor Cole thanked Mr. Corson for his work on the Board and his contribution to the community.

Section II: The Process

PR-05 Lead & Responsible Agencies

24 CFR 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The City of Billings - Community Development Division staff is responsible for preparing the Consolidated Plan and administration of CDBG and HOME grant programs.

Agency Role	Name	Department/Agency
CDBG Administrator	City of Billings	Community Development Division
HOME Administrator	Brenda Beckett, Division Manager	

HUD Table 1 - Responsible Agencies

Consolidated Plan Public Contact Information

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PR-10 Consultation

91.100, 91.200(b), 91.215(l)

Introduction

A number of organizations in the community are invited to participate in planning affordable housing and community development-related activities in Billings and are asked to comment on the Consolidated and Annual Action Plans. Consultations include review of the plan with public and private agencies that provide health care, social services and fair housing education. Populations targeted for consultation include agencies that provide services for children, the elderly, the disabled, minorities, persons with HIV / AIDS and their families, and homeless individuals and families.

The Consolidated Plan was distributed widely during the public comment period and interested persons were invited to attend a number of staff-facilitated, regularly scheduled meetings to find out more about Community Development initiatives. Routine meetings were facilitated through staff for the Community Development Board as the majority of Board members represent lower income neighborhoods.

Affirmatively Furthering Fair Housing: Historically, the five-year cycle utilized for the Billings Analysis of Impediments to Fair Housing Choice has not coincided with the City's five-year Consolidated Planning cycle. This schedule was implemented primarily due to the expense of conducting both fair housing and housing needs / market analyses in the same fiscal year. While HUD has recommended regional collaboration to affirmatively further fair housing and equal opportunity, the City's fair housing analyses have been limited to the City of Billings limits.

Therefore, the City of Billings has been working to reconcile the timing of the fair housing assessment process with the City's five-year Consolidated Plan cycle in order to heighten conformity to HUD's recommendations. Further, the City is committed to regional planning efforts along with other entitlement communities and the State of Montana.

In early 2017, the City of Billings started collaborating with entities across Montana to construct a regional 2020 fair housing analysis. This collaboration includes partnerships with the State of Montana's Department of Commerce (MDOC), the City of Missoula, and the City of Great Falls. Seven full-year AmeriCorps Volunteers in Service to America (VISTA) members have been placed to assist with this fair housing / equal opportunity initiative:

- **Montana Department of Commerce, Helena:** One member began in July 2017 and one additional member began in January 2018.
- **City of Billings:** One member began service in August 2017 in the Community Development Division. Two members began service in the Planning Division in January 2018.
- **Cities of Great Falls and Missoula:** One VISTA member was placed in each of these jurisdictions in January 2018 and a third VISTA member was placed in Missoula in January 2019.

Efforts to reach the public for public input on fair housing needs and issues include the development and distribution of a Fair Housing Community Survey in 2017 and a resiliency survey in 2018.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

Public Housing: The Housing Authority of Billings is primarily responsible for administration of the public housing and Section 8 Programs for the community. The Housing Authority is an independent organization established under the laws of the State of Montana. Board members for the Housing Authority are appointed by the Mayor for the City of Billings. *91.100(c)*

Housing Opportunities for Persons with AIDS: Public and private agencies have assisted the City in reviewing the Consolidated Plan. Local organizations providing housing, health services, and social services have been involved in planning processes for the homeless and chronically homeless. The City does not receive Housing Opportunities for Persons with AIDS (HOPWA) funding directly, but supports the Human Resources Development Council District 7 in their implementation of HOPWA goals and objectives. *91.100(b)*

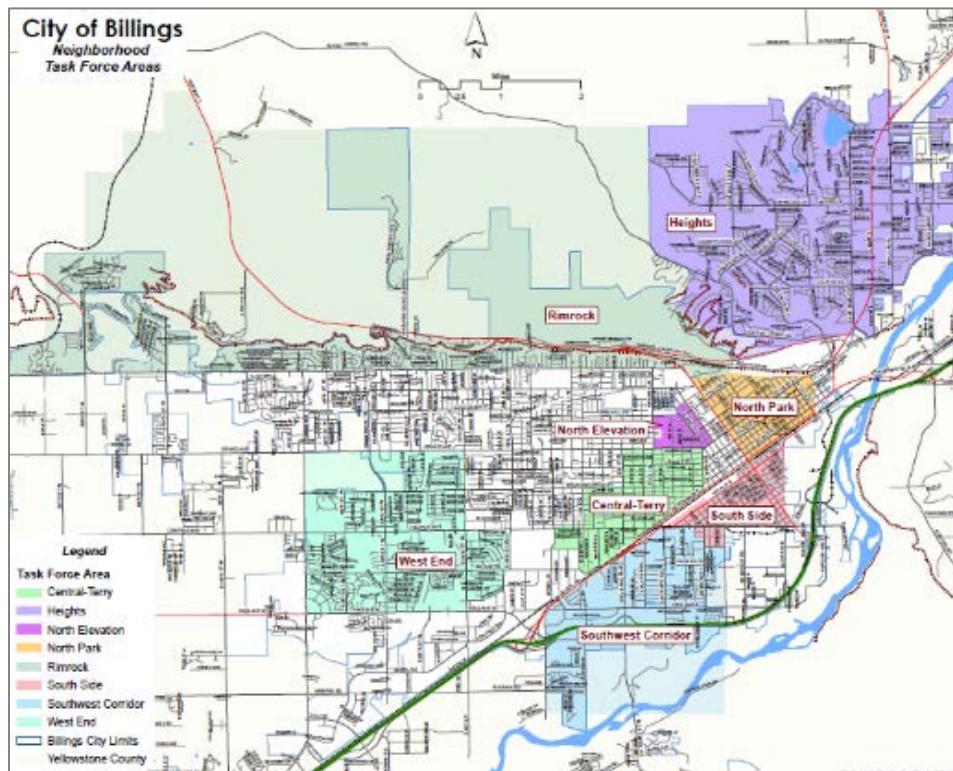
Adjacent Governments: Communication regarding non-housing community development needs is conducted via collaboration through adjacent units of local government including the State of Montana and Yellowstone County. *91.100(a)(4)*

Metropolitan Planning: The City of Billings - Community Development Division is included in the Planning and Community Services Department. The Department, overall, includes Code Enforcement, Planning / Transportation (includes the City of Billings and Yellowstone County), and the Building Division. These Divisions work internally to implement the Growth Policy, Infill Policy, Transportation Plan and Neighborhood Plans collectively. All City-assisted projects are reviewed for residential access to public transportation and broadband infrastructure. *91.100(a)(5)*

Community Development Board: The *Community Development Board* is a citizen's advisory board consisting of nine members who are appointed by the Mayor of Billings with the consent of the City Council. Six members are appointed to represent low income neighborhoods of the City as defined by federal regulations for the CDBG program and three members represent the community at large. This board serves in an advisory capacity to the City Council for the purpose of providing citizen input on policy decisions to the City Council. The Community Development Board makes recommendations to the City Council regarding the Consolidated Plan, the Annual Action Plan, the Citizen Participation Plan, and the CAPER. In addition, the Community Development Board reviews applications submitted for CDBG and HOME funding in order to make funding recommendations to the City Council for approval.

Billings City Council: The *Billings City Council* is the final governmental policy body that reviews and takes action on the Annual Action Plan, including the Citizen Participation Plan. The Community Development Board presents recommendations to the City Council during a scheduled work session preceding the public hearing each April in order to deliver information on decisions made regarding recommendations. After receipt and consideration of public comments, the City Council has the opportunity to approve the Consolidated Plan and Annual Action Plan and proposed funding allocations. Following approval, the Consolidated Plan and Annual Action Plans are forwarded to HUD.

Low income and Minority Households: In order to encourage citizen participation emphasizing the involvement of low income and minority residents in areas where housing and community development funds may be spent, the City's Community Development Board is comprised of six members representing lower income neighborhoods. The City's Planning and Community Services Department also continues to coordinate meetings with the Adjacent Neighborhood Committee including those representing the City's low income areas with high concentrations of minorities.



Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Continuum of Care Funding: Funding is provided to the State of Montana and are distributed by the State to various regions in Montana through the Human Resource Development Councils (HRDCs). A Continuum of Care application is prepared on a statewide basis and the City plays a small role in this process. One or two organizations in Billings may receive Continuum of Care funding, but a very small percentage of the available Continuum of Care funding is allocated to local projects; five to seven percent annually.

Billings Metro VISTA Project: In order to maintain momentum for City's ten-year plan to impact homelessness, the City's Community Development Division created an AmeriCorps Volunteers in Service to America (VISTA) program known as the *Billings Metro VISTA Project*; sponsored by the Corporation for National and Community Service. VISTA members work to create or expand community-based programs, services, and systems that prevent and intervene in homelessness. VISTA members may be supervised by City staff for over-arching, community-wide benefit programs and they can also be supervised by nonprofit organization staff that are spearheading efforts to impact poverty and homelessness.

Statewide Continuum of Care: The Montana Continuum of Care Coalition (MT CoC) is the statewide organization designed to bring homeless service providers together from across the state in order to identify needs, inventory resources, recognize gaps and prioritize HUD funding as part of a greater planning effort to eradicate homelessness in Montana. The coalition was formed to address homelessness with very few resources to cover Montana's vast geographical area. In 2012, MT CoC restructured to incorporate a Board of Directors to oversee the operations of the coalition. The MT CoC consists of 15 delegates; ten from districts mirroring the same planning districts used by the Montana Department of Health and Human Services and five at-large delegates. The Board of Directors is the decision-making entity for the MT CoC and is responsible for ensuring compliance with the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act.

Local Continuum of Care: The South Central Montana Continuum of Care serves as the City's local Continuum of Care organization. It is a subsidiary of the MT CoC and represents Big Horn, Carbon, Stillwater, Sweet Grass, and Yellowstone counties. The South Central Montana Continuum of Care collaboratively works to develop, support, and promote a continuum of resources, services, and housing opportunities that prevent homelessness and promote long-term stability.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate Emergency Solutions Grant (ESG) funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of Homeless Management Information System (HMIS)

The City does not receive ESG funds as an entitlement; these funds are distributed statewide by the Montana Department of Public Health and Human Services through ten HRDCs throughout the state. Therefore the City does not develop performance standards, evaluate outcomes or develop funding, policies or procedures for the administration of HMIS.

District 7 HRDC utilizes ESG funding for homeless prevention activities and rapid-rehousing. HRDC staff does not maintain a waiting list due to the volume of households in need. HRDC has received additional HUD Continuum of Care funds for rapid-rehousing homeless families living in shelters.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 1 - Agencies, groups, organizations who participated

#	Agency/Group/Organization	Type(s)	Consolidated Plan Section(s)	How Consulted / Outcomes
1.	Housing Authority of Billings	Public Housing Authority; Services - Homeless	Housing Need Assessment; Public Housing Needs; Homeless Needs - Chronically Homeless, Families with Children, Veterans; Homelessness Strategy; Market Analysis; Anti-Poverty Strategy	Email / phone / web retrieval; data exchange for the development of relevant sections
2.	Homeword	Housing	Housing Need Assessment; Market Analysis; Anti-Poverty Strategy	
3.	Rimrock	Housing; Services - Persons with Disabilities	Housing Need Assessment; Homeless Needs - Chronically Homeless; Anti-Poverty Strategy	
4.	Mental Health Center	Housing; Services - Persons with Disabilities	Housing Need Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
5.	Family Service, Inc.	Services - Housing	Housing Need Assessment; Market Analysis; Homeless Needs - Families with Children; Homelessness Strategy; Anti-Poverty Strategy	
6.	District 7 HRDC	Housing; Services - Housing, Children, Persons with HIV/AIDS, Homeless	Housing Need Assessment; Homeless Needs - Chronically Homeless, Families with Children; Homelessness Strategy; HOPWA Strategy; Anti-Poverty Strategy	
7.	Adult Resource Alliance	Services - Elderly Persons	Housing Need Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
8.	Big Sky Senior Services	Services - Elderly Persons	Housing Need Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
9.	Living Independently for Today and Tomorrow	Housing; Services - Persons with Disabilities	Housing Needs Assessment; Market Analysis; Non-Homeless Special Needs	
10.	City of Billings - Planning Division	Local Government; Planning Organization	Housing Needs Assessment; Market Analysis; Economic Development; Anti-Poverty Strategy; Broadband Access; Resiliency	
11.	YWCA Gateway House	Housing; Services - Domestic Violence, Children	Housing Needs Assessment; Market Analysis; Homeless Needs - Families with Children; Anti-Poverty Strategy	
12.	Billings Public Schools	Services - Homeless, Education	Homeless Needs - Families with Children; Anti-Poverty Strategy	
13.	Billings Job Service	Services - Employment	Economic Development; Anti-Poverty Strategy	
14.	Montana Fair Housing	Services - Fair Housing	Housing Needs Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
15.	The Alliance	Health Agency	Non-Homeless Special Needs; Anti-Poverty Strategy	
16.	Montana Department of Commerce	State; Housing	Housing Need Assessment; Market Analysis; Anti-Poverty Strategy	
17.	Billings Public Works Department	Local Government	Non-Housing Community Development Needs	
18.	Billings Police Department	Local Government; Services - Domestic Violence, Homeless	Housing Need Assessment; Anti-Poverty Strategy	

#	Agency/Group/Organization	Type(s)	Consolidated Plan Section(s)	How Consulted / Outcomes
19.	Domestic Violence Unit	Local Government; Services - Domestic Violence	Housing Need Assessment; Anti-Poverty Strategy	Email / phone / web retrieval; data exchange for the development of relevant sections
20.	Big Sky Economic Development	County Government	Economic Development; Anti-Poverty Strategy	
21.	Montana Epidemiology, Addictive / Mental Disorders	Health Agency; Services - Health, Persons with HIV/AIDS, Disabilities, Homeless; State Government	Housing Need Assessment; Non-Homeless Special Needs	
22.	Civic Consulting	Services - Homeless	Homeless Strategy	
23.	NeighborWorks Montana	Housing	Housing Need Assessment; Market Analysis; Anti-Poverty Strategy	
24.	RiverStone Health	Health Agency; Services - Homeless	Non-Homeless Special Needs; Homeless Strategy; Lead-Based Paint Strategy; Anti-Poverty Strategy	
25.	Downtown Billings Alliance	Business and Civic Leaders	Homeless Needs - Chronically Homeless; Economic Development; Anti-Poverty Strategy	
26.	Adjacent Neighborhood Task Force	Civic Leaders; low income Area Representatives; Neighborhood Organization	All	Public Meeting
27.	Billings City Council	Local Government; Civic / Business Leaders	All	Public Notices / Public Hearing / Public Meetings
28.	Community Development Board	Civic / Business Leaders, Low income Area Representatives ; Neighborhood Leaders	All	Public Notices / Public Meeting
29.	Yellowstone County Emergency Services	County Government	Resiliency	Email / phone / web retrieval; data exchange for the development of relevant sections

Identify any Agency Types not consulted and provide rationale for not consulting

The City of Billings staff is not aware of any agency types that have not been consulted in preparation of the Consolidated Plan. City staff contacted many agencies to assist with the development of the Consolidated Plan and has widely circulated information relative to proposed programs and funding allocations to garner feedback. Additional efforts were made during the public comment period to distribute the Consolidated Plan for review and feedback.

Describe other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Montana State Continuum of Care	Identifies Federal and State resources to impact homelessness.
Growth Policy	City of Billings - Planning Division	Promotes affordable housing and infill development.
Infill Policy	City of Billings - Planning Division	Promotes affordable housing and infill development.
Annexation Policy	City of Billings - Planning Division	Promotes infill development.
Transportation Plan	City of Billings - Planning Division	Improves transit impacting project affordability
Neighborhood Plans	City of Billings - Planning Division and Neighborhood Task Forces	Guides development efforts in each neighborhood.
Consolidated Plan	Montana Department of Commerce - Community Development	State CDBG and HOME resources may be available to further projects. Consultation and coordination of statewide Analysis of Impediments to Fair Housing Choice.

HUD Table 3 - Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(l))

The City of Billings - Community Development Division is included in the Planning and Community Services Department. The Department, overall, includes Code Enforcement, Planning / Transportation (includes the City of Billings and Yellowstone County), and the Building Division. These Divisions work internally to implement the Growth Policy, Annexation Policy, Infill Policy, Transportation Plan and Neighborhood Plans collectively. All projects are reviewed for residential access to public transportation.

PR-15 Citizen Participation

Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal-setting.

Public comments are requested at least 30 days prior to submission of reports required under HUD's Consolidated Plan process. City staff has considered all written comments by citizens, public agencies and other interested parties prior to submission of its final Consolidated Plan and related reports to HUD and attach a summary of each comment to the final submission. If written comments were not accepted for inclusion in the Plan, City staff has provided written explanation of why those comments were not accepted.

Staff utilizes data-driven analysis processes along with citizen and community participation to establish goals, strategies and funded activities.

Citizen Participation Outreach

#	Mode of Outreach	Target of Outreach	Summary of response/attendance
Summary of comments not accepted and reasons: No comments were rejected.			
1	Public Notices	Nonprofit and other organizations with an interest in CDBG and / or HOME funding opportunities	Public Notices regarding the availability of CDBG and HOME funding were published through the Yellowstone County News on December 6 and 13, 2019.
The City received one application for infrastructure development from NeighborWorks Montana for the C & C Community.			
2	Public Notices	Nonprofit organizations with an interest in AmeriCorps VISTA funding opportunities	Public Notices regarding the availability of AmeriCorps VISTA resources were published through the Yellowstone County News on December 6 and 13, 2019.
The City received numerous proposals for AmeriCorps VISTA placements for projects designed to impact poverty.			
3	Public Notices	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents, All Citizens	Public Notices regarding the publication of the drafted Consolidated Plan on the City's website, the public comment period from March 28 to May 11 and the May 11, 2020 City Council Public Hearing were published in the Yellowstone County News on March 27, April 3, and April 10, 2020. A revised notice was published on April 17 & 24, May 1, 8 & 15, 2020 to include additional public engagement options due to the coronavirus pandemic. Public comment period was extended from 30 to 45 days to accommodate additional planning and outreach efforts to include virtual meeting attendance and participation.
See the appendix for a summary of responses.			
4	Website	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents, All Citizens	The drafted Consolidated Plan was available online from March 28 to May 11, 2020 for public comment and feedback. Emails were also sent to Billings area nonprofit, healthcare, and housing organizations.
See the appendix for a summary of responses.			
5	Public Meeting	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents, All Citizens	Community Development Board meeting on May 5, 2020 was streamed live and video is available on demand on the Billings Planning and Community Services Department Facebook page.
As of mid-June, 130 people were reached, the video was viewed 80 times, and there were 44 public engagements.			
6	Public Meeting	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents, All Citizens	City Council public hearing held on May 11, 2020 was streamed live and video is available on demand at www.comm7tv.com . Streamed live and video is available on demand at www.facebook.com/comm7tv .
As of mid-June, the video was viewed 324 times. See the appendix for a summary of responses.			

HUD Table 4 - Citizen Participation Outreach

Section III: Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is intended to provide a clear picture of the City's needs related to affordable housing, special needs housing, community development and homelessness. The overall intent of the Needs Assessment is to identify high priority needs that may be addressed by the Consolidated Plan.

NA-10 Housing Needs Assessment

24 CFR 91.205 (a,b,c)

Summary of Housing Needs

The City's Consolidated Plan must include a precise summary of the City's estimated housing needs projected for the duration of the Plan.

Demographics	Base Year: 2009	Most Recent Year: 2015	% Change
Population	104,170	108,135	4%
Households	41,841	44,095	5%
Median Income	\$45,004	\$51,012	13%

HUD Table 5 - Housing Needs Assessment Demographics Data Source: 2005-2009 & 2011-2015 ACS

Demographics: Billings has an estimated four percent population increase over the past several years. The number of households increased by five percent during this period, slightly exceeding the rate of population change, and median income increased by 13%.

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households*	5,797	5,465	7,985	4,530	20,315
Small Family Households* (two to four members)	1,544	1,414	2,574	1,480	9,700
Large Family Households* (five or more members)	100	230	595	290	1,760
Household contains at least one person 62-74 years of age	1,005	1,065	1,384	1,124	4,195
Household contains at least one person age 75 or older	829	1,115	1,465	455	1,424
Households with one or more children 6 years old or younger*	950	840	1,564	644	1,874

* the highest income category for these family types is >80% HUD Area Median Family Income (HAMFI)

HUD Table 6 - Total Households

Data Source: 2011-2015 CHAS

Total Households: The HUD Area Median Family Income (HAMFI) analysis in the table above indicates the highest number of total households have income over 100% AMI. In this group, the following categories contain the largest number of households in all income categories: small family households and households with at least one person between the ages of 62 and 74. Excluding total households and households with incomes over 80%, the next largest cohort includes households with incomes between 50% and 80% AMI (7,985). The largest cohort in the low income categories is the small family households group (over 30%).

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	85	85	135	40	345	4	10	0	0	14
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	30	25	0	65	0	0	10	0	10
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	135	120	165	40	460	4	25	75	45	149
Housing cost burden greater than 50% of income (and none of the above problems)	2,549	630	130	70	3,379	909	570	380	85	1,944
Housing cost burden greater than 30% of income (and none of the above problems)	570	1,335	1,045	120	3,070	460	670	1,098	595	2,823
Zero/negative Income (and none of the above problems)	154	0	0	0	154	180	0	0	0	180

HUD Table 7 - Housing Problems

Data Source: 2011-2015 CHAS

Cost Burden: Over 80% of low income households have been paying more than 30-50% of their income for housing costs and the cohort impacted most significantly are renters with very low incomes less than 50% of the AMI.

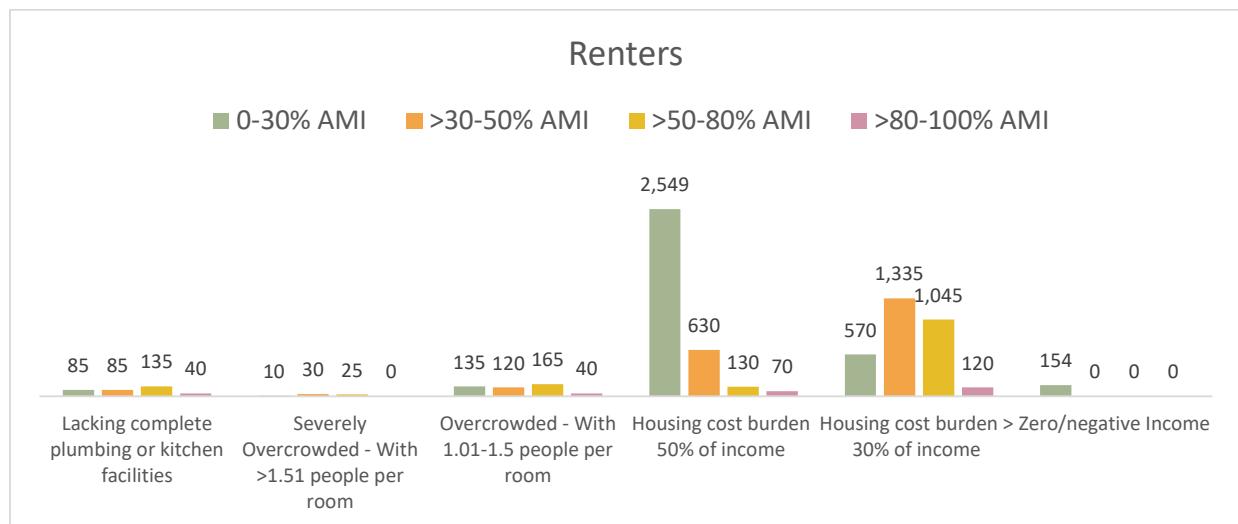


Chart is included in PDF version of the plan - uploaded as an IDIS Attachment

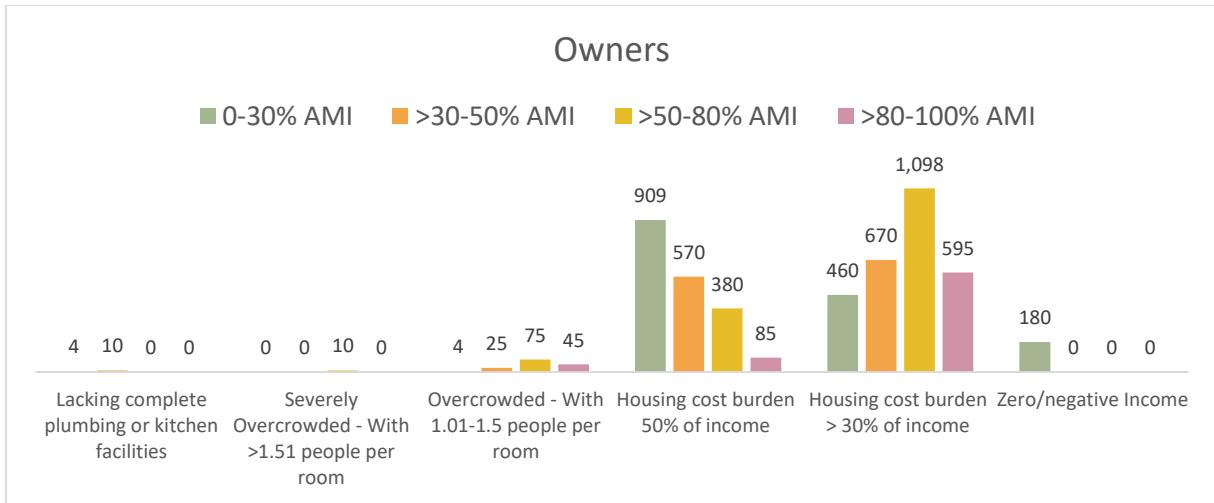


Chart is included in PDF version of the plan - uploaded as an IDIS Attachment

2. Housing Problems 2

Households with One+ Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	2,779	865	460	150	4,254	919	605	460	130	2,114
Having none of four housing problems	1,044	2,155	3,340	1,409	7,948	725	1,845	3,725	2,840	9,135
Household has negative income, but none of the other housing problems	154	0	0	0	154	180	0	0	0	180

HUD Table 8 - Housing Problems 2

Data Source: 2011-2015 CHAS

Housing Problems: The majority of renters and owners in most income categories do not have any of the four identified housing problems. A slightly higher percentage of low income households have one or more of the four housing problems than all households represented in the table above.

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	1,130	580	394	2,104	140	365	514	1,019
Large Related	45	110	85	240	19	20	205	244
Elderly	655	480	325	1,460	819	545	479	1,843
All Other Households	1,519	950	445	2,914	400	315	325	1,040
Total need by income	3,349	2,120	1,249	6,718	1,378	1,245	1,523	4,146

HUD Table 9 - Cost Burden > 30%

Data Source: 2011-2015 CHAS

Cost Burdened Over 30%: Small related households (*two to four related members*) and the elderly represent nearly 60% of the total cost burdened renters and owners categories in the table above. Households with incomes less than 30% AMI represent 44% of the group. When separating renters from owners, the largest renter cohort paying over 30% of household income for housing expenses is the small-related cohort (32%). For owners, the largest group is the elderly (44%).

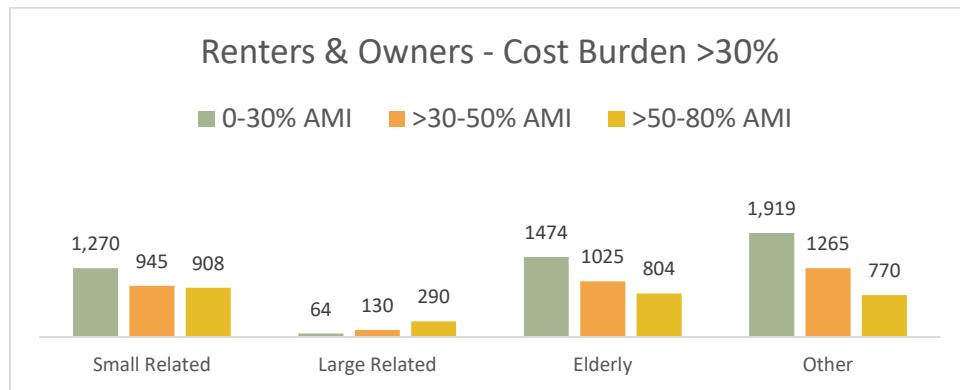


Chart is included in PDF version of the plan - uploaded as an IDIS Attachment

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	895	170	25	1,090	105	195	160	460
Large Related	35	15	0	50	4	0	10	14
Elderly	530	275	140	945	484	205	145	834
All Other Households	1,244	230	25	1,499	325	170	65	560
Total need by income	2,704	690	190	3,584	918	570	380	1,868

HUD Table 10 - Cost Burden > 50%

Data Source: 2011-2015 CHAS

Cost Burdened Over 50%: According to data provided in the above table, the highest need for all renter / owner household types is the zero to 30% AMI group, comprising 66% of total households. The highest need populations are the elderly followed by small-related households.

When considering renters alone, 75% of all renters with household incomes less than 30% AMI are cost burdened. Small-related and elderly households are the largest renter cohorts and comprise 57% of the overall group respectively.

Forty-nine percent of owners are in the zero to 30% AMI category. Overall, 45% of owner households are elderly followed by small-related households at 25%. Collectively, the elderly and small-related households comprise 69% of the overall homeownership households identified in the table.

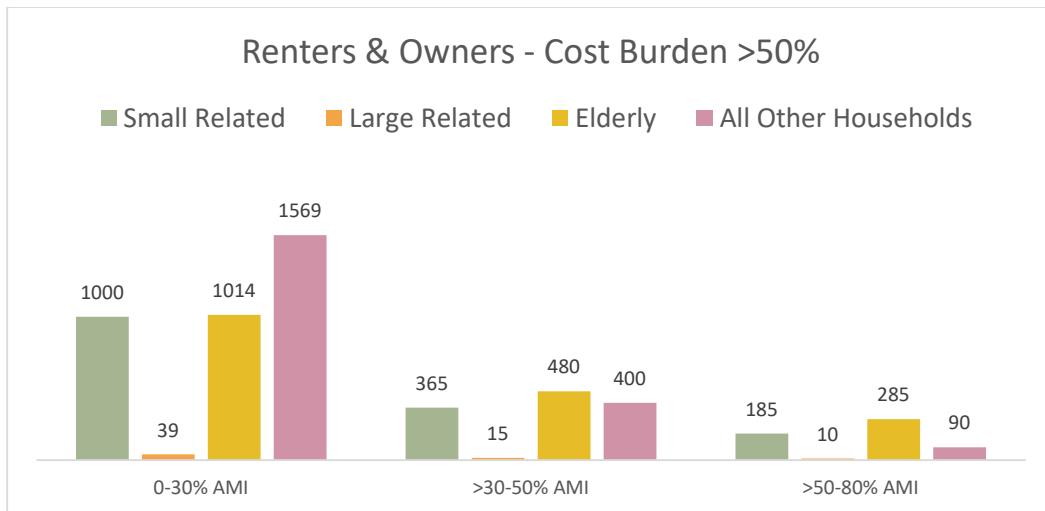


Chart is included in PDF version of the plan - uploaded as an IDIS Attachment

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	145	120	190	40	495	4	0	85	35	124
Multiple, unrelated family households	0	30	0	0	30	0	25	0	15	40
Other, non-family households	10	0	0	0	10	0	0	0	0	0
Total need by income	155	150	190	40	535	4	25	85	50	164

HUD Table 11 - Crowding Information

Data Source: 2011-2015 CHAS

Crowding: The City of Billings does not appear to have significant issues with crowding although households with very low incomes have a higher prevalence of crowding.

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
# Households with Children Present	42	40	51	133	1	7	23	31

HUD Table 12 - Crowding Information - 2 of 2

Data Source: Statistical Atlas & 2011-2015 CHAS

Children – Crowding: For the table above, City staff utilized [Statistical Atlas](#) to determine 26.8% of all households in Billings have children under the age of 18 in residence. HUD data was utilized with this percentage to estimate crowding by tenancy and household income.

Describe the number and type of single person households in need of housing assistance.

According to the [2010 Census](#), Billings had 43,945 households and one person occupied 32.6% of the homes (approximately 14,326 people / units). The percentage of people experiencing poverty may have decreased in recent years. According to Montana Quick Facts from the US Census, the 2009-2013 Billings poverty rate was 15.2%. The 2014-2018 American Community Survey estimated 10.2% of persons in Billings are experiencing poverty. Using the latter poverty estimate, 1,461 single person households may be in need of housing assistance. This estimate does not account for those individuals who have previously received assistance.

The Housing Authority of Billings has 2,220 and 2,166 single person households on their waiting list for public housing units and the Section 8 program, respectively. All of these households have incomes less than 30% of the AMI. This represents a significant need for housing assistance and smaller unit size, as the Housing Authority only manages 32 one-bedroom units at present.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

Disabled: The American Community Survey identified 13,942 disabled residents in Billings (13% of the 107,130 population in 2017).

Living Independently for Today and Tomorrow (LIFTT) is a nonprofit organization employing and serving those with disabilities. The organization provides information and service referrals, linkage with personal care assistants, assists with independent living skills and offers a peer-mentoring program. LIFTT is also an advocacy organization supporting those with disabilities in all facets of life.

According to LIFTT staff, the most pressing needs for disabled citizens in Billings is rental assistance and accessible housing, both in rentals and ownership. LIFTT receives requests for the construction of ramps and for home modifications. LIFTT advocates for the rehabilitation of current housing units and new housing construction conformity to **visitability** standards, which includes no-step entrances, wide hallways and an accessible ground-level bathroom. Visitability standards accommodate residents and visitors with disabilities in addition to the aging population in Billings. New housing should be placed in areas of town with accessible sidewalks and public transportation.

The Housing Authority of Billings estimates 736 households classified as *disabled* on the public housing waiting list and an additional 799 disabled households on the waiting list for the Section 8 program; nearly 37% of the total waiting list. The need in this household category is not specific to household size; all bedroom sizes can accommodate these populations.

Domestic Violence: Domestic violence is a significant issue in Billings. In 2019, the Billings Police Department responded to 613 calls, up from a previous five-year high of 580 calls in 2017. This data was retrieved from a recent [Billings Gazette article](#) regarding a new domestic violence specialty court.

The Yellowstone Women's Christian Association (YWCA) Gateway program provides housing and services for victims of domestic violence in Billings. YWCA staff previously noted a lack of affordable housing for families transitioning out of Gateway. The organization recently opened a 24 one and two bedroom apartment complex on its campus. Residents have access to YWCA services at no cost, including financial, legal, and clinical counseling; education and skills training and job placement. The Housing Authority of Billings does not collect domestic violence status on housing assistance applications. The number of people in this special needs category on the waiting list cannot be determined.

What are the most common housing problems?

Cost Burden: HUD's data indicates the greatest housing problem in Billings for both owners and renters of all income levels is housing cost burden. Over 80% of low income renter / owner households have been paying more than 30-50% of their income for housing costs. In the renter category, the largest group is small-related households followed by the elderly. For owner households, the largest group is the elderly followed by small-related households.

Other data sources report that the majority of local citizens are not worried about the cost of housing, nor are they experiencing housing cost stress. According to the [Community Health Needs Assessment](#), less than 30% of survey respondents worry about the cost of housing. This data point is in alignment with the City's [National Citizen Survey](#) results, as approximately 70% of respondents reported that they were not experiencing housing cost stress.

Access to Housing: The most recent vacancy rates available from the Housing Authority of Billings point to a tight assisted housing rental market. The vacancy rate is less than two percent for public housing and Section 8 housing is 100% leased. There are over 6,000 households on the waiting list for assistance through the Housing Authority and over 4,300 of these are one-person households with income less than 30% AMI. These data indicate an exceptionally high need for smaller housing units affordable to extremely low income citizens.

Overall housing vacancy rates are relatively stable at five percent over the last several years. Homeownership rates have also been stable and new affordable housing development has outpaced the City's population growth. A [recent article](#) published by the Federal Reserve Bank of Minneapolis notes the growth in home pricing has greatly exceeded median household income. The median price of a home was nearly three times the median household income in 2000. In 2017, the sale price was four times the median income.

The Community Health Needs Assessment survey respondents indicate housing access issues relative to low income households, and low barrier housing for people living with mental illness. Half of the City's [National Citizen Survey](#) respondents indicate adequate housing options are available in the community, although only 32% indicate adequate access to quality, affordable housing.

Housing Quality: Surveys conducted for renters, current and potential homeowners reveals a great need for increased housing affordability, quality and availability. Low income aging, disabled, and single-parent homeowners often need help with routine repairs and maintenance to keep their homes in good condition, but simply cannot perform the work themselves or afford to hire a contractor to complete the work. Disabilities congruent with increasing age may prevent the elderly from performing maintenance and home improvement tasks. Key informants participating in the Community Health Needs Assessment note that the City does not have a housing quality code. Renters may deal with a lack of heat, pests, and substandard housing conditions. Surveys conducted for renters and current homeowners revealed great need for affordable home repair programs, including a desire for enhancements to energy-efficiency.

Are any populations/household types more affected than others by these problems?

Cost burdening impacts extremely low income (*less than 30% AMI*) households the most. In the rental housing market, small families are the most affected followed by the elderly. For owners, the elderly are most cost burdened followed by small families.

Describe the characteristics and needs of low income individuals and families with children (especially extremely low income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance.

Poverty, coupled with limited affordable housing options, contribute to housing instability for many low income individuals and families in Billings. Persons at imminent risk of homelessness typically have a combination of influencing financial factors including a lack of living wage job, rent in excess of 30% of their income, medical or transportation costs. Households with limited incomes can also experience additional hardships, such as family conflict, domestic violence, doubled-up living arrangements, criminal history and / or mental health / chemical dependency. Any of these factors create housing instability, particularly in the event of an unforeseen or unplanned economic hardship.

Formerly homeless individuals and families need stable income commensurate with a livable wage, affordable housing, education, training, reliable transportation, health services, and employment opportunities. Families may also need affordable childcare to accommodate education and employment commitments.

If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates

The City is not including a numerical estimate of the at-risk population in Billings.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

The high cost of rent and deposits in Billings are contributing factors to housing instability. These issues are compounded when the City's vacancy rate for assisted rental units is below two percent.

Discussion

In conclusion, cost burden is the most significant housing issue for low income households. Smaller families and the elderly are the largest cohorts experiencing housing cost burden. Over 80% of low income households have been paying greater than 30-50% of their income for housing costs. For renters, the cost burden is more significant with small related households followed by the elderly. With homeowners, cost burden is more significant with the elderly followed by small related households.

Homeownership housing pricing has outpaced income levels indicating a continued need for down payment and closing costs assistance to promote housing stability for low income families. The high percentage of elderly homeowners experiencing housing cost burden indicates the need for home repair programs.

There are enough housing units in Billings to accommodate the population, although there is a housing deficit of over 4,700 units for households with incomes less than 30% of the AMI. The total number of affordable units for the 50% and 80% AMI households exceeds the need. This has created a surplus of 1,193 housing units for 50% AMI households and over 9,000 units for households with incomes up to 80%

AMI. Many affordable units are occupied by higher income households. The data indicates a need for the development of housing units affordable to extremely low income families. There appears to be a surplus of housing affordable to higher income cohorts. Housing developers might consider converting existing, larger housing units to accommodate smaller families and single-person households.

The Housing Authority of Billings manages several federal housing programs and maintains a high performance status. The waiting list for access to Housing Authority units is particularly concerning. There are over 6,200 households on the Housing Authority of Billings waiting lists. Single-person households are the largest cohort on the waiting list, indicating a clear need for housing development or conversion to meet the needs of smaller households. Availability of housing affordable to very low income households is also a significant issue. Over 2,000 households are waiting for single-person housing. The high number of single-person households on the Housing Authority's waiting list indicates the need to expand the number of publicly assisted rental units.

NA-15 Disproportionately Greater Need: Housing Problems

91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. For this purpose, disproportionately greater needs exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Introduction

For the purposes of data analysis, HUD has provided data from the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) to demonstrate the number of households with certain housing problems in each income strata. This data is derived from the American Community Survey (ACS).

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data
- Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than one person per room - Cost burden > 30%				
Jurisdiction as a whole	4,728	734	334	82% Baseline
White	3,814	624	309	80% Similar
Black / African American	60	0	0	100% Higher
Asian	35	0	0	100% Higher
American Indian, Alaska Native	385	100	15	77% Similar
Pacific Islander	0	0	0	-
Hispanic	334	14	10	93% Higher

HUD Table 13 - Disproportionately Greater Need 0 - 30% AMI

Data Source: 2011-2015 CHAS

Zero to 30% AMI - Housing Problems: The total number of households for the jurisdiction as a whole is 5,796 in the zero to 30% AMI category. The above table illustrates 82% of the jurisdiction as a whole (*baseline*) is experiencing one or more of the four housing problems, similar to the White and American populations. Black / African American, Asian, and Hispanic households are disproportionately impacted by housing problems. The Black / African American and Asian population represents less than two percent of the total population in this chart. However, the Hispanic cohort represents over six percent of the total population in this chart. Collectively, minorities with higher need than the baseline measurement comprise nearly eight percent of the total cohort.

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data
- Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than one person per room - Cost burden > 30%				
Jurisdiction as a whole	3,465	1,995	0	63% Baseline
White	2,920	1,860	0	61% Similar
Black / African American	85	0	0	100% Higher
Asian	0	0	0	-
American Indian, Alaska Native	170	25	0	87% Higher
Pacific Islander	0	0	0	-
Hispanic	260	60	0	81% Higher

HUD Table 14 - Disproportionately Greater Need 30 - 50% AMI

Data Source: 2011-2015 CHAS

30% to 50% AMI - Housing Problems: The total number of households for the jurisdiction as a whole is 5,460 in the 30% to 50% AMI category. The table above illustrates data showing 63% of the jurisdiction as a whole has one or more housing problems, similar to the White population. When compared to the jurisdiction as a whole, a higher percentage of Black / African American, American Indian, and Hispanic households have at least one housing problem. These minority populations represent nearly 11% of the total households in this category.

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data	
- Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than one person per room - Cost burden > 30%					
Jurisdiction as a whole	3,059	4,920	0	38%	Baseline
White	2,529	4,420	0	36%	Similar
Black / African American	99	0	0	-	-
Asian	19	0	0	100%	Higher
American Indian, Alaska Native	180	140	0	56%	Higher
Pacific Islander	10	0	0	100%	Higher
Hispanic	130	299	0	30%	Lower

HUD Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2011-2015 CHAS

50% to 80% AMI - Housing Problems: The total number of households for the jurisdiction as a whole is 7,979 in the 50% to 80% AMI category. The table above illustrates data showing 38% of the jurisdiction as a whole has one or more housing problems, similar to the White population. This baseline measurement is eight percent lower than the Hispanic population in the chart. The Asian, American Indian, and Pacific Islander populations in this chart have at least one housing problem. Collectively, this minority cohort represents just over four percent of the total households represented in the chart.

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data	
- Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than one person per room - Cost burden > 30%					
Jurisdiction as a whole	995	3,533	995	18%	Baseline
White	910	3,283	910	18%	Same
Black / African American	0	0	0	-	-
Asian	20	15	20	36%	Higher
American Indian, Alaska Native	15	55	15	18%	Same
Pacific Islander	0	0	0	-	-
Hispanic	4	120	4	3%	Lower

HUD Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2011-2015 CHAS

80% to 100% AMI - Housing Problems: The total number of households for the jurisdiction as a whole is 5,523 in the 80% to 100% AMI category. The above table illustrates data showing 18% of the jurisdiction as a whole has one or more housing problems, the same as White and American Indian populations. The Asian population has a much higher percentage of households with at least one housing problem. This cohort represents approximately one percent of the table's population.

Discussion

When considering the zero to 80% AMI households collectively, nearly 60% of the households have one or more of the four housing problems. The HUD tables above indicate 1,767 minority households from zero to 80% AMI have disproportionately greater need for resolution of one or more housing problem. A higher percentage of low income Black, Asian, Native American, and Hispanic families have one or more housing problem. Housing problems are impediments to fair housing choice for these cohorts.

The majority of local citizens are White, although the city is becoming more diverse. According to the [Diversity Data website](#), Whites made up 91.5% of the population in Billings in the year 2000. This has decreased to 88.7% of the population by 2010 and to 87% in 2012. The greatest percentage change in the resident population by race and ethnicity appears to be greatest for the City's multi-racial category of two or more races, followed by African Americans, American Indians, Hispanic Americans and Asians. The overall change in population for the White cohort is just over ten percent.

The [Analysis of Impediments to Fair Housing Choice](#) identified a dual housing market; one for Whites and Asians and one for American Indians, Hispanics and African Americans. Differences between actual and expected racial / ethnic census tract composition are likely due to housing discrimination. The probability of a dual, discriminative market exacerbates access to local housing, particularly for minorities and special populations.

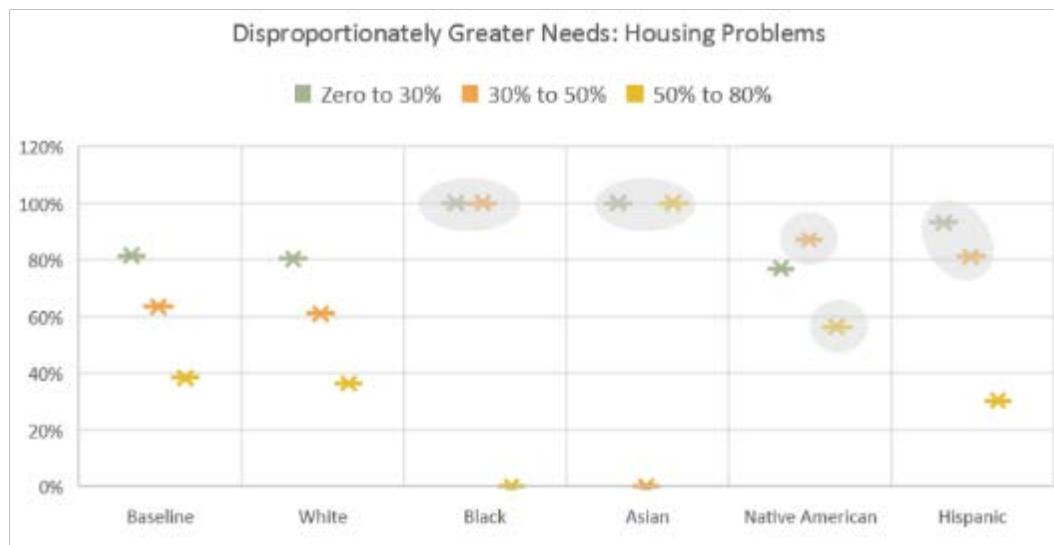


Chart is included in PDF version of the plan - uploaded as an IDIS Attachment

NA-20 Disproportionately Greater Need: Severe Housing Problems

91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. For this purpose, disproportionately greater needs exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Introduction

For the purposes of data analysis, HUD has provided data from the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) to demonstrate the number of households with certain housing problems in each income strata. This data is derived from the American Community Survey (ACS).

0%-30% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data
- Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than 1.5 persons per room - Cost burden > 50%				
Jurisdiction as a whole	3,698	1,769	334	64% Baseline
White	3,049	1,384	309	64% Same
Black / African American	50	10	0	83% Higher
Asian	0	35	0	0% Lower
American Indian, Alaska Native	300	185	15	60% Lower
Pacific Islander	0	0	0	- -
Hispanic	214	130	10	60% Lower

HUD Table 17 - Severe Housing Problems 0 - 30% AMI

Data Source: 2011-2015 CHAS

Zero to 30% AMI - Severe Housing Problems: The majority of households in this income category have one or more of the listed housing problems overall. Asian, American Indian, and Hispanic households rank lower than the jurisdiction as a whole. However, the Black cohort has a higher percentage of households with one or more housing problem than the overall cohort population.

30%-50% of Area Median Income

Severe Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data
- Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than 1.5 persons per room - Cost burden > 50%				
Jurisdiction as a whole	1,470	4,000	0	27% Baseline
White	1,235	3,545	0	26% Similar
Black / African American	4	80	0	5% Lower
Asian	0	0	0	- -
American Indian, Alaska Native	120	75	0	62% Higher
Pacific Islander	0	0	0	- -
Hispanic	85	235	0	27% Same

HUD Table 18 - Severe Housing Problems 30 - 50% AMI

Data Source: 2011-2015 CHAS

30% to 50% AMI - Severe Housing Problems: African Americans appear to have a lower percentage of persons in need compared to the jurisdiction as a whole. The American Indian population has a much higher percentage of housing problems when compared to any other cohort.

50%-80% of Area Median Income

Severe Housing Problems - Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than 1.5 persons per room - Cost burden > 50%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data	
Jurisdiction as a whole	920	7,065	0	12%	Baseline
White	720	6,245	0	10%	Similar
Black / African American	25	74	0	-	-
Asian	0	19	0	0%	Lower
American Indian, Alaska Native	135	185	0	42%	Higher
Pacific Islander	0	10	0	0%	Lower
Hispanic	30	409	0	7%	Lower

HUD Table 19 - Severe Housing Problems 50 - 80% AMI

Data Source: 2011-2015 CHAS

50% to 80% AMI - Severe Housing Problems: The American Indian population is the only cohort with a higher percentage of housing problems when compared to all other cohorts.

80%-100% of Area Median Income

Severe Housing Problems - Lacks complete kitchen facilities - Lacks complete plumbing facilities - More than 1.5 persons per room - Cost burden > 50%	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems	Percentage in need and comparison to baseline data	
Jurisdiction as a whole	280	4,249	0	6%	Baseline
White	215	3,984	0	5%	Similar
Black / African American	0	0	0	-	-
Asian	20	15	0	57%	Higher
American Indian, Alaska Native	4	60	0	6%	Same
Pacific Islander	0	0	0	-	-
Hispanic	0	125	0	0%	Lower

HUD Table 20 - Severe Housing Problems 80 - 100% AMI

Data Source: 2011-2015 CHAS

80% to 100% AMI - Severe Housing Problems: The Asian cohort is the only group with a higher percentage of housing problems when compared to all other populations. This cohort accounts for 35 households in the above table.

Discussion

When comparing the baseline percentage of households with housing problems by race and ethnicity, the Black and American Indian cohorts are disproportionately impacted by severe housing problems if the household income is below 80% AMI. Severe housing problems are impediments to fair housing choice for these cohorts.

NA-25 Disproportionately Greater Need: Housing Cost Burdens

91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole. For this purpose, disproportionately greater needs exist when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

Introduction

For the purposes of data analysis, HUD has provided data from the 2011-2015 Comprehensive Housing Affordability Strategy (CHAS) to demonstrate the number of households with certain housing problems in each income strata. This data is derived from the American Community Survey (ACS).

The following HUD Table displays the cost burden information for Billings and each racial / ethnic group, including:

- No cost burden for those paying less than 30% of household income for housing
- Cost burden for those paying 30% to 50% of household income for housing
- Severe cost burden for those paying over 50% of household income for housing

Housing Cost Burden

Housing Cost Burden	<=30% No Cost Burden	30-50% Cost Burden	>50% Severe Cost Burden	No / negative income (not computed)	Percentage in need and comparison to baseline data
Jurisdiction as a whole	31,168	6,919	5,668	334	29% Baseline
White	28,800	5,875	4,840	309	27% Similar
Black / African American	105	159	60	0	68% Higher
Asian	185	65	20	0	31% Similar
American Indian, Alaska Native	700	290	335	15	47% Higher
Pacific Islander	0	10	0	0	100% Higher
Hispanic	945	400	314	10	43% Higher

HUD Table 21 - Greater Need: Housing Cost Burdens AMI

Data Source: 2011-2015 CHAS

Discussion

Over 44,000 households are included in the table above. According to this table, the White and Asian populations are not experiencing housing cost burden. All of the ten Pacific Islander households represented in this chart are experiencing cost burden. The Black cohort represents the next highest percentage followed by the American Indian and Hispanic groups. Over 1,600 racial / ethnic minority households under 50% AMI are experiencing housing cost burden. Housing cost burden is an impediment to fair housing choice for these cohorts.

Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Disproportionately greater need in racial / ethnic minorities relative to housing problems exists at all income levels. All racial / ethnic minorities have disproportionately greater need than the needs of the overall jurisdiction population. The total number of impacted households for all income categories is 2,698; just over 2,400 of these households qualifies as low income.

The American Indian population is the only cohort that is experiencing disproportionate need relative to one or more severe housing problem. This cohort represents over 1,100 families.

If they have needs not identified above, what are those needs?

The [homeownership rate](#) in Billings is much higher for the overall population, predominantly White, when compared to the rate of American Indian, Black, Hispanic and Asian residents. The highest percentage of people living in ownership housing are Whites, followed by Asians, Pacific Islanders, Hispanics, Blacks and American Indians. The percentage of people living in rental housing is directly opposite, with American Indians in the lead.

2010 Census - Billings	Total Population in Occupied Housing Units	Mortgage	No Mortgage	Owner Occupied	% of Population in Owned Housing	Renter Occupied	% of Population in Rented Housing
White Alone	92,227	48,969	15,451	64,420	70%	27,807	30%
Asian	597	299	68	367	61%	230	39%
Pacific Islander	105	45	6	51	49%	54	51%
Hispanic	4,182	1,654	336	1,990	48%	2,192	52%
African American	679	229	41	270	40%	409	60%
American Indian	3,964	934	166	1,100	28%	2,864	72%

Data Source: 2010 Census, Table is included in PDF version of the plan - uploaded as an IDIS Attachment

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

Minorities appear more concentrated in several areas of the City. The Billings [2013 Analysis of Impediments to Fair Housing Choice](#) indicated that the City has a rare opportunity to prevent segregation from developing. The early stages of segregation were identified in Census tracts 3.0, 9.02, and 2.0 with a pattern of segregation moving westward. There appears to be an isolated minority concentration on the far west end of Billings (Census Tract 17.03) with a ten percent minority population.

Introduction

The Housing Authority of Billings is responsible for the administration of the public housing and Section 8 programs for the community. The Housing Authority is an independent organization established under the laws of the State of Montana. The City of Billings' Mayor appoints Board members for the Housing Authority.

The mission of the Housing Authority of Billings is to help families and individuals with lower incomes achieve greater stability and self-reliance by providing safe, affordable, quality housing and links to the community. The Housing Authority of Billings' five-year plan describes specific goals and objectives and the plan is available for review at the Housing Authority of Billings office located at 2415 1st Avenue North, Billings, Montana.

Shelter Plus Care, Single Room Occupancy and Supportive Housing Program funding amounts are not included in the City's Action Plan, as the funds are not available for allocation through the City's Consolidated Plan process. Funding allocated to the Housing Authority of Billings is contained in their Annual Action Plan and the City is not duplicating the reporting requirements that already exist in the Public Housing Agency Plan.

City staff enjoy a positive, collaborative relationship with the Housing Authority of Billings for affordable housing and community development projects. The City provided the Housing Authority of Billings \$1,543,191 in CDBG and HOME funding from 1996 to 2014 to support affordable housing, including: family self-sufficiency; tenant-based rental assistance; low income area infrastructure; and affordable housing development. This funding has aided in the development of 75 new affordable housing units.

	Totals in Use									
	Program Type									
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher			Disabled*
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program		
# of units vouchers in use	0	0	269	539	0	493	30	0	0	

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

HUD Table 22 - Public Housing by Program Type

Data Source: PIC (PIH Information Center)

Housing Authority of Billings (HAB) Assistance Program Usage / Demand - February 2020

Assistance Programs	Vouchers / Units in Use	Current Waiting List
HAB Housing Choice Voucher / Section 8 (Certificate)	688	2,168
Moderate Rehabilitation Section 8	33	0
Public Housing (Income Eligibility)	274	3,292
Section 8 Project-Based Vouchers	102	96
Department of Commerce Housing Choice Voucher Managed through HAB	450	469
Veterans Affairs Supportive Housing (VASH) Housing Choice Vouchers	80	50
Shelter Plus Care Vouchers	0	0
HOME Units	35	50
Tax Credit Units	62	100
Total:	1,724	6,225

Source: Housing Authority of Billings – Entered as Table in IDIS

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				Special Purpose Voucher
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	12,898	10,761	0	10,715	8,585	0
Average length of stay	0	0	4	4	0	4	0	0
Average Household size	0	0	3	2	0	2	1	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	18	90	0	83	6	0
# of Disabled Families	0	0	52	205	0	186	10	0
# of Families requesting accessibility features	0	0	269	N/A	N/A	N/A	N/A	N/A
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

HUD Table 23 - Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type			Vouchers		
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
White	0	0	162	430	0	390	25	0	0
Black/African American	0	0	6	19	0	18	1	0	0
Asian	0	0	0	4	0	4	0	0	0
American Indian/Alaska Native	0	0	100	84	0	80	3	0	0
Pacific Islander	0	0	1	2	0	1	1	0	0
Other	0	0	0	0	0	0	0	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

HUD Table 24 - Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type			Vouchers		
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
Hispanic	0	0	9	47	0	41	5	0	0
Not Hispanic	0	0	260	492	0	452	25	0	0

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

HUD Table 25 - Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units

Public Housing Tenant Needs: Data provided in the Housing Authority's Usage / Demand table represent the total number of vouchers and units available in the Billings area. The Public Housing program has a waiting list of over 3,000 households while only 274 units are available.

Waiting List for Accessible Units: The Housing Authority serves many households with a variety of special needs due to a disability. The Public Housing program has 37 handicap accessible units and the Housing Authority corporate subsidiary has 31 adaptable units. The Housing Authority has added several fully accessible and adaptable units of varying unit sizes to ensure accessibility for all applicant types including the vision impaired, hearing impaired or wheelchair accessible to accommodate the mobility impaired. When a wheelchair accessible unit becomes available, the Housing Authority staff spend several weeks trying to find an applicant with those needs ready to move, making the units sometimes difficult to fill.

What are the number and type of families on the waiting lists for public housing and Section 8 tenant-based rental assistance? What are the most immediate needs of residents of Public Housing and Housing Choice voucher holders?

There are 3,292 households on the Public Housing waiting list and 2,168 households on the Section 8 tenant-based waiting list. This indicates a high need for deposit, rent, and mortgage assistance. Applicants currently on all waiting lists by unit size are as follows:

- One bedroom: 2,220
- Two bedroom: 622
- Three bedroom: 211
- Four bedroom: 239

This data supports the high need for smaller units, particularly one-bedroom rentals. The Housing Authority of Billings only has 32 one-bedroom public housing units, indicating a high need for access to affordable housing coupled with a need for housing assistance. The elderly and disabled are typically higher need and placed first, leaving the remaining households on the waiting list.

The Housing Authority can meet the needs of hundreds of households through the Housing Choice Voucher / Section 8 program while thousands of households remain on the waiting list. Section 8 clients often have a difficult time finding units they can rent in higher income areas. Many rental units in Billings are too expensive for prospective tenants to use their Section 8 voucher. Housing Authority of Billings staff indicates many of those issued a voucher are actually unable to find a rental unit.

Voucher holders typically have less income, which makes daily life more challenging on most levels. Many need access to basic necessities such as education, literacy, transportation, employment, parenting skills, access to preschool, medical care / coverage and funds to support daycare expenses. They also need support to be able to follow through with program compliance and develop better skills to obtain higher paying jobs in the community.

How do these needs compare to the housing needs of the population at large

The needs of voucher holders greatly exceeds the housing needs of the population at large. Competition to secure housing often favors households who do not have credit barrier, can come up with required deposits and can pay premium rates for housing units. Additionally, the population at large is able to access housing in wide range of income areas, unlike voucher holders who are often unable to find affordable units in higher income areas that will accept their Section 8 voucher.

Introduction

The overall homeless population includes easily visible cohorts and others that are less visible, including unaccompanied youth, families, single adults, veterans and the working poor. Homelessness is not a lifestyle choice for the majority of those experiencing it. According to the [Montana point-in-time count](#), there were 465 people experiencing homelessness in January 2019. Previous surveys indicate a decrease in homelessness in Billings by over 200 people. An article in the [Billings Gazette](#) noted that homelessness in Billings increased in 2017 by ~29% with 709 individuals participating in the point-in-time count.

Bob Buzzas, Montana Continuum of Care, provided data for the charts in this section. The grey columns contain information the Montana Continuum of Care does not submit to the HUD Data Exchange nor does it have an effective method for estimating this data.

Homeless Needs Assessment

Population	Estimate # of persons experiencing homelessness on a given night		Estimate # experiencing homelessness each year	Estimate # becoming homeless each year	Estimate # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Unsheltered	Sheltered				
Persons in Households with Adult(s) and Child(ren)	6	45				
Persons in Households with Only Children	0	2				
Persons in Households with Only Adults	47	113				
Chronically Homeless Individuals	8	14				
Chronically Homeless Families	6	25				
Veterans	6	23				
Unaccompanied Youth	0	2				
Persons with HIV	0	0				

HUD Table - Data Source: Bob Buzzas, Montana Continuum of Care, February 2020

If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):

Chronically homeless individuals are often the most visible amongst the homeless population. HUD defines *chronic homelessness* as having a disability and either having been homeless for over a year or having experienced at least four episodes of homelessness within the past three years. In Billings, only seven percent of those represented in the charts above were chronically homeless individuals. An additional ten percent of those counted were chronically homeless families. Seventeen percent of those experiencing homelessness in Billings are households with adults and children. Veterans comprise ten percent of the overall homeless population and unaccompanied youth represent less than one percent of the total population.

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans

According to the data provided in the above tables, there are 51 persons in households with adults and children and 29 veterans. Data is not available relative to the needs of families of veterans.

Describe the Nature and Extent of Homelessness by Racial and Ethnic Group

According to the data provided herein, the Billings homeless population is predominantly White (52%). American Indians are the largest and most disproportionately represented minority group amongst the homeless community. Despite representing less than four percent of the general population in Billings (2017 American Community Survey), American Indians represent 41% of the total homeless population. The Hispanic population represents 18% of the homeless population identified in the chart below and just over five percent of the overall population is Hispanic in Billings.

Nature and Extent of Homelessness		
Race:	Sheltered	Unsheltered
White	70	18
Black or African American	6	1
Asian	1	1
American Indian	44	26
Pacific Islander	1	3
Ethnicity:	Sheltered	Unsheltered
Hispanic	21	14
Not Hispanic	119	39

HUD Table - Data Source: Bob Buzzas, Montana Continuum of Care Coalition
February 2020

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness

Pursuant to the HEARTH Act, sheltered and unsheltered homeless are defined as follows:

- **Sheltered Homeless:** An individual or family living in a supervised publicly or privately operated shelter designed to provide temporary living arrangements (*including congregated shelters, transitional housing, and hotels and motels paid for by charitable organization or by federal, state, or local government*).
- **Unsheltered Homeless:** An individual or family with a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings, including a car, park, abandoned building, bus or train station, airport, or camping ground.

Seventy-five percent of those represented in the charts above were sheltered and 75% were reportedly sheltered.

Introduction

HUD requires the City to describe, to the greatest extent practicable, the level of housing need for persons who are not homeless but require supportive housing, including the elderly, frail elderly, persons with disabilities, persons with alcohol or other drug addiction, persons with HIV/AIDS and their families, and victims of domestic violence, dating violence, sexual assault and stalking.

American Community Survey and Census estimates may be useful at some level to determine overall disability rates, it is also important to note the margin of error for some data sets is quite large in many combined categories.

Describe the characteristics of special needs populations in your community

Elderly (ages 62+): There are [109,550 people](#) living in Billings (2018 Census estimates) and 16.4% of the total population in Billings is aged 65 and older, totaling 17,966 people.

Frail Elderly (*requires assistance with three or more activities of daily living, such as bathing, walking, and performing light housework*): The 2017 five-year American Community Survey estimated 1,268 people between the ages of 65 and 74 with a disability (+/-165) and an additional 1,382 (+/- 187) aged 75 years and older with a disability. The survey provided estimates for people over the age of 65 with the following difficulties: [hearing](#) (1,093 people, +/- 324); [vision](#) (364 people, +/- 138); [self-care](#) (1,185 people, +/- 746); or independent living (4,793 people, +/- 1,067).

Persons with Disabilities: The [American Community Survey](#) estimates indicate a civilian non-institutionalized population of 107,620 individuals, of which, 13.5% / 13,594, have a disability. Just over 12% of the White population is disabled while nearly 19% of those reporting two or more races are disabled.

Addiction: [Montana's Office of Epidemiology and Scientific Support](#) provides recent statistics on drug / alcohol use. The annual death rate from alcohol-related causes is much higher than the national rate (42 deaths per 100,000 people versus 29 in the nation). The [Community Health Needs Assessment](#) indicates 205 area adults are excessive drinkers.

Mental Health: The [Office of Epidemiology and Scientific Support](#) alcohol states 270 Montana citizens die by suicide each year and in 2017, the suicide rate was two times higher than the national rate (29 deaths per 100,000 people versus 14 deaths per 100,000 people in the United States). Males account for 80% of suicide deaths in Montana. One in ten high school students reported having attempted suicide in the past twelve months. According to the [Community Health Needs Assessment](#), behavioral health is the most difficult health care option to access in the county.

Persons with HIV/AIDS: According to the [Montana Department of Health and Human Services](#), approximately 21 people are diagnosed with HIV each year. In 2018, 24 newly diagnosed HIV cases were reported in Montana. Data is not currently available relative to the number of cases in Billings.

Domestic Violence Victims: Over 20% of [Community Health Needs Assessment](#) survey respondents indicate they have been a victim of domestic violence at least one time in their life. This figure is higher than the nation's 14% data point.

What are the housing and supportive service needs of these populations and how are these needs determined?

One of the most significant housing problems in Billings for both owners and renters of all income levels and populations is housing cost burden. Single-person households with incomes less than 30% AMI are also a very high need as per the Housing Authority of Billings waiting list. Nearly 1,800 minority households with incomes less than 80% AMI are experiencing one or more housing problems.

Elderly: Housing affordability continues to be a challenge for the elderly, particularly those who are homeowners.

Persons with Disabilities, HIV/AIDS and Domestic Violence Victims: Service providers indicate continued need for rental housing assistance and owner-occupied housing rehabilitation. Supportive services include linkage to transportation, medical / dental care, child care, reliable and sustainable food sources, and case management.

Addicted Persons: The development of sober living housing options are in demand in Billings, along with behavioral / addiction health services. Additionally, a short-term sobering center with accelerated access to inpatient, detoxification treatment and long-term addiction treatment options would be helpful in serving addicted persons.

Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area

The [Community Health Needs Assessment](#) indicates 103 individuals in Yellowstone County are living with HIV. Nearly 75% of new HIV infections occur in men and 45% of new infections occur in African Americans, 35% in Whites, and 17% in Hispanics.

Describe the jurisdiction's need for Public Facilities

Information on local nonprofits who manage senior centers, facilities for the disabled, facilities serving the homeless, youth centers, child care and health facilities can be found in other sections of this Consolidated Plan. Federal HUD funds are not presently utilized for public facilities outside of affordable housing development, but may be included in future Annual Action Plans based on funding applications submitted to the City.

For public facilities specific to City management, the Public Works Department spearheads a five-year Capital Improvement Planning process beginning each November. All City departments are given an opportunity to review past projects and proposed projects for the next five years. Worksheets aid in the development of proposals for new projects and financial or descriptive modifications to existing projects. By mid-January, projects are prioritized based on input from the public during the course of the year. Every two years in February, the Public Works Department holds two public hearings to review the Capital Improvement Plan in order to garner need and prioritize projects over the next five years. For a full listing of CIP projects, the entire plan can be found [online here](#).

Current public facility needs include the development of two new fire stations to meet national standards. The new stations would be located in the Heights (northern Billings) and on the western area of Billings. The area covered by the fire department has increased significantly and needs have outpaced fire station capacity. Construction of the new stations may be included in future efforts to pass a public safety mill levy. Other public facility needs have been identified in the Capital Improvement Plan available online.

How were these needs determined?

Needs are determined through public hearings and input gathered throughout the year. Data from the Billings Police and Fire Departments has also been provided during public meetings and is available on the City's website.

The City has also conducted extensive *Citizen Surveys* to garner feedback regarding community needs. The Citizen Surveys can be found on the City's website [at the following link](#). The survey focuses on many City attributes, including: community quality; design; public safety; environmental stability; recreation and wellness; community inclusiveness; civic engagement; and public trust. Most residents rated the overall quality of life in Billings positively. Compared to national benchmarks, employment opportunities ranked much higher in Billings.

Describe the jurisdiction's need for Public Improvements

The need for public improvements is outlined in the City's current Capital Improvement Plan. Please see information provided above.

How were these needs determined?

Please see information provided above.

Describe the jurisdiction's need for Public Services

City Public Services: The City's Citizen Survey's open-ended questions indicated a strong need for public safety including response to crime and safety services. Data provided by the Billings Police Department indicate historic increases in violent and property crime. Crime rates are driven largely by addiction and mental illness.

Improvements to downtown safety include increased foot, bike, and vehicle patrols along with improved crime mapping analysis and interventions. Staffing needs to be increased to support prosecutor caseloads. Special emphasis on crime prevention efforts, code enforcement, and traffic safety have also been identified as jurisdictional public service needs.

Food Security and Poverty-Impact: According to local social service providers, there is a demonstrated need for food security and poverty-impact initiatives in the Billings area. Many individuals are experiencing housing cost burden, which constrains household income available to meet other basic needs. Social service agencies serving the elderly note specific food security issues as a high need.

Health Care: Lower income residents are experiencing poorer health due to lack of access to medical and dental care, mental and physical health issues, and unhealthy behaviors. They are also classified as having greater health risk and a higher prevalence of chronic conditions than higher income individuals. Access to healthcare coverage continues to be an issue for many low income households.

How were these needs determined?

As previously noted, the City's Citizen Survey reports and Community Health Needs Assessment were utilized to determine needs. Additional consultation was completed with local social service providers.

Section IV: Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview

Billings is the largest and most populated city in Montana. The City spans over 44 square miles and approximately 110,000 people reside within the city limits. The City has prospered economically and has been able to withstand market changes like the recession. However, there are more significant housing issues that need to be addressed.

The majority of low income households in Billings are experiencing housing cost burden. There are enough housing units to accommodate the population, however there is a significant deficit of affordable housing units available to extremely low and very low income households. Minorities are disproportionately impacted by housing problems; lacking a complete kitchen or plumbing facilities; overcrowding; and / or housing cost burden. Housing problems are a significant impediment to fair housing choice for these cohorts.

MA-10 Number of Housing Units

91.210(a)&(b)(2)

Introduction

The American Community Survey identified over 47,000 housing units in Billings; the majority are single-family residences. Over 80% of the owner-occupied housing units have three or more bedrooms while rental units are slightly smaller; 44% of rental units have two bedrooms.

The City's [Growth Policy](#) includes projections for several different growth scenarios in Billings, including anticipated costs and revenues for each. Infill and adjacent neighborhood growth was the lowest cost and highest revenue option, while low density expansion through the west end of Billings was the highest cost option. Infill and adjacent growth also has the highest anticipated return on investment at 14% compared to all other scenarios (under six percent).

The City manages growth by encouraging development within and adjacent to the existing City limits, but preference will be given to areas where City infrastructure exists or can be extended within a fiscally constrained budget and with consideration given to increased tax revenue from development. The City will prosper with strong neighborhoods with their own unique character that are clean, safe, and provide a choice of housing and transportation options.

All residential properties by number of units

Property Type	Number	%
1-unit, detached structure	28,790	61%
1-unit, attached structure	2,850	6%
2-4 units	5,515	12%
5-19 units	3,785	8%
20 or more units	2,934	6%
Mobile Home, boat, RV, van, etc.	3,180	7%
Total	47,054	100%

HUD Table 26 - Residential Properties by Unit Number

Data Source: 2011-2015 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	515	3%
1 bedroom	325	1%	4,395	27%
2 bedrooms	4,780	17%	7,154	44%
3 or more bedrooms	22,565	81%	4,300	26%
Total	27,720	99%	16,364	100%

HUD Table 272 - Unit Size by Tenure

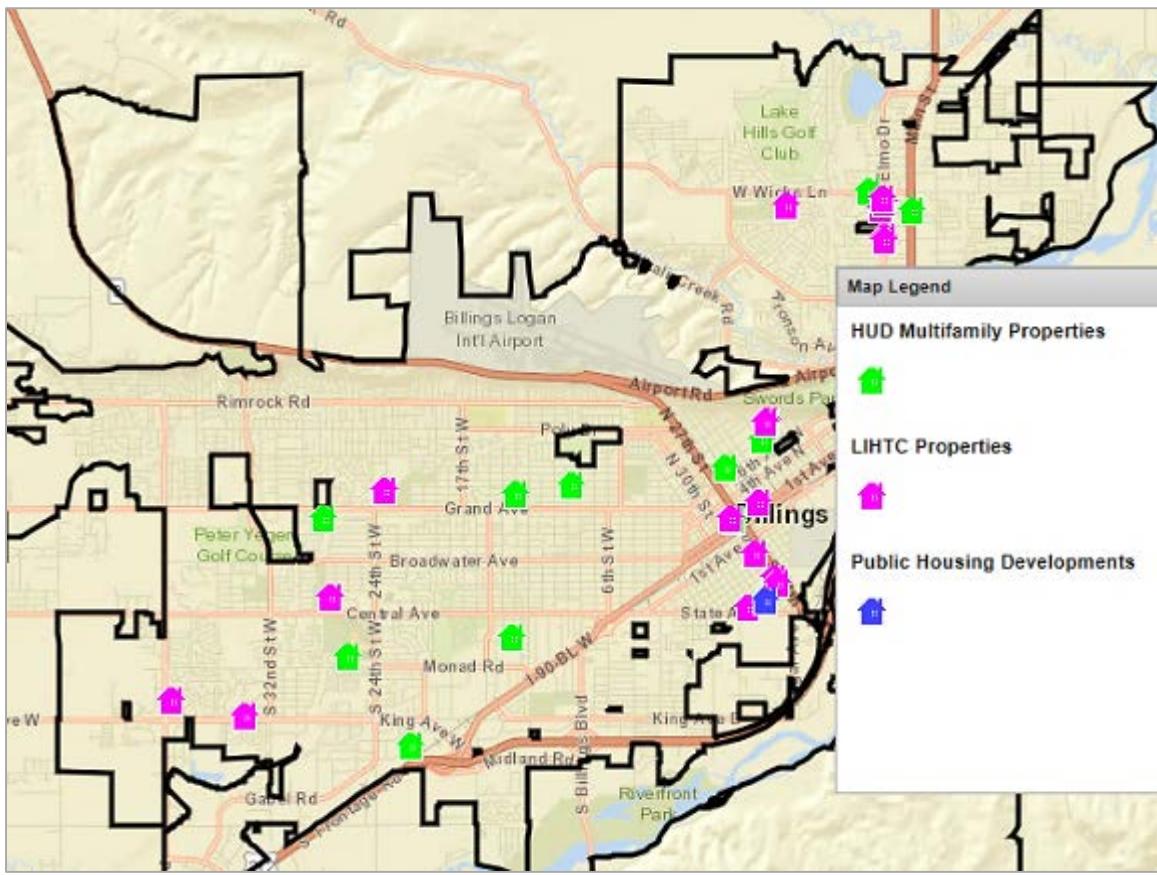
Data Source: 2011-2015 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs

Local: The City's First Time Home Buyer program assists 30 to 50 low income households under 80% AMI each year with down payment and closing costs. Several owner-occupied households are assisted in making necessary repairs through the Housing Rehabilitation program. Many of the households served through repair programs require accessibility repairs / installations to accommodate those with disabilities. The City also manages the Foreclosure Acquisition / Rehabilitation program and has acquired, rehabilitated and sold homes for the past decade. Properties are sold to households with incomes less than 80% AMI. Several of these homes have been sold to very low income families and to households with disabled person(s).

The Billings Metro VISTA Project provides health, mental health, housing, and economic development activities for nonprofits working with those experiencing poverty. Over the past five years, the VISTA members assisted nonprofit organizations in assisting 2,000 low income people with services.

The Housing Authority of Billings provides housing for over 1,700 families. Additional information regarding the services provided by the Housing Authority is located in the MA-25 section of this Consolidated Plan.



Federal: HUD Multifamily Properties in Billings include (but are not limited to):

- Volunteers of America, Aspen Grove, 64 Units
- Volunteers of America, Magic City Terrace, 84 Units
- Big Sky Apartments, 80 Units (78 Assisted)
- Pleasant View, 101 Units (100 Assisted)
- Sunrise Manor, 24 Units
- Grand View Apartments, 24 Units
- Rose Park Plaza, 112 Units, also a Low Income Housing Tax Credit (LIHTC) project
- Western View Apartments, 84 Units (34 Assisted)
- Beartooth Homes, 15 Units
- Fraser Tower, 64 Units, also a LIHTC project
- Prairie Tower Apartments, 109 Units (108 Assisted)
- Ponderosa Acres, 120 Units

State: Billings LIHTC Projects include (but are not limited to):

- Sage Tower, 81 Units (76 Assisted)
- Acme Hotel Apartments, 19 Units
- Agape Housing, 9 Units
- Southern Lights, 20 Units

- Central Court Village, 81 Units (80 Assisted)
- Spring Garden Apartments, 8 Units
- South Forty Apartments, 100 Units
- Shiloh Glen Apartments, 120 Units
- YWCA Gateway VISTA Apartments
- Chapel Court, 50 Units

Whitetail Run Apartments received additional federal funding to develop 32 units in 2009. An additional public housing unit is identified on the Community Planning Development (CPD) Maps website with a total of 274 units. This figure likely represents the 274 housing units owned and managed by the Housing Authority of Billings.

[Affordable Housing Online](#) has identified 27 total federally-assisted affordable rental housing projects in Billings containing 1,517 units. The number of units, on average, for affordable rentals is 56 and the largest project is West Park Village at 179 total units. Seven projects provide 477 housing units for the elderly. A total of 1,378 units also come with rental assistance to make the cost of housing affordable for very low income households.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts

Outside of the sale of single-family housing units, the Housing Authority does not anticipate any loss in affordable housing units during the period of this plan. The Housing Authority plans on developing smaller housing units to better accommodate waiting list families. City staff does not anticipate the loss of other assisted housing units in the Billings community owned by other nonprofit housing providers during the period of this plan.

Does the availability of housing units meet the needs of the population?

According to the [Federal Reserve Bank of Minneapolis](#), the population in Billings has increased by 12,300 residents, nearly eight percent, from 2010 to 2018. The local housing market has produced about 8,400 units since 2010, representing a nearly 12% increase. The majority of these housing units are single-family residences. Given these figures, housing development is outpacing population growth.

However, the housing needs of extremely and very low income households have been exacerbated by rising costs and there are not enough rental housing units affordable. The number of low income renters outnumber the supply of housing units they can afford.

There are enough housing units in Billings to accommodate the population, although there is a housing deficit of over 4,700 units for households with incomes less than 30% of the AMI. The total number of affordable units for the 50% and 80% AMI households exceeds the need. This has created a surplus of 1,193 housing units for 50% AMI households and over 9,000 units for households with incomes up to 80% AMI. Many affordable units are occupied by higher income households.

The Housing Authority of Billings manages several federal housing programs and maintains a high performance status. The waiting list for access to Housing Authority units is particularly concerning. There

are over 6,200 households on the Housing Authority of Billings waiting lists. Single-person households are the largest cohort on the waiting list, indicating a clear need for housing development or conversion to meet the needs of smaller households. Availability of housing affordable to very low income households is also a significant issue. Over 2,000 households are waiting for single-person housing.

Describe the need for specific types of housing

The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% AMI. Local housing options are limited due to cost burden and increased competition for available units. The Housing Authority of Billings has identified over 2,000 low income households on the waiting list for single-person households, indicating a high need for smaller affordable housing units.

Introduction

Rental and ownership housing costs have increased significantly over time. Utilizing HUD-provided data provided in the City's last Consolidated Plan and the table methodology below, the median home value has increased 98% over the past 15 years and the median contract rent has increased 59%. In the year 2000, the median home value was \$96,700 and in 2015 it was \$191,200. On average, median home values have increased by 6.5% per year. Median contract rent was \$425 in the year 2000 and in 2015, the rent was \$677. This represents a 59% increase and an annual average increase of 3.9%. The majority of renters are paying \$500 to \$999 per month, followed by those paying less than \$500 per month.

Cost of Housing

	Base Year: 2009	Most Recent Year: 2015	% Change
Median Home Value	160,300	191,200	19%
Median Contract Rent	546	677	24%

HUD Table 283 - Cost of Housing

Data Source: 2005-2009 & 2011-2015 ACS

Rent Paid

Rent Paid	Number	%
Less than \$500	3,648	22.3%
\$500-999	9,968	60.9%
\$1,000-1,499	1,969	12.0%
\$1,500-1,999	365	2.2%
\$2,000 or more	420	2.6%
Total	16,370	100.0%

HUD Table 29 - Rent Paid

Data Source: 2011-2015 ACS

Housing Affordability

Number of units affordable to households earning	Renter	Owner
30% HAMFI	1,084	No Data
50% HAMFI	4,784	1,874
80% HAMFI	10,643	6,480
100% HAMFI	No Data	10,275
Total	16,511	18,629

HUD Table 30 - Housing Affordability

Data Source: 2011-2015 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent	597	708	936	1,308	1,594
High HOME Rent	597	708	936	1,183	1,300
Low HOME Rent	597	668	801	925	1,032

HUD Table 31 - Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

While there are enough overall affordable housing units in Billings, there are not enough units for extremely low income households. As previously noted, housing cost burden is most acute for households with incomes from zero to 30% AMI.

In the table below, data from HUD Table 30: Housing Affordability are compared to HUD data provided in the Total Households table (NA-10). This comparison estimates the difference between the number of affordable housing units and the number of households by income strata. There appears to be a disparity relative to the very low income households as there is a 4,700 unit deficit. Contrarily, nearly 1,200 units are available but not needed by the 50% AMI group and over 9,000 units available to 80% AMI households but are not needed.

Number of units affordable to households earning	Total # affordable units	Total Households by Income	Difference Between # Units and Households
30% HAMFI	1,084	5,797	(4,713)
50% HAMFI	6,658	5,465	1,193
80% HAMFI	17,123	7,985	9,138
Total	24,865	19,247	5,618

Data Source: HUD IDIS, 2011-2015 CHAS, Table is included in PDF version of the plan - uploaded as an IDIS Attachment

This disparity was also noted by the Federal Reserve Bank of Minneapolis. A [recent article](#) included CHAS data from 2012-2016 comparing household income with the number of households in rental units by housing unit affordability. Over 5,600 moderate / > median income households are living in extremely low, very low, or low income housing units (nearly 30% of all low income units).

		Number of households in rental units by housing unit affordability				
		Extremely Low Income Units	Very Low Income Units	Low Income Units	Moderate Income Units	Total Households
Household Income	Extremely Low Income	1,453	1,878	1,174	225	4,730
	Very Low Income	519	2,123	1,237	289	4,168
	Low income	469	2,112	2,184	355	5,130
	Moderate Income	182	644	1,130	119	2,075
	> Median Income	250	1,228	2,715	864	4,517
Total Housing Units		2,873	7,995	7,900	1,852	

Federal Reserve Bank of Minneapolis, 2012-2016 CHAS, Table is included in PDF version of the plan - uploaded as an IDIS Attachment

Another way to look at housing affordability is to compare what a household makes at varying income levels compared to fair market rents in Billings. In the following chart, gross income limits for the HOME program are utilized to demonstrate recommended maximum monthly housing costs.

**30% Monthly Limits on Household Costs for
Mortgage/Taxes/Insurance or Rental Unit**

% AMI		30% AMI	50% AMI	80% AMI
Household Size	HUD Category	Extremely Low Income	Very Low Income	Low Income
	1	\$411	\$686	\$1,098
	2	\$470	\$784	\$1,254
	3	\$533	\$881	\$1,410
	4	\$644	\$979	\$1,566
	5	\$754	\$1,058	\$1,693
	6	\$865	\$1,136	\$1,818
	7	\$975	\$1,214	\$1,943
	8	\$1,086	\$1,293	\$2,068

*Community Development Division, 2019 HOME Income Limits
Table is included in PDF version of the plan - uploaded as an IDIS Attachment*

Rental Housing: At fair market rates, a single-person household with an income housing cost limit of 30% AMI (\$411) would not be able to afford an efficiency apartment at a rate of \$597. Local housing choice is limited for extremely and very low income households, as shown in the table below. Housing choice is greatest for households with incomes over 80% AMI.

Affordability of Fair Market Rental Units by Household Size and Income Level

% AMI		30% AMI	50% AMI	80% AMI		
Household Size	HUD Category	Extremely Low Income	Very Low Income	Low Income		
	1	-	Efficiency	Efficiency, 1 or 2 Bedroom		
	2	-	Efficiency, 1 Bedroom	Efficiency, 1 or 2 Bedroom		
	3	-		Efficiency, 1, 2, or 3 Bedroom		
	4	Efficiency	Efficiency, 1 or 2 Bedroom	Efficiency, 1, 2, 3 or 4 Bedroom		
	5	Efficiency, 1 Bedroom				
	6	Efficiency, 1 or 2 Bedroom				
	7					
	8	Efficiency, 1 or 2 Bedroom				

*Community Development Division, 30% of 2019 HOME Income Limits & Fair Market Rents
Table is included in PDF version of the plan - uploaded as an IDIS Attachment*

Ownership Housing: In Yellowstone County, the median price of homes in 2009 was \$181,000 and in 2014, the median sales price was just under \$220,000. This represents nearly \$40,000 increase in home prices over the past five years; \$7,780 per year.

How is affordability of housing likely to change considering changes to home values and/or rents?

Housing affordability is expected to be more of a challenge as rent and housing prices continue to increase. Overall, citizens should expect to pay more for both rental and homeownership housing in Billings in future years.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

HOME rental rates are higher than Fair Market Rent rates for both three and four bedroom units, which is similar to average rental rates in Billings. The [Best Places website](#) indicates the average rents are as follows: Studio - \$605; One Bedroom - \$715; Two Bedrooms - \$945; Three Bedrooms - \$1,325; and Four Bedrooms - \$1,628. Rental housing development and rehabilitation remain primary strategies for the City of Billings to meet priority needs.

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	One Bedroom	Two Bedroom	Three Bedroom	Four Bedroom
Fair Market Rent	597	708	936	1,308	1,594
High HOME Rent	597	708	936	1,183	1,300
Low HOME Rent	597	668	801	925	1,032

HUD Table 324 - Monthly Rent

Data Source: HUD FMR and HOME Rents

Introduction

The City has managed housing rehabilitation programs throughout the years in order to preserve and sustain the affordable housing stock in Billings. Decades of assistance to low income households has resulted in relatively few neighborhoods where the condition of housing is a primary concern. In recent years, the City has purchased foreclosed, vacant properties to help stabilize neighborhoods. All of the foreclosed properties purchased by the City required substantial rehabilitation. When complete, the units have been sold to low income households with affordable mortgages to support the long-term success of each assisted family.

Describe the City's definition for *substandard condition* and *substandard condition but suitable for rehabilitation*.

For the purposes of this plan, *standard condition* is a housing unit that passes Housing Quality Standard or Uniform Physical Condition Standards review via on-site staff inspection. Substandard condition of housing is defined by the City as properties requiring more than \$25,000 in funding to complete all required code related improvements to the property. *Substandard condition but suitable for rehabilitation* would be those properties where a \$25,000 investment would address all safety hazard conditions related items associated with the house within primary systems ranging from electrical, plumbing, heating, roofing, and foundation repairs.

HUD has defined housing condition problems as follows:

- Lacking a complete kitchen.
- Lacking complete plumbing facilities.
- Cost burdened - paying more than 30% of household income for housing costs.
- Overcrowded - more than one person per room, not including common spaces such as bathrooms, porches, hallways, etc.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	5,610	20%	7,230	44%
With two selected Conditions	85	0%	470	3%
With three selected Conditions	10	0%	20	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	22,025	79%	8,645	53%
Total	27,730	99%	16,365	100%

HUD Table 33 - Condition of Units

Data Source: 2011-2015 ACS

Year Housing Units Built				
Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	5,099	18%	2,169	13%
1980-1999	6,440	23%	3,699	23%
1950-1979	13,010	47%	7,075	43%
Before 1950	3,175	11%	3,425	21%
Total	27,724	99%	16,368	100%

HUD Table 34 - Year Unit Built

Data Source: 2011-2015 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	16,185	58%	10,500	64%
Housing Units build before 1980 with children present	2,837	10%	1,735	11%

HUD Table 35 - Risk of Lead-Based Paint

Data Sources: 2011-2015 ACS & 2011-2015 CHAS

Need for Owner and Rental Rehabilitation

According to data provided in the Condition of Units table, the majority of homes in Billings, both owner- and renter-occupied, do not have any of HUD's defined housing condition problems. A total of 555 units have been identified with two housing condition problems; a very small portion of the overall housing inventory in Billings. Thirty housing units have been identified with three selected conditions.

Housing units with incomplete plumbing or kitchen facilities have been a small portion of the total housing units in the community. Despite their limited numbers, these units are of concern as some may be used by very low income households. Housing units are described as lacking complete plumbing facilities if there is an absence of hot and cold piped water, or a flushing toilet, or a bathtub or shower. Units are described as lacking complete kitchen facilities if there is an absence of a sink with piped water, or range / stove, or a refrigerator.

Most of the owner-occupied units rehabilitated through the City's programs have both complete kitchens and plumbing facilities. However, all of the units remodeled through the City's programs have suffered from extensive deferred maintenance, causing overall property deterioration and neighborhood decline. The City also provides funding through the Affordable Housing Development program to support rental redevelopment and renovations.

Vacant Units: The City of Billings does not have access to HUD data on the number of vacant units suitable for rehabilitation, therefore, the Vacant Units table was not available in IDIS. The [rental vacancy rate](#) in Billings was fairly high in 2012 at 7.8% and it has decreased to under five percent in recent years.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Approximately 60% of all housing units (nearly 27,000 units) in Billings were built before 1979 and are at risk of containing lead-based paint. Not all of the homes built prior to 1979 contain lead-based paint and lead hazards. However, projects involving structures built prior to 1978 are considered to have the

potential for lead-based paint and consistent procedures have been developed to ensure compliance with federal regulations.

There are hundreds of housing units with lead-based paint hazards in each low income neighborhood that are occupied by low income families. For example, the North Park neighborhood is one of the City's lowest-income areas and there are approximately 357 owner-occupied and 473 renter-occupied housing units built before 1980. Just over 70 rental and 22 ownership housing units are in poor condition. The Southside neighborhood has a higher overall homeownership status; 137 rental and 48 homeownership units are in poor condition.

Introduction

The Housing Authority of Billings was created in 1973 and ceased new development in the mid-1990s. Thorough information regarding the Housing Authority of Billings has been noted previously in the Needs Assessment - Public Housing (NA-25) section of this plan.

Totals Number of Units								
	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Special Purpose Voucher		Veterans Affairs Supportive Housing	Family Unification Program	Disabled*
				Total	Project -based			
# of units vouchers available			274	618		271	0	0
# of accessible units								

*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-Year, and Nursing Home Transition

HUD Table 36 - Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan

The Housing Authority of Billings owns and maintains many single- and multi-family housing developments across the City of Billings, totaling 274 units; designed in a variety of configurations. Housing Authority staff note a city the size of Billings should have triple the number of public housing units in comparison to other communities who continued new housing development activities.

The Housing Authority owns and manages 274 scattered site units in good condition. Units are continually upgraded with new siding, efficient mechanical systems, new roofs, appliances, energy efficient windows, lighting, floor coverings, and interior / exterior painting. A new energy performance contracting effort is under way to reduce utility consumption to make the units more energy-efficient.

Local public housing units must be inspected for adherence to quality standards on an annual basis. If the HAB achieves a *High Performer* score through the Public Housing Assessment System (PHAS), HAB staff can complete annual inspections. An outside contractor can then perform the inspections on a bi-annual basis.

Public Housing Condition	
Public Housing Development	Average Inspection Score
AMP 1	High Performer / 96

HUD Table 37 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction

The Housing Authority develops and implements improvement plans to maintain all of their units. The Housing Authority also plans to continue efforts to improve energy efficiency in lighting and water usage.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing

The Housing Authority plans to continue providing prompt and efficient maintenance in order to maintain properties inside and out. The Housing Authority's standards are very high and this assists in maintaining tenant pride in their living environments. The Housing Authority also facilitates connections to community services that benefit tenants and encourages the development and support of whole and healthy families. The Housing Authority enforces lease provisions relative to safe and drug-free living.

The Housing Authority continually encourages involvement in the Family Self-Sufficiency program, promotes the development of sustainable food sources, and provides linkage to literacy and education programs. The promotion of homeownership opportunities through the Section 8 program will continue, which assists two to five households per year achieve homeownership. The Housing Authority also promotes involvement and service opportunities to support the community at large.

Introduction

A network of over 50 local service providers in the community strive to meet the diverse needs of those experiencing homelessness, those who are at-risk of homelessness, and people experiencing poverty. Available resources in the community do not adequately meet the needs of the general homeless population, particularly in regards to housing and temporary shelter beds. The current inventory of beds does not meet the needs of the approximately overall homeless individuals in Billings each night. The following agencies assist in the provision of emergency housing in Billings:

- **Community Crisis Center** provides an intervention services to unique individuals per month who are in crisis due to mental health, substance abuse or social service needs. Individuals who engage in mental health assessment and qualify for extended care may utilize stabilization service for up to 24 hours per visit.
- **Family Promise of Yellowstone Valley** provides emergency shelter to several families at a time in a network of church congregations. The organization also operates a transitional housing program that provides apartments for those who have graduated from the shelter program.
- **YWCA Gateway House** provides housing for female-headed households who have been victims of domestic violence. Additional services provided include case management, mental health treatment, budgeting assistance, and the facilitation of access to benefits. The organization also provides transitional housing and permanent supportive housing.
- **HRDC District 7** receives Emergency Shelter Grant funds and manages a rapid rehousing program to provide deposit and rent payment assistance to help families quickly regain stability into permanent housing.
- **Tumbleweed** provides emergency services for youth and families including emergency shelter placement.
- **Montana Rescue Mission** provides emergency shelter in year-round beds. The **Women and Family Shelter** provides year-round beds and some of the beds are reserved for individuals without children.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Current & New Year-Round Beds	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	44	3	28	39	0
Households with Only Adults	67	20	40	80	0
Chronically Homeless Households	0	0	0	21	0
Veterans	0	0	39	103	0
Unaccompanied Youth	4	0	9	1	0

HUD Table 38 - Facilities and Housing Targeted to Homeless Households

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

Health and Mental Health Services:

- **RiverStone Health** is an essential provider of personal and public health through medical and dental clinics.
- **Healthcare for the Homeless** provides health / mental health care and serves homeless adults and families who stay in emergency shelters, sleep in makeshift shelters and/or on the streets, temporarily live with friends or family members, eat in soup kitchens or visit drop-in centers or other sites providing temporary assistance.
- **Rimrock** is the largest drug and alcohol services provider in the region and the organization provides mental health and healthcare services for substance abuse and co-occurring disorders.
- Crisis intervention and mental health services are provided by the **Community Crisis Center**, as previously mentioned.
- Mental health services are provided by the **Mental Health Center - The HUB** program; a drop-in day service.

Employment Services:

- **Dress for Success** and **Billings Family Service** provide education for better employment, job training, and interview apparel programs.
- **YWCA Billings** provides services to support economic independency through employment counseling, job skills training, certificate programs, and college education.
- **HRDC District 7** facilitates adult, youth and young adult employment opportunities and job training and retention services for those in need. The organization also assists families with transportation needs to and from work.
- **Family Promise of Yellowstone Valley** provides skills training in housing, employment, family and social relations, life skills, budgeting, and community involvement.
- **Tumbleweed** provides life and skills development for youth and young adults.
- Employment services can also be accessed through **Job Service** and **The HUB**.

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

Chronically Homeless: Those experiencing chronic homelessness can be served through Enterprise House; Rimrock's sober living unit specifically designed to provide housing, addiction treatment, and employment services. The YWCA administers Shelter Plus Care units to house people experiencing chronic homelessness, mental illness, addiction issues, and co-occurring mental illness / addiction. The Community Crisis Center also provides intervention services for the chronically homeless. Rimrock provides addiction treatment and mental health counseling.

Families with Children: Family Promise of Yellowstone Valley provides transitional housing for chronically homeless families. The YWCA provides shelter and transitional housing opportunities for homeless families with children.

Veterans and Unaccompanied Youth: Volunteers of America - Independence Hall provides transitional housing for veterans who have experienced homelessness. The organization also provides homeless prevention, rapid rehousing, and supportive services. City staff facilitated the development of a [Veteran Resource List](#) as part of an overall effort to support veterans and military families in Billings with the assistance of Elizabeth Donald, an AmeriCorps VISTA member. Unaccompanied youth are provided with shelter and supportive services through Tumbleweed.

Resource Map & Notepad: The following documents were developed through the Community Development Division as part of an overall effort to impact homelessness and was sponsored by the Mayor's Committee on Homelessness. Kelly Fessler, an AmeriCorps VISTA member through the Billings Metro VISTA Project, facilitated initial development and design.

- The [Resource Map](#) a portable, user friendly guide that quickly connects individuals and families experiencing homelessness with downtown community resources. The map illustrates direct access points for shelter, food, clothing, health care, legal aid, restroom, shower and laundry facilities.
- The [Resource Notepad](#) is a tool designed for case managers, organizations and individuals to quickly make referrals to community resources providing direct services to anyone within the following major categories: Food Assistance & Household Needs, Housing, Transportation, Healthcare, Shelter, Employment Services, Education Opportunities, Financial Assistance, Children's Services, and Addiction Treatment Options.

The first printing of these resources was supported through the City of Billings and RiverStone Health; 4,000 maps and 120 notepads. Each notepad contains 25 service guides, resulting in the distribution of 7,000 total maps and notepads combined. After quickly distributing the initial run, the Montana Rescue Mission and District 7 HRDC sponsored the second printing of 10,000 maps and 500 notepads / 12,500 service guides. A third printing was sponsored by the Center for Children & Families, Rimrock and the City of Billings totaling 10,000 maps and 500 notepads /12,500 guides.

Overall reach of the project to date includes the printing and distribution of 24,000 total maps and 27,750 service guides. City staff recently connected several community partners to update the Resource Map and Notepad and the documents should be published in 2020.

Introduction

There are many organizations serving the needs of the elderly, those with disabilities, addicted persons and individuals who have been diagnosed with HIV/AIDS. A number of supportive services serving the elderly and disabled are available through the Adult Resource Alliance organization, including nutrition programs, minor home repair, and volunteer engagement. The Alliance also operates an aging and disability resource center to provide long-term care information and referral services, options for counseling, and access to private and public benefits.

Big Sky Senior Services serves the elderly through nursing, respite care, homemaking services, prevention of elder abuse and personal care. There are also two senior centers in Billings; the Southside Senior Center and the Billings Community & Senior Center. Food services are provided at the Southside Senior Center and the Billings Community & Senior Center provides access to computers, a health and fitness center, a variety of classes and activities, free or low-cost screenings, trips and tours.

A comprehensive service array is available to assist those with disabilities in Billings. Organizations providing housing and services include: AWARE, Inc.; Living Independently for Today and Tomorrow; the Montana Center on Disabilities, Support and Technologies for Empowering People, COR Enterprises, Easter Seals Goodwill, and Job Connection. Organizations serving those with addictions or who have been diagnosed with HIV/AIDS have been mentioned previously in this Consolidated Plan and include: Rimrock; Mental Health Center; and HRDC District 7.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

As previously mentioned, the greatest housing problem in Billings for both owners and renters of all income levels and populations is housing cost burden, followed by access to housing in tight rental and ownership markets. Housing quality is also a concern, as renters and owners with incomes less than 80% AMI are dealing with one or more housing problems. The need for case management and supportive services has been a consistent concern with special needs populations.

Elderly: Demand for special living facilities for the elderly appears to remain high, according to facility and Census Bureau data. Housing affordability continues to be a challenge for the elderly and disabled like other populations. The Housing Authority owns a 102-unit Section 8 project-based complex which exclusively serves the elderly. [Affordable Housing Online](#) lists 34 total federally-assisted affordable rental housing projects in Billings containing 1,972 units; an increase of 455 units over the past five years. [Thirteen housing projects](#) provide housing units for the elderly.

The [State of Montana Quality Assurance Division](#) provides data on the number and types of facilities available in Billings to assist the elderly and disabled. In 2010, there were 47 facilities in Billings classified as providing assisted living services, long term care, or retirement with a total of more than 2,569 beds in Billings. In 2020, there are now 48 facilities with 2,635 beds; a total increase of 66 beds. These facilities should alleviate some of the housing needs for the elderly. There is continued need for the

implementation of Universal Design concepts in housing construction and rehabilitation.

Persons with Disabilities, HIV/AIDS and Domestic Violence Victims: Service providers indicate a high need for rental housing assistance and owner-occupied housing rehabilitation. Supportive services include linkage to transportation, medical / dental care, child care, reliable and sustainable food sources, and case management.

Addicted Persons: The development of sober living apartments would assist those exiting inpatient treatment in Billings. A short-term sobering center with accelerated access to inpatient, detoxification treatment and long-term addiction treatment options would also meet the needs of addicted persons in Billings.

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

The **South Central Montana Regional Mental Health Center** provides mental health and chemical dependency care in the Billings area and surrounding region. The organization owns and manages several supportive housing programs including an eight-bed adult group home, cooperative living settings, and independent living apartments. These supportive housing placements require involvement in case management and treatment planning.

Rainbow House, the Mental Health Center's day treatment program, has provided an important service to the community since de-institutionalization of Montana State Hospital in 1975. Although Rainbow House is not a live-in facility, the program is designed to assist clients in successful independent living while incorporating support from other Mental Health Center programs and community care providers.

The HUB, the Mental Health Center's drop-in center, serves homeless and at-risk individuals by acting as a resource site to connect individuals with community resources and supportive services. HUB case managers as well as outreach liaisons from the Projects for Assistance in Transition from Homelessness (PATH) engage individuals with disabling mental illness or serious emotional disturbance and are homeless or at risk of homelessness because of their mental illness. Liaisons provide sources of community support and enrollment in mental health services.

The **Community Crisis Center** serves a vital role in the community as a crisis management facility. Previous to the Community Crisis Center, emergency departments of the two local hospitals served as the de facto option for people in mental health / substance abuse crisis. The Crisis Center operates 24 hours per day and provides assessment and referral services.

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

The City of Billings offers several programs to address the housing needs for households with members having special needs, and will continue to offer these programs for the next year and foreseeable future:

- **First Time Home Buyer:** This program provides down payment and closing cost assistance to low income households to purchase their first home. Priority is given to large households and

households including a disabled individual requiring special home modifications or other considerations.

- **Housing Rehabilitation / Manufactured Home Repair:** These programs provide affordable financing to low income households to make necessary repairs to owner-occupied housing units to create safe, stable access to housing. Improvements are based on safety hazard and address special needs including construction of wheelchair ramps, the installation of grab bars, retrofitting bathrooms for accessibility, etc.
- **Affordable Housing Development:** This program provides affordable financing to housing developers to build or renovate housing units for low income households and may include housing options for those with special needs. The City requires a percentage of the units be accessible for the mobility, visual and hearing impaired.
- **Foreclosure Acquisition / Rehabilitation:** The City purchases vacant, foreclosed homes for the purpose of rehabilitation and sale to income qualified, first time home buyers.
- **Billings Metro VISTA Project:** This AmeriCorps VISTA program places full-time and summer associate volunteers with nonprofit host sites to build capacity for serving those in need, including those experiencing poverty.

Please refer to the City's one-year goals in the Action Plan.

MA-40 Barriers to Affordable Housing

91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

According to the City's most recent Analysis of Impediments to Fair Housing Choice, most of the typical exclusionary provisions that would hinder affordable housing development do not exist in current zoning codes. However, the following issues may act as barriers to affordable housing investment:

- Density bonuses (increasing the number of dwelling units per acre) have not been established to offset the cost of development if a project contains a certain percentage of affordable housing.
- There is currently not a way to fast-track the approval processes for affordable housing development projects. However, fast-tracking may not be as important in Billings as it is in other parts of the country. Subdivision review times are set by the Montana State Legislature. Building permit reviews for single-family homes (one to four units) are three to five days and commercial permits, including multi-family with five or more units in a structure, take four to six weeks to review. Other areas of the country, and some cities in Montana, take 30 days or longer for single-family reviews and four to six months for commercial reviews.
- The City does not currently permit a waiver or reduction of impact fees, including water and wastewater system development fees, to promote affordable housing development.
- The use of accessory dwelling units is not currently a widely practiced housing development strategy.

Other public policy concerns relate to a dated zoning code and inadequate funding to further affordable housing development. The City is currently in the process of revising the zoning code and one of the main goals of the project is to expand affordable housing choice across the City. The Billings City Council is expected to act on the adoption of the new zoning code in 2020. Additional information can be found online at [Project Re:Code](#).

Introduction

Billings is one of the nation's largest trade areas covering over 125,000 square miles and serving nearly 400,000 people with medical, retail, educational and business services. According to the [Bureau of Labor Statistics](#), the civilian labor force has been relatively stable over the past several years; approximately 87,000. The average annual unemployment rate has also been level, ranging between three and four percent.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	1,290	366	3	1	-2
Arts, Entertainment, Accommodations	7,593	9,505	15	16	0
Construction	3,234	2,890	6	5	-2
Education and Health Care Services	9,353	12,392	19	20	2
Finance, Insurance, and Real Estate	3,038	3,962	6	6	0
Information	983	1,233	2	2	0
Manufacturing	2,011	2,305	4	4	0
Other Services	2,441	3,013	5	5	0
Professional, Scientific, Management Services	4,004	5,414	8	9	1
Public Administration	0	0	0	0	0
Retail Trade	7,729	10,066	15	16	1
Transportation and Warehousing	2,056	2,176	4	4	-1
Wholesale Trade	3,552	4,365	7	7	0
Total	47,284	57,687	--	--	--

HUD Table 39 - Business Activity Data: 2011-2015 ACS (Workers), 2015 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	57,933
Civilian Employed Population 16 years and over	55,655
Unemployment Rate	3.91
Unemployment Rate for Ages 16-24	14.60
Unemployment Rate for Ages 25-65	2.58

HUD Table 40 - Labor Force Data Source: 2011-2015 ACS

Occupations by Sector

Occupations by Sector	Number of People
Management, business and financial	12,360
Farming, fisheries and forestry occupations	2,205
Service	6,909
Sales and office	13,895
Construction, extraction, maintenance, repair	5,755
Production, transport, material moving	2,590

HUD Table 41 - Occupations Sector, Data: 2011-2015 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	48,077	91%
30-59 Minutes	3,374	6%
60 or More Minutes	1,614	3%
Total	53,065	100%

HUD Table 42 - Travel Time Data: 2011-2015 ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		
	Civilian Employed	Unemployed	Not in Labor Force
Less than high school graduate	2,160	225	1,204
High school graduate (includes equivalency)	11,585	545	3,655
Some college or Associate's degree	15,135	398	3,700
Bachelor's degree or higher	15,550	294	1,979

HUD Table 43 - Educational Attainment by Employment Status

Data Source: 2011-2015 ACS

Educational Attainment by Age

	Age in Years					Totals	%
	18-24	25-34	35-44	45-65	65+		
Less than 9th grade	134	240	135	325	600	1434	2%
9th to 12th grade, no diploma	1,515	1,144	665	1,080	1,085	5,489	7%
High school graduate, GED, or alternative	3,619	4,354	3,302	8,200	5,385	24,860	31%
Some college, no degree	3,874	4,779	3,382	6,679	4,074	22,788	29%
Associate's degree	450	1,068	1,185	2,164	750	5,617	7%
Bachelor's degree	708	3,636	2,835	6,214	2,925	16,318	21%
Graduate or professional degree	70	1,244	1,309	2,650	1,589	6,862	9%
Totals	10,370	16,465	12,813	27,312	16,408		
%	13%	21%	16%	34%	21%		

HUD Table 44 - Educational Attainment by Age

Data Source: 2011-2015 ACS

Educational Attainment - Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	19,500
High school graduate (includes equivalency)	120,069
Some college or Associate's degree	183,470
Bachelor's degree	208,626
Graduate or professional degree	230,334

HUD Table 45 - Median Earnings in the Past 12 Months

Data Source: 2011-2015 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The largest business industries noted in the Business Activity table are education and health care services, followed by retail trade and arts, entertainment and accommodations. The number of jobs exceeds the number of workers in all of these business categories. The table also illustrates that there are more workers than jobs in the agriculture, mining, oil / gas extraction and construction businesses.

According to the [Long Streets Project](#), mining and healthcare job opportunities have the highest income potential coupled with recent increases in new job opportunities. Billings offers the most employment positions (109,000) and the highest wages in the State of Montana (\$51,400 in 2016). Employment change in Billings is greatest with service positions followed by healthcare, trade, construction, natural resources, government, and manufacturing.

Describe the workforce and infrastructure needs of the business community.

Big Sky Economic Development Authority recently published a [State of the Workforce](#) report that includes data and projections for the Billings workforce. The report noted employers do not have an adequate supply of talent to meet industry needs and for most, the lack of available workers inhibits industry growth. There is a gap of 2,221 employment positions between current jobs with job growth compared to new college graduates. In this report, growth rates are most promising with Physician Assistant, Respiratory Therapists, and other medical professions. Additional training in general employability skills is also needed, including emphasis on drug-free status, decision making, problem solving, and critical thinking.

Travel time is less than 30 minutes for over 90% of the citizens in Billings and very few people travel more than 60 minutes. Infrastructure needs cited by the region's [Comprehensive Economic Development Strategy](#) include, but are not limited to:

- Housing availability, variety, and condition
- Shortage of long-term planning efforts
- Infrastructure improvements
- Access to funding and funding incentives
- Reductions in revenue for local and state governing bodies

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

In a [recently posted video](#), BillingsWorks notes that there will be 7,660 new jobs in Billings over the next 10 years and an additional 42,683 jobs due to baby-boomer retirements and job exits. This results in over 50,000 new positions by 2030. BillingsWorks is focusing on attracting millennials and others to Billings to meet business employment demands.

Downtown Billings has been designated an Opportunity Zone to encourage long-term investments in low income areas. This program provides federal tax incentives to taxpayers who reinvest capital gains in development activities such as revitalization, workforce development, affordable housing, infrastructure, business startup, and business expansion.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Out of a total of 83,368 persons noted in the Educational Attainment by Age table, the largest cohort are those between the ages of 45 to 65; 34% of the total population. Those between the ages of 25 and 34 and 65+ each represent 21% of the population. Ninety-six percent graduated with at least a high school diploma or equivalent (five percent higher than in 2015). Sixty-five percent have attended some college or earned a college degree (four percent higher than in 2015). Median earnings are highest for those with graduate or professional degrees and lowest for those without a high school diploma.

As noted in the [State of the Workforce Report](#), employers have been challenged in finding workers with the required education, experience and employability skill set to fill vacant positions. The report noted

employers do not have an adequate supply of talent to meet industry needs and for most, the lack of available workers inhibits industry growth. The most difficult positions to fill are in the following areas: manufacturing, engineering, energy, technical / skilled trade positions; information technology and professional services; health care positions; and retail / hospitality.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Big Sky Economic Development Authority created [BillingsWorks](#) to increase collaboration, accountability and reporting related to workforce needs. BillingsWorks supports the Consolidated Plan by working to address workforce development and attraction needs, providing linkage to and coordination with higher education systems in the community, and developing talent attraction campaigns.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)? If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

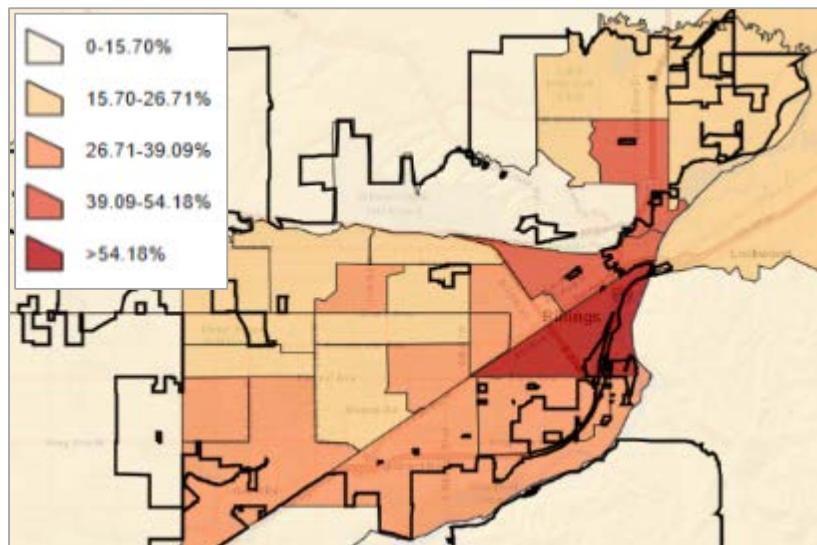
Yellowstone County is covered by the Beartooth Resource Conservation and Development District's [Comprehensive Economic Development Strategy](#). The latest plan was developed in 2019 and includes projections through 2023.

The Community Development Division has collaborated with Beartooth Resource Conservation and Development on the provision of first time homebuyer education and is now collaborating on the Home Center initiative. The Big Sky Economic Development Authority is also working on economic development activities for Yellowstone County including a new campaign, Better off in Billings.

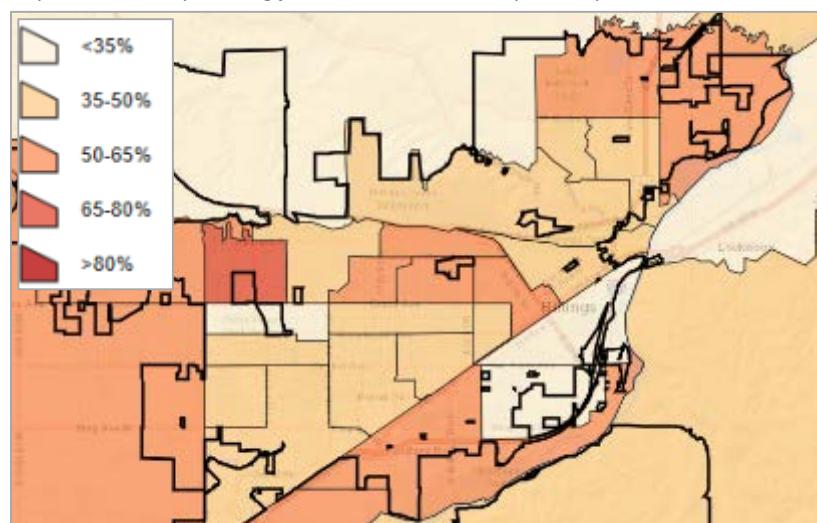
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

HUD's [Community Planning Development mapping system](#) identified the highest concentration of low income households; the south side, followed by north park, and lower Billings heights neighborhoods. Other neighborhoods with higher concentrations of low income households are in the southwest corridor and throughout central and west end neighborhoods. Interestingly, the south side and part of the southwest corridor neighborhoods have the lowest concentration (35%) of low income households with any of the four severe housing problems. Less than 50% of the households in central Billings and part of the heights neighborhoods have any of the four severe housing problems. A small area in the northwest Billings has the highest concentration (between 65% and 80%) of severe housing problems.

Percent Low income Households

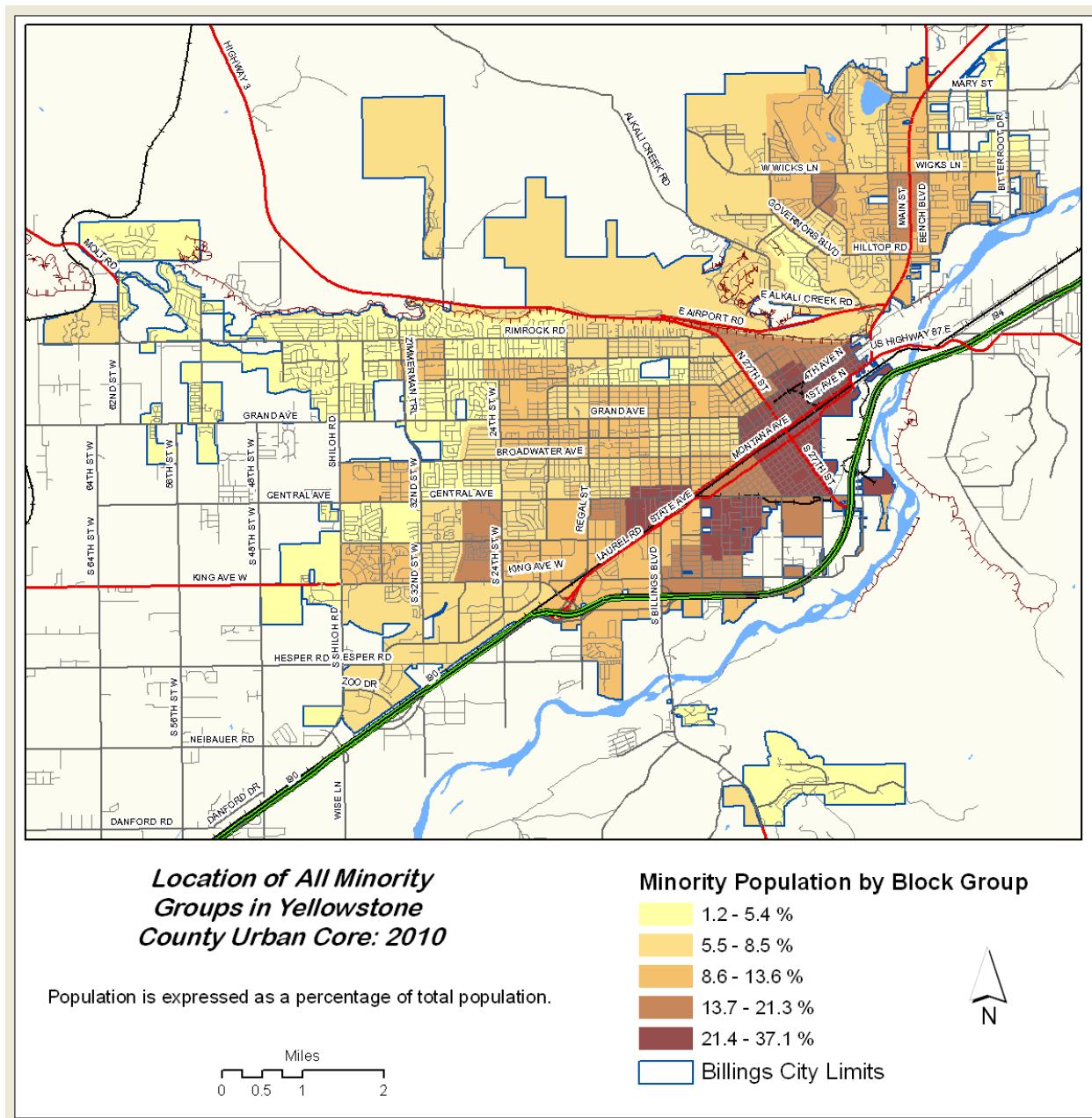


Percent of Low income Households with Any of Four Severe Housing Problems
Lacks complete kitchen / plumbing facilities, more than 1.5 persons per room, or cost burden >50%



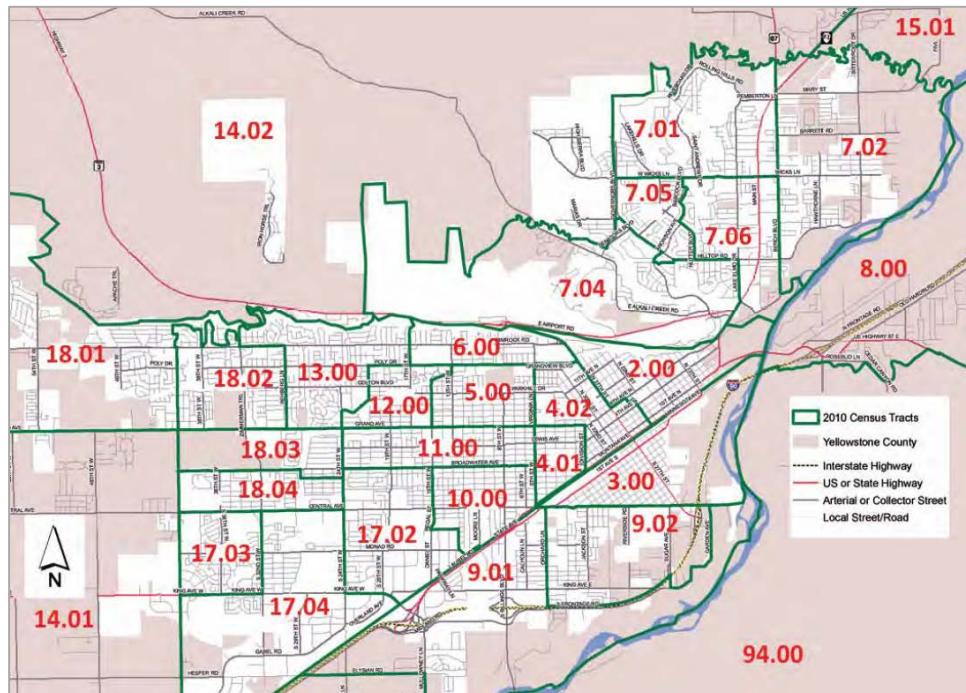
Are there any areas in the jurisdiction where racial or ethnic minorities or low income families are concentrated? (include a definition of "concentration")

The following map illustrates the concentrations of racial / ethnic households within the City of Billings limits. The term *concentration* refers to those areas in town where at least 5.5% of the households are occupied by racial / ethnic minorities. Higher numbers of racial / ethnic households are evident in the central, southwest, downtown, and central heights areas of Billings.



What are the characteristics of the market in these areas/neighborhoods?

Data from the American Community Survey has been utilized to detail neighborhood characteristics. Neighborhood graphics were constructed by Candi Millar, Planning & Community Services Department. The following map illustrates the location of the City's Census Tracts for ease of reference.



City of Billings Planning / GIS Division

North Park: Comprising a total of 3.5% of the City's population, the North Park neighborhood is located in Census Tract Two. There are 2,054 housing units in this area and the majority are renter-occupied (1,416). There are a total of 155 vacant units noted in this area of town, and the average family size is 3.07 and household median income is \$24,656.

A comparison of racial and Hispanic household compositions was conducted by utilizing U.S. Census data from the year 2000 (households) and 2010 (individuals). Most of the households in this area of town are living in poverty (over 94% as per the Best Beginnings Council [Neighborhood Analysis](#)). The neighborhood contains older, rental housing and mixed commercial / industrial areas. The Analysis of Impediments identified the possibility that minorities, American Indians in particular, are being steered to this tract and that low income non-Hispanic Whites are being steered away from this neighborhood.



The [Billings Industrial Revitalization District](#) was created in 2006 to capture tax increments to improve the North Park neighborhood. This area of town contains a very large, well developed park with playground and spray park features in addition to a community center.

South Side: This neighborhood is identified as Census Tract Three and residents comprise 3.8% of the total population in Billings. The neighborhood contains a total of 1,684 housing units, 974 of which are renter-occupied and 133 are vacant. The average family size is 2.96 members per household and the median household income is \$25,851. Many of the homes in this neighborhood were built in the early 1900s and have historic significance. Part of this neighborhood is supported by the North 27th Street Tax Increment District.

A comparison of the racial and Hispanic household compositions was conducted by utilizing U.S. Census data from the year 2000 (households) and 2010 (individuals). In 2000, the proportion of Hispanics and American Indians is much higher than what would be expected in a housing market free of discrimination for this Census tract. By 2010, nearly half of Census Tract Three were members of minority groups; indicating the beginnings of segregation.



Southwest Corridor: Census Tract 9.02 contains just over five percent of the total population in Billings. The area has 2,015 housing units, predominantly owner-occupied (1,290). Eighty-nine of the units are vacant and the average family size is 3.21. The median household income is \$40,050. This area is supported by the South Billings Boulevard Urban Renewal District and the master plan set long-term goals for land use, community design, transportation development and capital improvements through 2032.



A comparison of the racial and Hispanic household compositions was conducted by utilizing Census data from the year 2000 (households) and 2010 (individuals). In 2000, the proportion of minorities was much higher than what would be expected in a housing market free of discrimination for this Census Tract. By 2010, the proportion of Whites decreased by nearly eight percent while minorities increased nearly nine percent. American Indians were cited as nearly half of this increase.

Are there any community assets in these areas/neighborhoods?

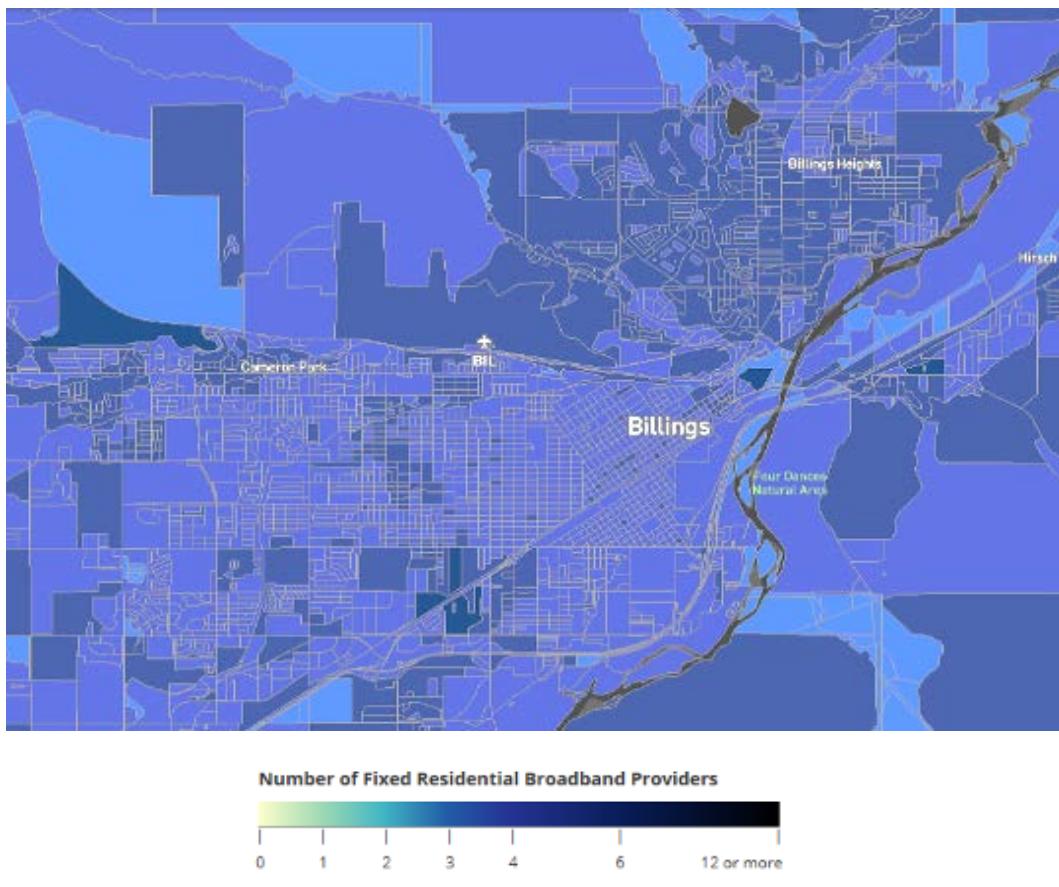
All three neighborhoods are part of established Tax Increment Districts, which should substantially contribute to meeting infrastructure, housing and other development needs. All of the areas have established City parks, affordable housing, and networks of community members who are engaged in the development and long-term success of their neighborhoods.

Are there other strategic opportunities in any of these areas?

Strategic opportunities are present in all three neighborhoods, bolstered by the availability of Tax Increment Financing through established Districts. A complete list of opportunities can be found in current Neighborhood and Urban Renewal Plans; [available online](#).

Describe the need for broadband wiring and connection for households, including low- and moderate-income households and neighborhoods.

The City must determine the broadband internet access needs of housing occupied by low / moderate income households based on analysis of data for low income neighborhoods. The National Broadband Map indicates the vast majority of Billings residents, including those residing in lower-income neighborhoods, have adequate access to internet / broadband service providers. According to the [2014-2018 ACS](#), nearly 82% of households have a broadband internet subscription.



Describe the need for increased competition by having more than one broadband internet service provider serve the jurisdiction.

According to [BroadbandNow](#), there are a total of seven broadband internet service providers serving residents in the City with speeds from 140 Mbps to 940 Mbps. The average location in Billings has three providers at any given address or 3.05 ISPs in each census block. Less than six percent of Billings residents has one option for residential broadband. [BusinessInternet](#) reports Billings is more competitive than 95 percent of cities in the State of Montana and 66 percent of cities nationally with 36 providers offering business services. Each business in Billings has an average of 2.2 wired internet service providers available at their location.

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City is required to describe the vulnerability of housing occupied by low / moderate income households to increased natural hazards associated with climate change based on an analysis of data, findings, and methods to analyze this vulnerability.

On July 1, 2019, Governor Bullock issued Executive Order 8-2019, creating the Montana Climate Solutions Council and joining the State of Montana to the U.S. Climate Alliance. The Council is tasked with creating a plan including recommendations and strategies aimed at preparing Montanans for climate impacts:

- Reducing greenhouse gas emissions
- Advancing the research, development and commercialization of new technologies necessary to meet these goals
- Addressing the needs of communities and workers in transitions through economic and workforce development efforts

[The Montana Climate Solutions Plan](#) indicates state temperatures are three degrees warmer on average than a few decades ago. Early spring runoff impacts water availability and causes flooding. Fire seasons are more severe and nearly 80 days longer than they were 30 years ago. The plan includes verbiage related building on the Montana Ready Communities Initiative to promote resiliency for the state's lower income communities. This initiative was sponsored by the City of Billings' AmeriCorps VISTA program and three VISTA members participated in the development of the state's strategic framework.

The Yellowstone County [Multi-Hazard Mitigation Plan](#) was updated in May 2019. The plan mentions its obligation to identify and address any disproportionately high adverse human health or environmental effects of its projects on minority or low income populations (page 511), although impact is not identified.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

The Yellowstone River is south of Billings and historic flooding events may impact the Southwest Corridor and Southside neighborhoods. Fire is a seasonal concern for the entire city, although all of the neighborhoods in Billings are serviced by the Billings Fire Department. While risk of natural hazards in Billings are low, City resources can be rerouted to meet the needs of lower income neighborhoods if impacted by natural hazards.

Section V: Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Community Development Division's strategies for addressing community needs are included herein. The City's primary needs are affordable housing and poverty impact. As per findings and recommendations from the City's Analysis of Impediments to Fair Housing Choice, the investment of federal funds is not predominantly geographically distributed; funds are invested based on the needs of low income households and citizens.

SP-10 Geographic Priorities

91.215 (a)(1)

Geographic Area

The City of Billings utilizes federal funding on a citywide basis, targeting qualified low income households for investment and programs.

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

Priorities for funding are based on both the most recent Needs Assessment in this Consolidated Plan and the Analysis of Impediments to Fair Housing Choice. Citation 24 CFR 91.220(f) reads as follows, *"When appropriate, jurisdictions should estimate the percentage of funds they plan to dedicate to target areas."* Estimating the percentage of funds planned for dedication to target areas is not appropriate for the Billings community due to the following reasons:

- Geographic area is defined by the current City of Billings limits.
- Target areas include high concentrations of low income households, particularly those with higher concentrations of racial / minority households.
- Citywide strategies encourage the distribution of resources to support affirmatively furthering fair housing and equal opportunity to avoid segregation in Billings.
- Geographic distribution of investments description includes the focus of resources on a citywide basis to support diversity across the community.
- The City of Billings is classified as a smaller city on a national scale.
- The actual dollar amount dedicated to each program is included in the Annual Action Plan.

The City plans to focus distribution of investments on a citywide basis in order to support diversity and mixed-income development across the community. The City's performance in serving predominantly low income households is clear via Integrated Distribution Information System reporting; nearly 100%. Neighborhood Revitalization Strategy areas **have not been established** in Billings and there is no specific amount of funding allocated for a target area in the City's geographic distribution of resources. **Therefore, the City plans to dedicate zero percent of funding to target areas in favor of supporting a citywide approach to further fair housing, equal opportunity and anti-segregation efforts.**

#	Priority Need	Priority Level	Population	Family Types	Homeless Categories			Non-Homeless Special Needs			
1	Affordable Housing	High	Extremely Low Low Income	Large Families	Chronic Homeless	Veterans	Elderly	HIV/AIDS	Domestic Violence Victims		
				With Children	Individuals	HIV/AIDS	Frail Elderly				
				Elderly	Families w/Children Mentally Ill	Domestic Violence Victims	Disabled – All				
2	Poverty Impact	High	Extremely Low Low Income	Public Housing	Chronic Substance Abuse	Unaccompanied Youth	Addicted Persons				
				<p>Description: The city will prioritize activities to promote affordable housing access, quality, and availability for low income citizens.</p>			<p>Basis for Relative Priority: The majority of low income renters and owners in Billings are experiencing housing cost burden as determined by the Needs Assessment, Market Analysis, and community outreach activities. Affordable housing is highlighted as a priority and continues to be a strong focus for the City's programs and funding allocation.</p>				
				<p>Description: The city will support housing and community development activities specific to lower income and special needs households through poverty-impact initiatives.</p>			<p>Basis for Relative Priority: According to the Needs Assessment, Market Analysis, and community outreach activities, at least ten percent of the people in Billings are experiencing poverty. Public service organizations require support to better meet poverty / homeless needs in the community.</p>				

HUD Table 46

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	There is great need in the Billings community for tenant housing assistance as evidenced by the Needs Assessment and Market Analysis. Those most in need may not have positive credit or rental histories to secure housing.
TBRA for Non-Homeless Special Needs	See above. The needs for special needs populations remains consistent, particularly for the disabled and elderly.
New Unit Production	The majority of rental and owner households are cost burdened. Affordable housing development, particularly smaller rental units for extremely low and low income households, is paramount to the City's success in meeting current housing needs in Billings.
Rehabilitation	Rental and owner rehabilitation greatly influences the quality of affordable housing stock in Billings. For owners, rehabilitation has been shown as an effective neighborhood stabilization tool that effectively lowers the costs to maintain housing. For renters, investment in the affordable housing stock where housing currently exists benefits both the neighborhood overall and maintains the quality of the rental market. Rehabilitation is also utilized as a tool to make accessibility improvements to sustain the affordable housing stock in order to meet the needs of those who are disabled and the elderly.
Acquisition, including preservation	Acquisition for affordable housing development, foreclosure rehabilitation, and first time homebuyer remains a high priority due to the high percentage of households experiencing housing cost burdens. Investment in the acquisition and rehabilitation of the affordable housing stock in Billings meets the needs of extremely low and low income households.

HUD Table 47 - *Influence of Market Conditions*

Introduction

The following table illustrates the CDBG and HOME resources expected for the first year of this Consolidated Plan. The total amount expected for the remaining four years of the Consolidated Plan are based on average allocations over the past five years. Other types of funding, including Emergency Shelter Grants, HOPWA funds, Section 8 funds, etc. are not included in the following table as the City of Billings is not a direct recipient.

CDBG administration allocations are capped at 20% of the new CDBG allocation in addition to eligible program income received during the project year. Maximum amounts for public service activities are capped at 15% of the new CDBG allocation and 15% of the previous year's program income. HOME administration activities are capped at 10% of the new HOME allocation and eligible program income received following the required affordability period. Revenue received during a project's affordability period is considered recaptured and may not be used for administration.

Expected revenues from the CDBG program include repayments for funding loaned through the Housing Rehabilitation Loan program and other revitalization efforts. The City expects to receive approximately \$75,000 in repayments for the upcoming fiscal year which will be reprogrammed for programs identified herein. The City will not receive proceeds for Section 108 loan guarantees, surplus funds from urban renewal settlements, or float-funded activities.

Revenue expected for the HOME program includes recaptured and program income funding generated by the First Time Homebuyer Loan program. The City expects to receive approximately \$150,000 in HOME funding through these venues, and the funding will be utilized to further programs identified in this Consolidated Plan. The City of Billings programs utilize 100% of CDBG and HOME funding to benefit low to moderate income households and / or areas.

The City may also receive program income attributable to the Neighborhood Stabilization Program and other previously funded federal and state programs.

Routine revenues including program income, recaptured / repaid funds, and re-programmed monies will be utilized for existing and previously approved programs as it is received during each fiscal year. Routine revenues are allocated on a close- and shovel-ready basis to ensure timely commitment and expenditure. These changes are customary and facilitate funding allocations to projects and activities most in demand and do not require a substantial or minor amendment to the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
		Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public / Federal	\$657,820	\$75,000	\$0	\$732,820	\$2,520,000	Entitlement Allocation
	Uses of Funds: Administration, Homeowner Rehabilitation, Homebuyer Acquisition, New Housing Development, Public Services						
HOME	Public / Federal	\$349,144	\$150,000	\$0	\$499,144	\$1,280,000	Entitlement Allocation
	Uses of Funds: Administration, Homebuyer Acquisition, New Housing Development						

HUD Table 48 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The HOME program requires 25% match funding for projects be dedicated from non-federal sources. The City of Billings meets HOME matching requirements through low-interest financing available for First Time Homebuyer Loans issued through the Montana Board of Housing (MBOH) and matching funds provided for other affordable housing projects undertaken with HOME funds, such as private contributions and other local bank financing.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City staff does not anticipate publically owned land will be utilized to address needs identified in the Consolidated Plan.

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, nonprofit organizations, and public institutions.

The City of Billings is the lead government entity responsible for Consolidated Plan activities funded through CDBG and HOME.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Billings	Government	Planning Affordable Housing Ownership Affordable Housing Rental Public Services	City of Billings Jurisdiction
Housing Authority of Billings	PHA	Public Housing Affordable Housing Ownership Affordable Housing Rental	Billings Area

HUD Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Billings - Community Development Division is a small branch of the City's government with a total of 4.5 full time equivalent staff positions. Strengths of the Division include:

- **Longevity:** Staff have worked, on average, over 11 years in the Division and have over 42 years of collective experience in working with federal grant programs in the Division.
- **Advanced Training and Certifications:** Several of the staff members have HOME certifications, including: Regulations; Administration; and Rental Compliance. Staff members have also been trained in Lead-Based Paint Risk Assessment and Environmental Review.
- **Focused Goals and Programs:** When funding levels were higher, the Division was able to fund and manage many diverse programs to meet community needs. As funding levels diminished, staff has condensed program development, management and implementation on a few core programs, including: First Time Home Buyer; Home Repair programs; Foreclosure Acquisition / Rehabilitation; Affordable Housing Development; and the Billings Metro VISTA Project as the City's primary anti-poverty initiative. Streamlining programs has resulted in the development of comprehensive procedures and forms to maintain program compliance, including: Section 3, Lead-Based Paint, Subsidy Layering, Labor Standards, Environmental Review, etc.
- **Affordable Housing Partnerships:** City staff have forged strong relationships with the Housing Authority of Billings, local developers, realtors, contractors, lenders, and agencies interested in affordable housing development and preservation. City staff also maintains relationships with the staff working in HOME and CDBG programs across the state, including the Montana Department of Commerce, the Missoula Department of Grants and Community Programs, and the Great Falls Planning and Community Development Department.
- **Poverty and Homeless Services Partnerships:** Through the development and implementation of the City's anti-poverty initiative, the *Billings Metro VISTA Project*, and the City's ten-year plan to impact homelessness, *Welcome Home Billings*, City staff has created partnerships with over 50 social service

agencies, benefit providers, faith communities, philanthropic organizations and private industry leaders to expand coordination, collaboration and efficacy. Information on local Continuum of Care efforts can be found in the PR-10 Consultation section of this Consolidated Plan.

Gaps in the local institutional delivery system exist primarily due to funding limitations, particularly for administrative functions. Billings offers a great number of services to its citizens, but needs for funding, staffing, innovative programs and coordination exist. The ability to effectively relay information regarding the service array in Billings to those in need has been one of the community's greatest challenges. A comprehensive strategy for overcoming service gaps in the institutional delivery system is a priority of many organizations involved in overall community development initiatives.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Service Continuum	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		X
Mortgage Assistance	X		X
Rental Assistance	X	X	X
Utilities Assistance	X	X	X
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics	X	X	
Other Street Outreach Services	X	X	X
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X		X
Employment / Training	X		X
Healthcare	X	X	X
HIV/AIDS	X		X
Life Skills	X		X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
Housing First	X	X	

HUD Table 50 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

A complete listing of services to meet the needs of the homeless is located in MA-30 Homeless Facilities and Services. The services listed herein meet the needs of some who are experiencing homelessness in the Billings community. The main issue with service delivery is the lack of resources relative to the number of people seeking assistance. The greatest barrier in the coordination of the institutional delivery structure to serve the homeless is community capacity and funding sources to manage long-term efforts. Several nonprofits have greatly limited services due to overwhelming need and a greatly diminished donor pool.

Through efforts of the Community Development Division, with the support of the capacity building efforts of the Billings Metro VISTA Project, the community has benefitted from several initiatives aimed at

improving public awareness of service delivery structure including: Resource Notepads / Maps; Illuminate Homelessness; Faith Engagement; and resource development for over 50 nonprofit organizations.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service delivery system for special needs populations and the homeless in Billings is bolstered by the vast service array available for those seeking assistance. The Community Development Division has spearheaded many initiatives based on national best practices, including the development and implementation of the State's first ten-year plan to impact homelessness. The City has funded two *housing first* projects to provide chronically homeless families and individuals *housing first* to create a solid foundation prior to enhancing support service and benefits delivery. City staff have also created the Billings Metro VISTA Project to enhance capacity building efforts to support local nonprofit organizations serving special needs and the homeless.

While Billings provides a vast array of services to persons experiencing homelessness, the majority of services are only available to individuals enrolled to receive services. For others, the basic services are adequate to meet basic human needs such as food, clothing, toiletries, and referrals.

Resources are not adequate to meet the need of the general homeless population, including housing, temporary shelter beds, dental care, vision care, and day centers. The most urgent need in the community is housing, both *long-term affordable housing* and *safe sleeping / low-barrier facility* for those not meeting eligibility requirements for other programs.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The City's goals are to: create, preserve, and expand affordable housing options; promote neighborhood revitalization through foreclosure program, and to impact poverty. The City has the comprehensive ability to address priority needs through home repair programs such as Housing Rehabilitation, and Foreclosure Acquisition / Rehabilitation. Contractors trained in lead-safe work methods are limited and staff advertises contractor opportunity through print media, on the City's website, through the Neighborhood Task Forces and holding public informational meetings when requested. Emphasis on the provision of opportunity to Section 3 and minority and women-owned businesses ensures furthering equal opportunity to low income owners / employers, racial / ethnic minorities and businesses owned by women.

The City maintains positive relations with the Housing Authority of Billings, developers, lenders, realtors and others to ensure collaboration and engagement in the implementation of First Time Home Buyer and Affordable Housing Development programs. The City has two certified Community Housing Development Organizations and is actively seeking additional organizations for the purposes of affordable housing development.

City staff maintain positive and close relationships with the staff at Montana Fair Housing, who is the primary organization in fair housing education and enforcement for the state. The City's Analysis of Impediments to Fair Housing Choice revealed the beginnings of segregated neighborhoods and for Hispanic Americans in Billings. The Analysis contained the following recommendation:

Billings should establish a housing service center, much like the Oak Park Regional Housing Center, where home seekers are introduced to housing options beyond the racial or ethnic neighborhoods to which they often feel they are limited. In Billings, the housing service center should seek to expand the housing search of minorities beyond the census tracts where the proportion of minorities is significantly greater than would be expected in a free market without discrimination. It should seek to expand the housing choices of Whites to those parts of the city where the proportion of Whites is less than would be expected in a discrimination-free housing market.

At the invitation of the City, NeighborWorks Montana researched the potential of a comprehensive housing center to serve low income renters and homeowners. All of the Billings housing organizations, including City of Billings, the Housing Authority of Billings, Rebuilding Together, District 7 HRDC, Rural Dynamics, Beartooth Resource Conservation and Development, and Homeword agreed to join together to form the Home Center of Billings. The Home Center building is located in downtown Billings, which is central to the City's low income and minority neighborhoods. The Home Center provides comprehensive housing services including fair housing information, housing education, counseling, development and revitalization.

CDBG and HOME resources are not adequate to meet the needs of the homeless and those experiencing poverty in Billings. The City's main anti-poverty initiative is the implementation of the Billings Metro VISTA Project. The City has provided full-year and summer associate support to over 50 nonprofit organizations to date and the continuance of this initiative is imperative to strengthen service delivery to those in need. The Billings Metro VISTA Project enables the City to support nonprofit organizations in a sustainable fashion since the provision of public service grants is no longer an option due to dwindling CDBG allocations.

Goals Summary Information for 2020-2024

Funding allocated in this section represents an estimate of resources to be utilized over a five-year period utilizing average allocations for the last five years.

Projects are funded on a close- and shovel-ready basis for core programs as described in this Plan.

An asterisk indicates *Housing development organizations housing development activities must be implemented by housing development organizations.

#	Goal Name	Category & Needs Addressed	Outcome	Objective	\$	City Program	Goal Outcome Indicator	Five Year Goal
1	Create, preserve, and expand affordable housing options	Affordable Housing	Affordability	Decent Affordable Housing	CDBG HOME NSP	Affordable Housing Development	Public Infrastructure: Low income Housing Benefit	60 Households Assisted
							Rental Units Constructed	10 Housing Units
							Rental Units Rehabilitated	# Housing Units*
							Homeowner Housing Added	# Housing Units*
							Housing Rehabilitation	Homeowner Housing Rehabilitated
							First Time Home buyer	Direct Financial Assistance to Homebuyers
								175 Households Assisted
<ul style="list-style-type: none"> • Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations. • Provide direct, affordable financing and assistance to low income homeowners for the completion of needed repairs citywide. • Provide affordable financing and support to promote homeownership opportunities citywide. 								
2	Neighborhood Revitalization: Foreclosures	Affordable Housing	Affordability	Decent Affordable Housing	CDBG HOME	Foreclosure Acquisition Rehabilitation	Homeowner housing rehabilitated	5 Housing Units
							Buildings Demolished	# Buildings*
<ul style="list-style-type: none"> • Revitalize neighborhoods through foreclosure remediation, redevelopment and infill development. 								
3	Impact Poverty	Other: Poverty Impact	Availability / Accessibility	Create Suitable Living Environment	CNCS CDBG	Billings Metro VISTA Project	Public service activity for low income benefit - VISTA	1,000 Persons Assisted
HOME Investment Partnerships Program (HOME)			Community Development Block Grant (CDBG)			Corporation for National and Community Service (CNCS)		

HUD Table 51 - Goals Summary

Estimate the number of extremely low income, low income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City expects to:

- Assist 60 households with infrastructure improvements to support long-term housing affordability.
- Develop 10 new affordable rental housing units through new construction or rehabilitation.
- Assist 20 low income households with home repair programs.
- Assist 175 low income households through the First Time Home Buyer program.
- Acquire and rehabilitate five foreclosed, vacant homes to sell to low income households citywide.
- Serve 1,000 extremely low and low income individuals through poverty impact initiatives through the Billings Metro VISTA Project.

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The Housing Authority of Billings performed a baseline Section 504 Needs Assessment that was updated in detail for physical changes in 1992 and the assessment is reviewed annually. The Housing Authority keeps track of demand for accessible units and wait list needs to determine when more accessible units may be needed. The Housing Authority also keeps a list of accessible units in the community for the Section 8 and Shelter Plus Care participants to assist them in their search. This is completed via outreach survey to all landlords participating in the program. Outreach is facilitated throughout the year to those who may need housing in accessible units.

The Housing Authority performs outreach to many agencies several times annually and to other program lists to make sure staff are able to fill accessible units with a family or individual who may need such a unit. If staff is not able to serve households for accessible units when their application comes to the top of the waiting list, they are offered a voucher to look for housing within the community. If an accessible unit at another program managed by the Housing Authority has not been filled, applicants are allowed to transfer to that program.

The Housing Authority will continue to review 504 Assessment results to determine when additional units and bedroom sizes may be needed in the inventory and research how to best implement those needs as they arise. As part of all Housing Authority programs, the disabled and handicapped are encouraged and allowed to request reasonable accommodations using approved Fair Housing Office forms to assist with whatever physical or assistance needs they may have.

Activities to Increase Resident Involvements

Each year the Housing Authority assesses physical needs identified by tenants through their Resident Advisory Board for the Annual Plan process; comments are also solicited via Resident Council functions throughout the year. These comments, Board participation, tenant commissioners, and Public Housing Administration's daily communications with the Housing Authority's client base serve to assist in assessing client needs for physical adjustments, security issues, and needed links with the community. The physical needs improvements are implemented along with staff recommendations in the Capital Fund planning process.

Is the public housing agency designated as troubled under 24 CFR part 902?

No.

Plan to remove the 'troubled' designation

Not applicable to the Housing Authority of Billings.

Barriers to Affordable Housing

According to the City's most recent Analysis of Impediments to Fair Housing Choice, most of the typical exclusionary provisions that would hinder affordable housing development do not exist in current zoning codes. However, the following issues may act as barriers to affordable housing investment:

- Density bonuses have not been established to offset the cost of development if a project contains a certain percentage of affordable housing.
- There is currently not a way to fast-track the approval processes for affordable housing development projects. However, fast-tracking may not be as important in Billings as it is in other parts of the country. Subdivision review times are set by the Montana State Legislature. Building permit reviews for single-family homes (one to four units) are three to five days and commercial permits, including multi-family with five or more units in a structure, take four to six weeks to review. Other areas of the country, and some cities in Montana, take 30 days or longer for single-family reviews and four to six months for commercial reviews.
- The City does not currently permit a waiver or reduction of impact fees, including water and wastewater system development fees, to promote affordable housing development.
- The use of accessory dwelling units is not a widely practiced housing development strategy.

Other public policy concerns relate to a dated zoning code and inadequate funding to further affordable housing development. The City is currently in the process of revising the zoning code and one of the main goals of the project is to expand affordable housing choice across the City. The Billings City Council is expected to act on the adoption of the new zoning code in 2020. Additional information can be found online at [Project Re:Code](#).

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The City plans on assisting with: housing affordability for renters / owners; cost of development; difficulty in paying for needed repairs; manufactured housing developments; and tax structure by implementing the following programs:

- Housing Rehabilitation
- Foreclosure Acquisition / Rehabilitation
- First Time Home Buyer
- Affordable Housing Development

Relative to the barriers identified in the City's Analysis of Impediments to Fair Housing Choice, the City plans on the following activities:

- Produce and disseminate consumer education on Fair Housing issues through ongoing publicity campaigns to make people aware they can move anywhere in the area they can afford.

- Work to expand housing choices of existing and potential new residents beyond neighborhoods identified by their own race or ethnicity.
- Continue to partner with enforcement agencies providing testing of the real estate industry practitioners to identify discriminatory practices in rental and for-sale housing.
- Support the efforts of local housing counseling agencies, especially to Latinos, before they apply for a mortgage.
- Continue to provide brochures containing information apprising potential home buyers of the availability of housing counseling and how to spot / report discriminatory lending practices.
- Continue to work toward the provision of affordable housing through Community Development programs.
- Support the efforts of the Planning Division to implement Project Re:Code.
- Support efforts to promote economic diversity in all schools to ensure every school has a majority of pupils coming from middle-class / higher-income households.
- Support the Housing Authority's efforts to expand the geographic range where holders of Housing Choice Vouchers look for housing.

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The City does not directly receive Continuum of Care, Emergency Shelter Grant, or other federal funds to exclusively support efforts to impact homelessness. City staff does not provide direct services to those experiencing homelessness.

A network of over 50 local service providers in the community strive to meet the diverse needs of those experiencing homelessness, those who are at-risk of homelessness, and people experiencing poverty. The Mental Health Center manages a Projects for Assistance in Transition from Homelessness (PATH) outreach program to engage those living outside or in areas unfit for human habitation. Tumbleweed runs a Street Outreach program to seek out unaccompanied youth to engage them in services. A complete listing of services, including outreach, is included in the MA-30 Homeless Facilities and Services section of this Consolidated Plan.

To the greatest extent possible, City staff will continue to provide local nonprofit organizations access to AmeriCorps VISTA members through the *Billings Metro VISTA Project* resources. VISTA members may be placed at the City to undertake objective citywide initiatives. VISTA members may also be placed at nonprofit Host Site organizations to work on specific anti-poverty initiatives.

Addressing the emergency and transitional housing needs of homeless persons

The shelter needs for people experiencing homelessness in the Billings community are primarily met by the Montana Rescue Mission as they operate a men's shelter and a shelter to serve women and their children. Montana Rescue Mission does not seek nor utilize federal funds for its operation. Several local service providers assist homeless families by providing funding for rent, mortgage, utility, and deposit assistance.

The Community Crisis Center provides crisis intervention and 23 hour stays as a technique to impact chronic homelessness. The YWCA provides transitional housing for victims of domestic violence. A complete listing of services, including emergency and transitional housing, is included in the MA-30 Homeless Facilities and Services section of this Consolidated Plan.

YWCA Gateway House provides housing for female-headed households who have been victims of domestic violence. Additional services provided include case management, mental health treatment, budgeting assistance, and the facilitation of access to benefits. The organization also provides transitional housing and permanent supportive housing.

HRDC District 7 receives Emergency Shelter Grant funds and manages a rapid rehousing program to provide deposit and rent payment assistance to help families quickly regain stability into permanent housing.

A complete list of service providers offering housing, services and prevention support is located in MA-30 Homeless Facilities and Services.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Family Promise of Yellowstone Valley provides emergency shelter to several families at a time in a network of church congregations. The organization also operates a transitional housing program that provides apartments for those who have graduated from the shelter program.

YWCA Gateway House provides housing for female-headed households who have been victims of domestic violence. Additional services provided include case management, mental health treatment, budgeting assistance, and the facilitation of access to benefits. The organization also provides transitional housing and permanent supportive housing.

HRDC District 7 receives Emergency Shelter Grant funds and manages a rapid rehousing program to provide deposit and rent payment assistance to help families quickly regain stability into permanent housing.

Help low income individuals and families avoid becoming homeless, especially extremely low income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City does not receive McKinney-Vento Homeless Assistance Act funds and is not required to develop and implement a Discharge Coordination Policy. The Montana Continuum of Care (MT CoC) for the Homeless Coalition is the state's lead agency for addressing homeless activities, and is a statewide collaboration of diverse homeless service providers, nonprofit organizations and local and state governments. The coalition was formed to address homelessness with very few resources to cover Montana's vast geographical area. The system is established upon community and regionally based continuum of care systems, which form the statewide coalition and continuum of care process. The City supports the MT CoC in their efforts to establish a Statewide Discharge Coordination Policy.

The City does not receive Emergency Shelter Grant funds. These funds are distributed statewide by the Montana Department of Public Health and Human Services through ten HRDCs throughout the state. The local District 7 HRDC utilizes these funds to support rapid re-housing activities in conjunction with the local shelters.

Actions to address Lead-Based Paint (LBP) hazards and increase access to housing without LBP hazards

The City continues to be in compliance with HUD's lead-based paint requirements as established in September of 2000. Projects involving structures built prior to 1978 are considered to have the potential for lead-based paint and consistent procedures have been developed to ensure compliance with federal regulations.

The City will continue diligence while undertaking rehabilitation and construction activities in order to maintain the safety of households participating in federal programs. Participants in the City's housing programs are made aware of the requirements the City must follow when providing assistance. Education on the hazards of exposure to lead is provided for each rehabilitation project. The City currently offers risk assessments, through certified staff, paint inspections, clearance testing, and has access to lead-safe certified contractors to ensure compliance.

How are the actions listed above related to the extent of lead poisoning and hazards?

Unlike many larger jurisdictions, the City of Billings does not have a high prevalence of lead poisoning. The City's actions related to housing rehabilitation and development activities are preventive in nature.

How are the actions listed above integrated into housing policies and procedures?

The City's procedures contain provisions for lead-based paint compliance in all programs. A complete set of forms is currently utilized by staff for the purposes of lead-paint inspection, assessment, notification, reporting and compliance.

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The Needs Assessment contains comprehensive information on the lower income status of local households. All of the Consolidated Plan strategies target the improvement of economic conditions of lower income households in the community, including housing development, financing home repair, continuing partnerships and funding public service activities. The City proposes to support the following specific activities in this Consolidated Plan to address economic conditions of low and moderate-income households in Billings:

- Continue to work with nonprofit organizations to help address the human service needs of lower income residents of the community in general and of our lower income neighborhoods in particular. This would be achieved primarily through supporting capacity building efforts of social service agencies through implementation of the *Billings Metro VISTA Project*.
- Continue to apply for the AmeriCorps VISTA project status in order to bring full-time and summer associate volunteers to work on poverty-impact programs.

AmeriCorps VISTA is a national anti-poverty initiative that places full-year and Summer Associate volunteers with local projects. Full-year VISTA members are recruited locally and nationally, are college graduates and commit to at least a year of service with a project. Summer Associates are at least 18 years old and commit to ten weeks of service.

Focus Area	Objective	Programming Area: Specific to People Experiencing Poverty
Economic Opportunity	Financial Literacy	Financial services and related programs to enhance financial literacy.
	Housing	Services to improve housing situations and access to affordable housing, including transitioning individuals into or helping them remain in safe, healthy, affordable housing.
	Employment	Efforts to train and employ low income individuals. This includes literacy, vocational training aimed at building and gaining work-related skills.
Education	School Readiness	Services for children to make gains in school readiness in the following areas: Social / Emotional Development; Literacy Skills; and Numeracy / Math Skills.
	K-12 Success	Services to improve academic performance and engagement for students, particularly for students in low-achieving schools.
	Post-Secondary Success	Services to increase enrollment and completion of post-secondary education.
Healthy Futures	Food Security	Services to gain access to food resources and access to nutritious food.
	Access to Health Care	Services to gain access to preventative and primary health care services.
Veterans & Military Families	Veterans Served	Any of the above programming areas targeting services for low income veterans, family members, members of active duty military and military service members.

The structure of the Billings Metro VISTA Project serves to assist nonprofit organizations working on poverty issues. VISTA members may serve at the City to work on initiatives with citywide benefit such as: Faith Engagement in Homelessness; Illuminate Poverty; Resource Map and Notepad; Veterans and Military Families; and Food Security. More information on citywide initiatives can be found on the [City's Poverty Impact Initiatives](#) website. Information on VISTA can be found online at www.BillingsMT.gov/vista.

VISTA members may also be placed at nonprofit Host Site organizations to work on specific anti-poverty projects to benefit the organization's clients. Examples of organizations served include:

- Philanthropic organizations:
 - United Way of Yellowstone County
- Housing organizations:
 - Housing Authority of Billings
 - Rebuilding Together for Yellowstone County
 - NeighborWorks Montana
- Social service organizations:
 - Family Support Network
 - Center for Children and Families
 - Mental Health Center
 - Montana Rescue Mission
 - District 7 HRDC
 - Self Help Law Center
 - National Alliance on Mental Illness Billings
 - Tumbleweed Program, Inc.
 - Boys & Girls Club
 - Independence Hall, serving homeless veterans
 - Billings Family Service
 - Billings Head Start – Explorer's Academy
 - Friendship House
 - Family Promise of Yellowstone Valley
 - Crow Veteran's Affairs
 - YWCA Billings
- Adjacent public entities have also been served by the VISTA program, including:
 - Billings Public Library
 - Billings Public Schools
 - Downtown Billings Association
 - Billings Police Department
 - Planning & Parks Divisions

How are the Jurisdiction's poverty-reducing goals, programs, and policies coordinated with this affordable housing plan?

Poverty reduction is addressed through the Billings Metro VISTA Project and the City's affordable housing programs. Priority needs, program goals, policies and procedures are all in alignment with poverty impact and affordable housing activities.

Affordable Housing Development

- Expand access and availability of decent, affordable housing citywide.
- Improve the physical quality of affordable housing.
- Foster suitable living environment and quality of life through the improvement of physical conditions including infrastructure for housing projects and housing development.

Housing Rehabilitation

- Help current homeowners maintain their homes in safe, quality condition.
- Increase value, quality, and durability of existing affordable housing stock.

First Time Home Buyer

- Promote financial security, home equity, housing self-sufficiency, housing and neighborhood quality and stability.
- Increase minority homeownership, promote equal access and opportunity, and decrease segregation citywide.
- Improve affordable housing opportunities for the elderly, persons with disabilities, and other special populations.
- Reduce predatory lending through education and standardized procedures.

Foreclosure, Acquisition, Rehabilitation

- Mitigate the negative community impact of vacant, foreclosed properties.
- Improve affordable housing quality, condition, safety, livability, and accessibility.
- Stabilize property values in neighborhoods with existing vacant, foreclosed homes.
- Eliminate the potential for crime related to existing vacant, foreclosed properties.

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

The goals to be achieved through the Consolidated Plan will be monitored on a yearly basis as required as part of the CAPER submitted to HUD for the Consolidated Plan. Monitoring consists of:

- Examination of the community's use of available HUD, state, and local resources to meet the affordable housing and community development needs as outlined in the Consolidated Plan.
- Examination of the effectiveness of the programs in place.
- Review of public comments received on the community's performance in meeting the affordable housing and community development needs described in the City's Consolidated Plan.

The City may fund a variety of organizations to carry out City-funded activities each year and would enter into a written agreement specifically describing scope of work and funding use. Organizations receiving City funds will generally be monitored on-site by Community Development staff at to ensure compliance with the terms of the agreement and applicable regulations. Site visits will include monitoring in the following areas:

- Compliance with agreement timeframe
- Rate of expenditures
- Continued eligibility of the activities under the agreement
- Adequate documentation concerning client eligibility and service delivery

Compliance with federal regulations will also be monitored, including (but not limited to) a review of the following:

- American Disabilities Act
- Fair Housing Act
- Equal Employment Opportunity
- Section 3 of the Housing and Urban Development Act of 1968
- Uniform Administrative Requirements
- Davis-Bacon Labor Standards

Community Housing Development Organizations

The City requires Community Housing Development Organizations (CHDOs) apply for recertification on an annual basis to ensure continued requirements are being met for CHDO designation, including (but not limited to) maintenance of Board composition, including at least one-third membership by residents of low income neighborhoods and no more than one-third may be public officials or local / state employees. Staff also conducts a CHDO capacity review every time a new project is funded to ensure the organization has the ability to carry out functions of the proposed project.

Affordable Housing Projects

Housing projects are monitored via desk review and / or site-visits, including inspections, on a schedule based on the number of units in the project. On-site visits include property standards compliance

inspections, tenant file review, household income verification, etc. City staff will also conduct annual desk reviews to ensure leases are in compliance with HOME regulations; rents are compliant with HOME limits; tenant incomes are reviewed annually and they are within eligibility limits; the property owner/manager is inspecting the property at least annually; that adequate project reserves have been established and annual reports are received; and the year-end profit and loss statements show the project is profitable and/or sustainable for the period of affordability.

Affordable housing projects are also scrutinized via routine Risk Assessment in order for City staff to evaluate the relative level of risk of noncompliance for each project in the assisted portfolio. Projects with higher risk assessment scores are prioritized for intensive case management efforts to bring the project into compliance and may receive multiple site visits and technical assistance from City staff.

First Time Home Buyers

Homebuyers receiving assistance are monitored for residency requirements by US Postal Service and noncompliant projects are prioritized for intervention through the City's legal office.

Section VI: Annual Action Plan

AP-15 Expected Resources

Section is duplication – SP-35

91.220(c)(1,2)

Introduction

The following table illustrates the CDBG and HOME resources expected for the first year of this Consolidated Plan. The total amount expected for the remaining four years of the Consolidated Plan are based on average allocations over the past five years. Other types of funding, including Emergency Shelter Grants, HOPWA funds, Section 8 funds, etc. are not included in the following table as the City of Billings is not a direct recipient.

CDBG administration allocations are capped at 20% of the new CDBG allocation in addition to eligible program income received during the project year. Maximum amounts for public service activities are capped at 15% of the new CDBG allocation and 15% of the previous year's program income. HOME administration activities are capped at 10% of the new HOME allocation and eligible program income received following the required affordability period. Revenue received during a project's affordability period is considered recaptured and may not be used for administration.

Expected revenues from the CDBG program include repayments for funding loaned through the Housing Rehabilitation Loan program and other revitalization efforts. The City expects to receive approximately \$75,000 in repayments for the upcoming fiscal year which will be reprogrammed for programs identified herein. The City will not receive proceeds for Section 108 loan guarantees, surplus funds from urban renewal settlements, or float-funded activities.

Revenue expected for the HOME program includes recaptured and program income funding generated by the First Time Homebuyer Loan program. The City expects to receive approximately \$150,000 in HOME funding through these venues, and the funding will be utilized to further programs identified in this Consolidated Plan. The City of Billings programs utilize 100% of CDBG and HOME funding to benefit low to moderate income households and / or areas. The City may also receive program income attributable to the Neighborhood Stabilization Program and other previously funded federal and state programs.

Routine revenues including program income, recaptured / repaid funds, and re-programmed monies will be utilized for existing and previously approved programs as it is received during each fiscal year. Routine revenues are allocated on a close- and shovel-ready basis to ensure timely commitment and expenditure. These changes are customary and facilitate funding allocations to projects and activities most in demand and do not require a substantial or minor amendment to the Consolidated Plan.

Anticipated Resources

Program	Source of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of Con Plan	Narrative Description
		Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public / Federal	\$657,820	\$75,000	\$0	\$732,820	\$2,520,000	Entitlement Allocation
	Uses of Funds: Administration, Homeowner Rehabilitation, Homebuyer Acquisition, New Housing Development, Public Services						
HOME	Public / Federal	\$349,144	\$150,000	\$0	\$499,144	\$1,280,000	Entitlement Allocation
	Uses of Funds: Administration, Homebuyer Acquisition, New Housing Development						

HUD Table 52 - Expected Resources - Priority Table, Duplicated from SP-35

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The HOME program requires 25% match funding for projects be dedicated from non-federal sources. The City of Billings meets HOME matching requirements through low-interest financing available for First Time Homebuyer Loans issued through the Montana Board of Housing and matching funds provided for other affordable housing projects undertaken with HOME funds, such as private contributions and other local bank financing.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

City staff does not anticipate publically owned land will be utilized to address needs identified in the Consolidated Plan.

AP-20 Annual Goals and Objectives

Goals Summary Information

Projects are funded on a close- and shovel-ready basis for core programs as described in this Plan.

An asterisk indicates *Housing development organizations housing development activities must be implemented by housing development organizations.

#	Goal Name	Category & Needs Addressed	Outcome	Objective	\$	City Program	Goal Outcome Indicator	One Year Goal
1	Create, preserve, and expand affordable housing options	Affordable Housing	Affordability	Decent Affordable Housing	CDBG \$351,256 HOME \$314,230 NSP TBD	Affordable Housing Development	Public Infrastructure: Low income Housing Benefit	60 Households Assisted
							Rental Units Constructed	# Housing Units*
							Rental Units Rehabilitated	# Housing Units*
							Homeowner Housing Added	# Housing Units*
						Housing Rehabilitation	Homeowner Housing Rehabilitated	4 Housing Units
							First Time Home buyer	Direct Financial Assistance to Homebuyers
								35 Households Assisted
<ul style="list-style-type: none"> • Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations. • Provide direct, affordable financing and assistance to low income homeowners for the completion of needed repairs citywide. • Provide affordable financing and support to promote homeownership opportunities citywide. 								
2	Neighborhood Revitalization: Foreclosures	Affordable Housing	Affordability	Decent Affordable Housing	CDBG \$100,000	Foreclosure Acquisition Rehabilitation	Homeowner housing rehabilitated	1 Housing Unit
							Buildings Demolished	# Buildings*
<ul style="list-style-type: none"> • Revitalize neighborhoods through foreclosure remediation, redevelopment and infill development. 								
3	Impact Poverty	Other: Poverty Impact	Availability / Accessibility	Create Suitable Living Environment	CDBG \$75,000 CNCS TBD	Billings Metro VISTA Project	Public service activity for low income benefit	
							200 Persons Assisted	
HOME Investment Partnerships Program (HOME)			Community Development Block Grant (CDBG)			Corporation for National and Community Service (CNCS)		

HUD Table 53 - Goals Summary

Introduction

The City of Billings is recommending the following projects for CDBG and HOME funding this fiscal year. Revenues received from CDBG, HOME, and other sources will be allocated to current programs under a close- / shovel-ready basis to ensure commitment and expenditure timeliness.

#	Project Name	FY2020-2021 Allocations	
		CDBG	HOME
1 & 2	Administration	\$131,564	\$34,914
3	Affordable Housing Development <i>In addition to \$150,000 in current fiscal year repayment revenue</i>	\$235,000	-
4	Community Housing Development Organizations	-	\$52,372
5	Housing Rehabilitation	\$50,000	-
6	First Time Home Buyer	\$66,256	\$261,858
7	Foreclosure Acquisition and Rehabilitation	\$100,000	-
8	Billings Metro VISTA Project	\$75,000	-

HUD Table 54 - Project Information, Funding Allocations do not include Program Income

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The allocation priorities were established by identifying community needs through the Needs Assessment and Market Analysis:

- **Affordable Housing:** Single- and multi-housing development, Housing Rehabilitation, and First Time Home Buyer, and Foreclosure Acquisition and Rehabilitation.
- **Poverty Impact:** Billings Metro VISTA Project.

The primary obstacle faced by the City in undertaking the activities described in its Consolidated Plan and meeting under-served needs is limited funding. The Needs Assessment identified the affordable housing needs and conditions of our community. These conditions, particularly the cost burden faced by very low income renters and homeowners, is difficult to address given existing resources.

AP-38 Project Summary

#	Project Name	Target Area	Goals / Needs	Funding – No Program Income	Target Date	Estimate # / Type Families Benefitting
1 & 2	Administration	City of Billings	Affordable Housing	CDBG \$131,564 HOME \$34,914	June 30, 2021	Not Applicable
		General grant administration for CDBG and HOME programs.				
3	Affordable Housing Development	City of Billings	Affordable Housing	CDBG \$235,000 In addition to \$150,000 current repayment revenue	June 30, 2021	60 Low income Households Assisted
		Description: Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations. Planned Activities: This funding would be utilized to facilitate the development of new affordable housing.				
4	Community Housing Development Organization	City of Billings	Affordable Housing	HOME \$52,372	June 30, 2023	# Housing Units: Rentals constructed, rehabbed, or owner housing added
		Description: Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations. Planned Activities: This funding would be utilized to facilitate the development of new affordable housing.				
5	Housing Rehabilitation	City of Billings	Affordable Housing	CDBG \$50,000	June 30, 2021	4 Low income Housing Units
		Description: Provide direct, affordable financing and assistance to low income homeowners for the completion of needed repairs citywide. Preserve existing affordable housing supply, particularly in older neighborhoods, to support the stability of the current affordable housing stock. Planned Activities: This program provides low income households with zero interest, no payment financing to make needed improvements. This program revitalizes established neighborhoods and preserve the existing affordable housing stock through the completion of repairs to housing.				
6	First Time Home Buyer	City of Billings	Affordable Housing	HOME \$261,858 CDBG \$66,256	June 30, 2021	35 Low income Households Assisted
		Description: Provide affordable financing and support to promote homeownership opportunities citywide. Planned Activities: This program provides financial resources to support low-income first time homebuyers with down payment and closing costs.				
7	Foreclosure Acquisition & Rehabilitation	City of Billings	Affordable Housing	CDBG \$100,000	June 30, 2021	1 Housing Unit – Low income Household
		Description: Provide direct, affordable financing and assistance to low income homeowners for the completion of needed repairs citywide. Revitalize low income neighborhoods through foreclosure remediation, redevelopment and infill development. Planned Activities: Funding to support the purchase of vacant and foreclosed properties for the purpose of rehabilitation and direct homeownership assistance to income-qualified homebuyers as their primary residence. Properties may also be demolished to make way for new construction of affordable housing. The purpose of the program is to stabilize neighborhoods, stem the decline of house values of neighboring homes due to foreclosure, and to preserve decent affordable housing.				
8	Billings Metro VISTA Project	City of Billings	Poverty Impact	CDBG \$75,000	June 30, 2021	200 Low Income Persons Assisted
		Description: Provide public service activity funding to support the Billings Metro VISTA Project to support local nonprofit organizations expand services for the homeless and special needs populations: Healthcare; Food Security; Education; Employment; Financial Literacy; and Housing. Planned Activities: AmeriCorps members work on poverty impact issues in the community including hunger, homelessness, education, and veterans / military family support. Members are placed at nonprofit organization Host Sites and the City to assist in strengthening services in the poverty-impact service continuum.				

Community Development Block Grant (CDBG) HOME Investment Partnerships Program (HOME)

Description of the geographic areas of the entitlement (including areas of low income and minority concentration) where assistance will be directed

The geographic area served by the Consolidated Plan is defined by the current City of Billings limits. Citation 24 CFR 91.220(f) reads as follows, *"When appropriate, jurisdictions should estimate the percentage of funds they plan to dedicate to target areas."* Estimating the percentage of funds planned for dedication to target areas is not appropriate for the Billings community due to the following reasons:

- Geographic area is defined by the current City of Billings limits.
- Target areas include high concentrations of low income households, particularly those with higher concentrations of racial / minority households.
- Citywide strategies encourage the distribution of resources support affirmatively furthering fair housing and equal opportunity to avoid segregation in Billings.
- Geographic distribution of investments description includes the focus of resources on a citywide basis to support diversity across the community.
- The City of Billings is classified as a smaller city on a national scale.
- The actual dollar amount dedicated to each program is included in this Action Plan.

The City will focus distribution of investments on a citywide basis in order to support diversity and mixed-income development across the community. Neighborhood Revitalization Strategy areas **have not been established** in Billings and there is no specific amount of funding allocated for a target area in the City's geographic distribution of resources. **Therefore, the City plans to dedicate zero percent of funding to target areas in favor of supporting a citywide approach to further fair housing, equal opportunity and anti-segregation efforts.**

Geographic Distribution	
Target Area	Percentage of Funds
Citywide	100%

HUD Table 55 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The strategies identified in the Consolidated Plan will be addressed on a citywide basis to encourage the distribution of low income affordable housing and other assistance to lower income households throughout the community.

Introduction

Planned affordable housing for the upcoming year include Housing Rehabilitation, Foreclosure Acquisition / Rehabilitation, Affordable Housing Development, and First Time Home Buyer. While many of these programs may serve the homeless or special needs households, the programs are not designed to exclusively serve one or more of the following cohorts.

One Year Goals for the Number of Households to be Supported	
Homeless	
Non-Homeless	100
Special-Needs	
Total	100

HUD Table 56 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	5
Acquisition of Existing Units	
Total	5

HUD Table 57 - One Year Goals for Affordable Housing by Support Type

Introduction

The Housing Authority of Billings serves extremely low income, very low income, and low income citizens. The Housing Authority plans to apply for all grants that will assist the organization in adding units to its existing programs and any programs that complement existing services and are able to be implemented. The Housing Authority will continue to assess and implement modernization funds to upgrade and restore units and complete energy efficient repairs as needed.

Actions planned during the next year to address the needs to public housing

The Housing Authority may apply for funding to develop affordable housing through the Affordable Housing Development Program. In the past, the City has granted funds to build new units through the HOME and CDBG programs in neighborhoods where Housing Authority property exists. The City has also provided funding for a variety of rehabilitation and new construction projects to neighborhoods that have public housing units in need of upgrading.

The City has helped rehabilitate properties, sold land for new businesses, and granted land to nonprofits to assist with neighborhood revitalization efforts in neighborhoods where Housing Authority complexes have been built. The City has provided funding for parks and play areas for the neighborhoods where Housing Authority families reside. In addition, the businesses that have moved into areas where Housing Authority properties are located have contributed to the economic stability of the Housing Authority clients. The City's First Time Home Buyer program assists with home ownership down payment assistance and home ownership counseling for clients considering homeownership.

The City coordinates with the Housing Authority for housing needs assessments, assists in funding new projects when appropriate, and assists with applications for supportive services when called upon for needed assistance.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Housing Authority implements the Family Self-Sufficiency program. This program links participants to community agencies to help them become self-sufficient through individual goal setting. Fifty-five families participated in the program in 2014. Three families moved into homeownership, two with continued assistance and one without. Forty-one households have achieved homeownership through this program to date. Resident councils, an Advisory Board and the Family Self-Sufficiency Panel are involved in providing input on program needs and assisting others to become actively involved in the process. Additional information is included in the five-year plan on file at the Housing Authority office.

Each year, the Housing Authority goes through a process to assess physical needs addressed by tenants through their Resident Advisory Board for the Annual Plan process; comments are also solicited via Resident Council functions throughout the year. These comments, Board participation, tenant commissioners, and Public Housing Administration's daily communications with the Housing Authority's client base serve to assist in assessing client needs for physical adjustments, security issues, and needed

links with the community. The physical needs requests are implemented along with staff recommendations in the Capital Fund planning process.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not applicable. The Housing Authority is a High Performer for PHAS and, therefore, a review of troubled status needs is not required.

Introduction

As previously stated in the SP-60 Homelessness Strategy of this Consolidated Plan, the Community Development Division's ongoing activities include:

- Continuing to distribute the City's *Resource Map*, *Notepad*, and the *Veteran's Resource Map*. These documents include comprehensive service directories for anyone seeking assistance.
- To the greatest extent possible, City staff will continue to provide local nonprofit organizations access to AmeriCorps VISTA members through the *Billings Metro VISTA Project* resources. VISTA members may be placed at the City to undertake objective citywide initiatives. VISTA members may also be placed at nonprofit Host Site organizations to work on specific anti-poverty initiatives.

The City does not directly receive Continuum of Care, Emergency Shelter Grant, or other federal funds to exclusively support efforts to impact homelessness. City staff does not provide direct services to those experiencing homelessness.

A network of over 50 local service providers in the community strive to meet the diverse needs of those experiencing homelessness, those who are at-risk of homelessness, and people experiencing poverty. The Mental Health Center manages a Projects for Assistance in Transition from Homelessness (PATH) outreach program to engage those living outside or in areas unfit for human habitation. Tumbleweed runs a Street Outreach program to seek out unaccompanied youth to engage them in services. A complete listing of services, including outreach, is included in the MA-30 Homeless Facilities and Services section of this Consolidated Plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Mental Health Center manages the PATH outreach program to engage those living outside or in areas unfit for human habitation. Tumbleweed runs a Street Outreach program to seek out unaccompanied youth to engage them in services. Additional services for the homeless are included in the MA-30 Homeless Facilities and Services section of this Consolidated Plan.

Addressing the emergency shelter and transitional housing needs of homeless persons

The shelter needs for those experiencing homelessness in the Billings community are primarily met by the Montana Rescue Mission. The organization operates men's shelter and a shelter to serve women and their children. Montana Rescue Mission does not seek nor utilize federal funds for its operation. Several local service providers assist homeless families by providing funding for rent, mortgage, utility, and deposit assistance.

The Community Crisis Center provides crisis intervention and 23 hour stays as a technique to impact chronic homelessness. The YWCA provides transitional housing for victims of domestic violence. Additional services for the homeless are included in the MA-30 Homeless Facilities and Services section of this Consolidated Plan.

For those living on the downtown streets of Billings, a new position has been created for an addiction / mental health counselor to accompany two downtown police officers when engaging people living on the streets. This initiative was undertaken as one of the many outcomes from the Community Innovations Summit, which was facilitated by the Community Development Division and the Downtown Billings Alliance. Non-federal funding through the City of Billings has been allocated to support the counselor staff position.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

Family Promise of Yellowstone Valley provides emergency shelter to several families at a time in a network of church congregations. The organization also operates a transitional housing program that provides apartments for those who have graduated from the shelter program.

YWCA Gateway House provides housing for female-headed households who have been victims of domestic violence. Additional services provided include case management, mental health treatment, budgeting assistance, and the facilitation of access to benefits. The organization also provides transitional housing and permanent supportive housing.

HRDC District 7 receives Emergency Shelter Grant funds and manages a rapid rehousing program to provide deposit and rent payment assistance to help families quickly regain stability into permanent housing.

Helping low income individuals and families avoid becoming homeless, especially extremely low income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs

The City does not receive McKinney-Vento Homeless Assistance Act funds and is not required to develop and implement a Discharge Coordination Policy. The Montana Continuum of Care (MT CoC) for the Homeless Coalition is the state's lead agency for addressing homeless activities, and is a statewide collaboration of diverse homeless service providers, nonprofit organizations and local and state governments. The coalition was formed to address homelessness with very few resources to cover Montana's vast geographical area. The system is established upon community and regionally based continuum of care systems, which form the statewide coalition and continuum of care process. The City supports the MT CoC in their efforts to establish a Statewide Discharge Coordination Policy.

The City does not receive Emergency Shelter Grant funds. These funds are distributed statewide by the Montana Department of Public Health and Human Services through ten HRDCs throughout the state. The local District 7 HRDC utilizes these funds to support rapid re-housing activities in conjunction with the local shelters.

Introduction

Barriers to affordable housing are noted in the MA-40 and SP-55 Barriers to Affordable Housing sections of this Consolidated Plan.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

The City plans on assisting with housing affordability and poverty impact through the following programs:

- Housing Rehabilitation
- Foreclosure Acquisition / Rehabilitation
- First Time Home Buyer
- Affordable Housing Development
- Billings Metro VISTA Project

Introduction

The City's programs have been designed to meet priority needs in the community. However, there is very limited funding coming through the City to meet the needs of local citizens.

Actions planned to address obstacles to meeting underserved needs

The City plans on meeting underserved needs through the following programs:

- **First Time Home Buyer**
 - Promote financial security, home equity, housing self-sufficiency, housing and neighborhood quality and stability.
 - Increase minority homeownership, promote equal access and opportunity, and decrease segregation citywide.
 - Improve affordable housing opportunities for the elderly, persons with disabilities, and other special populations.
 - Reduce predatory lending through education and standardized procedures.
- **Housing Rehabilitation**
 - Help current homeowners maintain their homes in safe, quality condition.
 - Increase value, quality, and durability of existing affordable housing stock.
- **Affordable Housing Development**
 - Expand access and availability of decent, affordable housing citywide.
 - Improve the physical quality of affordable housing.

- Foster suitable living environment and quality of life through the improvement of physical conditions including infrastructure for housing projects and housing development.
- **Foreclosure, Acquisition, Rehabilitation**
 - Mitigate the negative community impact of vacant, foreclosed properties.
 - Improve affordable housing quality, condition, safety, livability, and accessibility.
 - Stabilize property values in neighborhoods with existing vacant, foreclosed homes.
 - Eliminate the potential for crime related to existing vacant, foreclosed properties.
- **Billings Metro VISTA Project**
 - Provide resources to nonprofit organizations to undertake poverty impact activities and to support the low income individuals and families they serve.
 - Focus areas include: education, healthcare, food security, economic opportunity, housing, financial literacy, and others.

Actions planned to foster and maintain affordable housing

The City plans on maintaining affordable housing through the following:

- **Create, preserve, and expand affordable housing options:** Affordable Housing Development; Housing Rehabilitation; and First Time Home Buyer.
- **Neighborhood Revitalization – Foreclosures:** Foreclosure Acquisition Rehabilitation
- **Impact Poverty:** Billings Metro VISTA Project

Actions planned to reduce lead-based paint hazards

The City continues to be in compliance with HUD's lead-based paint requirements as established in September of 2000. Projects involving structures built prior to 1978 are considered to have the potential for lead-based paint and consistent procedures have been developed to ensure compliance with federal regulations.

The City will continue diligence while undertaking rehabilitation and construction activities in order to maintain the safety of households participating in federal programs. Participants in the City's housing programs are made aware of the requirements the City must follow when providing assistance. Education on the hazards of exposure to lead is provided for each rehabilitation project. The City currently offers risk assessments, through certified staff, paint inspections, clearance testing, and has access to lead-safe certified contractors to ensure compliance.

Actions planned to reduce the number of poverty-level families

As stated in the SP-70 Anti-Poverty Strategy section of the Consolidated Plan, the Needs Assessment contains comprehensive information on the lower income status of local households. All of the Consolidated Plan strategies target the improvement of economic conditions of lower income households in the community, including housing development, financing home repair, continuing partnerships and funding public service activities. The City proposes to support the following specific activities in this Consolidated Plan to address economic conditions of low and moderate-income households in Billings:

- Continue to work with nonprofit organizations to help address the human service needs of lower income residents of the community in general and of our lower income neighborhoods in particular. This would be achieved primarily through supporting capacity building efforts of social service agencies through implementation of the *Billings Metro VISTA Project*.
- Continue to apply for the AmeriCorps VISTA project status in order to bring full-time and summer associate volunteers to work on poverty-impact programs.

AmeriCorps VISTA is a national anti-poverty initiative that places full-year and Summer Associate volunteers with local projects. Full-year VISTA members are recruited locally and nationally, are college graduates and commit to at least a year of service with a project. Summer Associates are at least 18 years old and commit to ten weeks of service.

Actions planned to develop institutional structure

As described in the SP-40 Institutional Delivery Structure section of the Consolidated Plan, the City of Billings maintains strong partnerships with housing and social service agencies. The only gaps in the institutional structure relate to funding limitations and the City's inability to dedicate time and resources to additional projects outside of the current funding structure.

Actions planned to enhance coordination between public and private housing & social service agencies

The City will continue coordinating with public, private, and social service agencies to further activities and projects identified herein, including participation in the following groups and initiatives:

- Nonprofit Organizations
- Neighborhood Task Forces
- Community Innovations Initiatives
- Resource Map and Notepad
- Veteran's Resource Map
- Billings Metro VISTA Project

Introduction

The City of Billings has programmed all available revenues in current programs identified herein.

Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)

1. Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.	\$0
2. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	\$0
3. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	\$0
4. The amount of surplus funds from urban renewal settlements	\$0
5. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
6. The amount of income from float-funded activities.	\$0
Total Program Income:	\$0

Other CDBG Requirements

1. The amount of urgent need activities.	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specific the years covered that include this Annual Action Plan.	100%
Years Covered are 2020-2021	

HOME Investment Partnership Program (HOME)
Reference 24 CFR 91.220(l)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The above-noted regulation refers to the use of HOME funds for eligible activities. The City of Billings will not utilize HOME funds outside of the following allowable investments:

- Equity investments, interest-bearing loans or advances, non-interest-bearing loans or advances, interest subsidies consistent with the purposes of this part, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of this part. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements of this part.
- Guarantee loans made by lenders and, if required, the participating jurisdiction may establish a loan guarantee account with HOME funds. The HOME funds may be used to guarantee the timely payment of principal and interest or payment of the outstanding principal and interest upon foreclosure of the loan. The amount of the loan guarantee account must be based on a reasonable estimate of the default rate on the guaranteed loans, but under no circumstances may the amount on deposit exceed 20% of the total outstanding principal amount guaranteed; except that the account may include a reasonable minimum balance. While loan funds guaranteed with HOME funds are subject to all HOME requirements, funds which are used to repay the guaranteed loans are not.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture provisions permit the original homebuyer to sell the assisted property to any willing buyer during the period of affordability while the City is able to recapture all or a portion of the HOME assistance provided to the original homebuyer. The City utilizes recapture provisions exclusively when assisting homeowners and the provisions are enforced via a Promissory Note (not recorded), the use of a Deed Restriction Agreement and a Montana Trust Indenture that are both recorded at the Yellowstone County Clerk and Recorder's office. These written, legal documents contain language outlining the recapture provisions as established herein. The City does not use subrecipients or other grantees to carry out these activities.

Homebuyer Requirements: In order for homeownership housing to qualify as affordable housing eligible for HOME funding, it must be: single-family; considered modest housing; be acquired by a low income household for their principal residence; and meet affordability requirements for a single period of time as determined by the amount of assistance provided.

Direct HOME Subsidy: The amount of HOME assistance that enabled the homebuyer to buy the unit. The direct subsidy includes down payment and closing costs provided directly to the homebuyer, which resulted in a reduced purchase price from the fair market value of the home to an affordable price. The entire amount of HOME assistance is subject to recapture.

Net Proceeds: The sales price, less the superior loan repayment and any closing costs. The City will only recapture the net proceeds from a sale. Any loans or improvements made to the property after the time of the HOME assistance will be paid after the City is repaid the amount owed under its

recapture provisions. If the net proceeds are not sufficient to recapture the full HOME investment, the City will accept the available net proceeds as full payment.

Recapture Model - City Recaptures Entire HOME Assistance Amount: The City allows the assisted homebuyer to retain all appreciation and the City expects to recapture the entire direct HOME subsidy invested in the project. Therefore, the homeowner will retain any value of the appreciation of the property after the City's HOME assistance has been recaptured / repaid. The homeowner's down payment, principal payments, and any capital improvement investment made in the property after the HOME assistance was provided will be returned to the homeowner at closing after the City's HOME assistance is recaptured and repaid from the net proceeds as described above.

Subordination: The City does not subordinate loans in the First Time Homebuyer program and other homeowner-assisted projects without City Council approval. Therefore, if an assisted homeowner refinances the property, the City will need to be repaid the full amount of HOME assistance provided. Assisted homeowners wishing to pursue City Council approval may write a letter explaining the need for the subordination and submit it to the Community Development Division. Staff will then prepare a memo and place the subordination on the Community Development Board agenda for recommendation to the City Council.

Use of Recaptured Funds: Recaptured HOME funds will be used to assist other first time homebuyers to purchase property in Billings or other HOME-eligible activities to be determined through the City's budget allocation process in accordance with the Citizen Participation Plan. Homebuyers must be low income and must use the assisted property with the recaptured funds as their principal residence. Low income and first time homebuyer status will be determined based on HOME program regulations.

Resale: the objective of the resale provision is to continue the affordability of a property in the event of resale and applies to HOME assisted projects restricting assistance to a development subsidy; construction, infrastructure, land acquisition, etc. In the event the City provides HOME assistance as an exclusive development subsidy, the seller would be obligated to either find an income-eligible buyer (under 80% AMI) who could afford the sales price or would have to sell the property back to the City / Developer at a price that will keep the property affordable for the next low income buyer.

Housing providers may find the resale option beneficial as they may be able to retain control of the unit to ensure long-term affordability. Property sellers are entitled to a fair return on their investment; percentage of change in area median income over the period of ownership. The base price is the original homebuyer investment plus the value of any upgrades beyond maintenance. The sales price is the comparative price to the base price. In the event of a declining market, a loss on investment may constitute a fair return.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

Long Term Affordability: Under the recapture provision, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low income homebuyer.

Affordability Periods: For City-assisted homebuyer units under the recapture provision, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. Recapture provisions for the First Time Homebuyer program are either five or ten years for each assisted property beginning after

the transfer of the property to the property owner as evidenced by the Deed Restriction Agreement, Montana Trust Indenture and Promissory Note.

- 4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:**

The City of Billings does not propose the use of HOME funds to refinance existing debt secured by multi-family housing that is being rehabilitated with HOME funds.

Section VII: Appendix

Appendix A: CDBG Application for Federal Assistance (SF-424)

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
C: City or Township Government	
Type of Applicant 2: Select Applicant Type:	
Type of Applicant 3: Select Applicant Type:	
* Other (specify):	
* 10. Name of Federal Agency:	
United States Department of Housing & Urban Development	
11. Catalog of Federal Domestic Assistance Number:	
14.218	
CFDA Title:	
CDBG Entitlement Grant	
* 12. Funding Opportunity Number:	
FY2020	
* Title:	
Community Development Block Grant Program - Entitlement	
13. Competition Identification Number:	
Title:	
14. Areas Affected by Project (Cities, Counties, States, etc.):	
<input type="text"/> <input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>	
* 15. Descriptive Title of Applicant's Project:	
City of Billings, Montana	
Activities for approved use through the CDBG program, as indicated in the FY2020-2021 Annual Action Plan.	
+ <input type="button" value="Add Attachment"/>	
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424*** 9. Type of Applicant 1: Select Applicant Type:**

C: City or Township Government

Type of Applicant 2: Select Applicant Type:

Type of Applicant 3: Select Applicant Type:

* Other (specify):

*** 10. Name of Federal Agency:**

United States Department of Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.218

CFDA Title:

CDBG Entitlement Grant

*** 12. Funding Opportunity Number:**

FY2020

* Title:

Community Development Block Grant Program - Entitlement

13. Competition Identification Number:

Title:

14. Areas Affected by Project (Cities, Counties, States, etc.):[Add Attachment](#)[Delete Attachment](#)[View Attachment](#)*** 15. Descriptive Title of Applicant's Project:**

City of Billings, Montana

Activities for approved use through the CDBG program, as indicated in the FY2020-2021 Annual Action Plan.

+

Attach supporting documents as specified in agency instructions.

[Add Attachments](#)[Delete Attachments](#)[View Attachments](#)

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:* a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="657,820.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="657,820.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on .

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

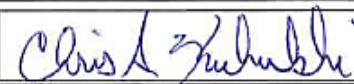
*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)** Yes No

If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

 ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:Prefix: * First Name: Middle Name: * Last Name: Suffix: * Title: * Telephone Number: Fax Number: * Email: * Signature of Authorized Representative: * Date Signed:

Appendix B: HOME Application for Federal Assistance (SF-424)

Application for Federal Assistance SF-424			
* 1. Type of Submission:	<input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application		
* 2. Type of Application:	<input type="checkbox"/> New <input checked="" type="checkbox"/> Continuation <input type="checkbox"/> Revision		
* 3. Date Received:	<input type="text" value="07/01/2020"/> * If Revision, select appropriate letter(s): <input type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision		
4. Applicant Identifier:	<input type="text" value="HOME Entitlement Funding"/>		
5a. Federal Entity Identifier:	<input type="text" value="MT300066 Billings"/>		
5b. Federal Award Identifier:	<input type="text" value="M-20-MC-30-0213"/>		
State Use Only:			
6. Date Received by State:	<input type="text"/>		
7. State Application Identifier:	<input type="text"/>		
8. APPLICANT INFORMATION:			
* a. Legal Name:	<input type="text" value="City of Billings"/>		
* b. Employer/Taxpayer Identification Number (EIN/TIN):	<input type="text" value="81-6001237"/>		
		* c. Organizational DUNS: <input type="text" value="1947827800000"/>	
d. Address:			
* Street1:	<input type="text" value="PO Box 1178"/>		
Street2:	<input type="text"/>		
* City:	<input type="text" value="Billings"/>		
County/Parish:	<input type="text"/>		
* State:	<input type="text" value="MT: Montana"/>		
Province:	<input type="text"/>		
* Country:	<input type="text" value="USA: UNITED STATES"/>		
* Zip / Postal Code:	<input type="text" value="59103-1178"/>		
e. Organizational Unit:			
Department Name:	<input type="text" value="Planning & Community Services"/>		
		Division Name: <input type="text" value="Community Development Division"/>	
f. Name and contact information of person to be contacted on matters involving this application:			
Prefix:	<input type="text"/>	* First Name:	<input type="text" value="Brenda"/>
Middle Name:	<input type="text"/>		
* Last Name:	<input type="text" value="Beckett"/>		
Suffix:	<input type="text"/>		
Title:	<input type="text" value="Community Development Manager"/>		
Organizational Affiliation:			
<input type="text" value="City of Billings"/>			
* Telephone Number:	<input type="text" value="406-657-8286"/>	Fax Number:	<input type="text"/>
* Email:	<input type="text" value="beckettb@billingsmt.gov"/>		

Application for Federal Assistance SF-424*** 9. Type of Applicant 1: Select Applicant Type:**

c: City or Township Government

Type of Applicant 2: Select Applicant Type:**Type of Applicant 3: Select Applicant Type:***** Other (specify):***** 10. Name of Federal Agency:**

United States Department of Housing & Urban Development

11. Catalog of Federal Domestic Assistance Number:

14.239

CFDA Title:

HOME Investment Partnerships Program - Entitlement

*** 12. Funding Opportunity Number:**

FY2020 HOME

*** Title:**

HOME Investment Partnerships Program - Entitlement to Cities

13. Competition Identification Number:

Title:

[Large empty box for competition identification number]

14. Areas Affected by Project (Cities, Counties, States, etc.):

[Large empty box for project areas] Add Attachment Delete Attachment View Attachment

*** 15. Descriptive Title of Applicant's Project:**

City of Billings, Montana

Activities for approved use through the HOME program, as indicated in the FY2020-2021 Annual Action Plan.

Attach supporting documents as specified in agency instructions.

Add Attachments Delete Attachments View Attachments

Application for Federal Assistance SF-424**16. Congressional Districts Of:*** a. Applicant * b. Program/Project

Attach an additional list of Program/Project Congressional Districts if needed.

[Add Attachment](#)[Delete Attachment](#)[View Attachment](#)**17. Proposed Project:*** a. Start Date: * b. End Date: **18. Estimated Funding (\$):**

* a. Federal	<input type="text" value="349,144.00"/>
* b. Applicant	<input type="text"/>
* c. State	<input type="text"/>
* d. Local	<input type="text"/>
* e. Other	<input type="text"/>
* f. Program Income	<input type="text"/>
* g. TOTAL	<input type="text" value="349,144.00"/>

*** 19. Is Application Subject to Review By State Under Executive Order 12372 Process?**

a. This application was made available to the State under the Executive Order 12372 Process for review on .

b. Program is subject to E.O. 12372 but has not been selected by the State for review.

c. Program is not covered by E.O. 12372.

*** 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)** Yes No

If "Yes", provide explanation and attach

[Add Attachment](#)[Delete Attachment](#)[View Attachment](#)

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 218, Section 1001)

 ** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:Prefix: * First Name: Middle Name: * Last Name: Suffix: * Title: * Telephone Number: Fax Number: * Email: * Signature of Authorized Representative: * Date Signed:

Appendix C: Local Government Certifications

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

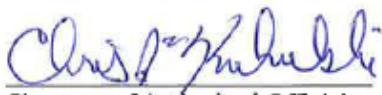
Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 135.


Signature of Authorized Official

6-18-20
Date

City Administrator
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation -- It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) 2020 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, B, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

6-18-20
Date

City Administrator
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix D: Citizen Participation Plan

Citizen participation is the foundation of housing and community development programs. The Citizen Participation Plan for the City of Billings is designed to ensure citizen involvement in the planning and reporting on the City's programs covered under the HUD Consolidated Plan requirements. The purpose of the Citizen Participation Plan is to ensure that citizens, nonprofit organizations, and other interested parties are afforded adequate opportunity to review and comment on plans, programs, activities and reports regarding the City's federally funded housing and community development programs. Citizen participation pertains to the following documents herein referred to as "plans and reports":

- Consolidated Plan
- Annual Action Plans
- Citizen Participation Plan
- Limited English Proficiency Plan
- Comprehensive Annual Performance and Evaluation Reports
- Analysis of Impediments to Fair Housing Choice

Citizen Participation Plan Objectives

The primary objectives of the City's participation plan are to:

- Encourage citizen participation in the development of the City's plans and reports with emphasis on participation from individuals and households identified as:
 - Low / moderate income
 - Residents of blighted areas
 - Minorities and all protected class members
 - Those with limited English proficiency
 - Elderly
 - Disabled
 - Those with HIV / AIDS diagnoses
 - Homeless
 - Families with children
 - Those residing in areas where funding will be utilized
- Provide citizens with reasonable and timely access to meetings, information and records relating to the City's plan for utilizing funding in addition to allowing reasonable opportunity to comment on the above-noted plans and reports. All records regarding these activities are maintained according to the City Record Retention Schedule and as required by federal regulations.
- Consult with the local Public Housing Authority (Housing Authority of Billings) on the development and implementation of the above noted plans and reports, which includes input from residents of public and assisted housing.
- The City's Planning and Community Services Department will also continue to support the activities for the Adjacent Neighborhood Committee, which is comprised of Task Force Officers who meet bi-monthly to collaborate and exchange information regarding the lower-income neighborhood task force areas. The Community Development Division staff attends meetings of lower-income task force neighborhoods when requested for specific presentations. The lower-

income neighborhoods are comprised of higher concentrations of ethnic and racial minority populations.

- Facilitate public hearings to obtain citizen views and to respond to proposals and questions at all stages in developing and implementing activities as outlined in the City's plans and reports. All hearings and meetings shall be provided in areas where accommodations for the disabled can be provided.
- Consult with public and private agencies and organizations during the development of the City's plans and reports:
 - Assisted housing
 - Health and social services
 - Regional and local government agencies
 - Public Housing Authority
 - Fair Housing education and enforcement agencies
 - Continuum of Care organizations
 - Businesses
 - Housing developers
 - Nonprofit organizations
 - Philanthropic agencies
 - Faith-based communities

[HUD Data](#)

The City of Billings will share any HUD-provided data and other supplemental information relative to the City's plans and reports. HUD-provided data is also currently provided on the City's website at www.BillingsMT.gov/HUDdata.

[Public Access and Engagement](#)

The City of Billings takes the following actions to ensure public access to drafted / proposed plans and reports are published and accessible to ensure the public has reasonable opportunities to examine content and to submit comments.

- **Public Comment Periods:**
 - The City will publish and accept public comment on drafted Consolidated Plans, Annual Action Plans, Citizen Participation Plans, Limited English Proficiency Plans, and the Analysis of Impediments to Fair Housing Choice for a period of at least 30 days. The same timeline applies to amendments to the aforementioned documents.
 - The City will publish and accept public comment on drafted Comprehensive Annual Performance Evaluation Reports (CAPER) for a period of at least 15 days. The same timeline applies to amendments to the CAPER.
 - The City may request public comment for one or more plans / reports during the same public comment period for efficiency.

- Staff will consider citizen comments and views made prior to document finalization and comment summaries will also be included or attached to the document.
- The City will strive to provide written responses to all written complaints and grievances related to the City's housing and community development programs within 15 working days of receipt of the complaint or grievance where practical.
- In the event of a pandemic or other infectious disease, the City may alter public participation to include social distancing, virtual attendance, and other forms of virtual participation in lieu of or in addition to efforts described herein. The City may also implement shorter public comment periods as allowed by HUD.
- **Public Hearings:**
 - City staff will facilitate a public hearing during a Billings City Council business meeting to accept public comment prior to adoption or approval of the City's plans and reports.
 - Public hearings will be scheduled during a routine and televised Billings City Council business meeting to ensure and promote community access and participation. The hearings are also published on social media through the community's public television channel.
 - The City may facilitate one public hearing to accept public comment on one or more plans / reports for efficiency.
 - Staff will consider public hearing comments made prior to document finalization and comment summaries will also be included or attached to the document.
 - All public hearings are accessible to disabled individuals, publicized as required by State law and allow for accommodation of individuals with hearing, visual, or mobility impairments.
- **Published Notices:**
 - City staff will issue notices via widely-circulated print press in advance of public comment periods.
 - Notices will include the purpose of the document, a summary of the document contents, and instructions on how to access documents in their entirety.
 - Statements are included in notices of public hearings and service brochures indicating that office, meeting, and public hearing locations are accessible to persons with disabilities and they include the Montana Relay phone number 711.
- **Online Access:**
 - City staff will post drafted / proposed reports and plans online for free download at www.BillingsMT.gov/CDreports.
- **Hard Copy Access:**
 - City staff will make available free hard copies of drafted / proposed documents to the public including residents, groups, and organizations upon request at the City's Community Development office.
 - City staff will provide reasonable and timely access to information and records relating to all plans and reports, including the use of assistance under the programs managed by the

Community Development Division. Those requesting records can complete a [Public Records Request](#) and submit it to the City's Legal Department.

- **Access for the Disabled and Limited English Proficiency:**

- The City will provide accommodations for individuals with disabilities in public meetings, public hearings and in written documentation regarding programs and services available from the Division.
- Community Development offices and City Hall are accessible to those with disabilities.
- Statements are included in notices of public hearings and service brochures indicating that office and hearing locations are accessible to persons with disabilities. Accommodations can be made for other disabilities as well.
- Special arrangements for participation by individuals with hearing, speech, or vision impairment may be made upon request with three business days advanced notice.
- Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance with the City's Language Assistance Plan.

Public Decision-Making Processes

The *Community Development Board* is a citizen's advisory board consisting of nine members who are appointed by the Mayor of Billings with the consent of the City Council. Six members are appointed from lower-income neighborhoods of the City as defined by federal regulations for the Community Development Block Grant (CDBG) program and three members represent the community at large. Staff is available to provide technical assistance to the Board in all aspects of planning and reporting processes.

This board serves in an advisory capacity to the City Council for the purpose of providing citizen input on policy decisions to the City Council. The primary responsibilities of the board are to review existing and proposed City policies and to review the Community Development Division's activities to ensure policies are being implemented and carried out. As six of the nine Board positions are held by low income area representatives, board composition meets basic federal requirements for low income citizen input and engagement.

The Community Development Board makes recommendations to the City Council relative to all plans and reports. In addition, the Community Development Board reviews applications submitted for CDBG and HOME funding in order to make funding recommendations to the City Council for approval.

The *Billings City Council* is the final citizen policy body that reviews and takes action on plans and reports. The Community Development Board presents recommendations to the City Council during a scheduled work session preceding the public hearing in April in order to deliver information on decisions made regarding recommendations. After receipt and consideration of public comments, the City Council approves reports / plans and proposed funding allocations.

Public notices announcing Community Development Board and City Council meetings are published in a widely-circulated newspaper prior to the meeting date. These notices are designed to provide reasonable and timely access to local meetings consistent with accessibility and reasonable accommodation requirements.

Plans and reports on the City's housing and community development activities are made available for review by citizens, public agencies, and other interested parties. These documents are available at the Community Development Division and posted on its website at www.BillingsMT.gov.

Criteria for amending the Consolidated Plan

24 CFR part 91.105(c) of the Final Rule requires grantees of CDBG and HOME programs make public the criteria the City will use for determining what changes in planned or actual activities constitute a substantial amendment to the five-year Consolidated Plan and the Analysis of Impediments to Fair Housing Choice.

Substantial changes to the Consolidated Plan are defined as *the creation of any new program, project, or activity to be funded or carried out under the City's CDBG and / or HOME programs*. All substantial changes to the Consolidated Plan must meet demonstrated need substantiated by HUD-approved data sources. Minor amendments include the *expansion of an existing program, project, or activity funded or carried out under the City's CDBG and / or HOME programs*. Minor changes must also meet demonstrated need by HUD-approved data sources.

Prior to the submission of any substantial change in the proposed use of federal housing and community development funds or to the Analysis of Impediments to Fair Housing Choice, the City will hold a public hearing to allow citizens reasonable notice of, and opportunity to comment on, proposed amendments. Public comment periods will not be less than thirty (30) days unless otherwise allowed by HUD.

Routine revenues including program income, recaptured / repaid funds, and re-programmed monies will be utilized for existing and previously approved programs as it is received during each fiscal year. Routine revenues are allocated on a close- and shovel-ready basis to ensure timely commitment and expenditure. These changes are customary and facilitate funding allocations to projects and activities most in demand and do not require a substantial or minor amendment to the Consolidated Plan.

City staff cannot predict annual HUD entitlement allocation amounts or repayment revenues for CDBG or HOME. Therefore, five-year Consolidated Plan numerical goals are established as estimates that may fluctuate during the five-year period based on funding received and demand for the City's programs. These changes are customary and do not require a substantial or minor amendment to the Consolidated Plan.

Technical Assistance

The Community Development Division provides technical assistance, as requested and as staff time allows, to lower income groups to develop proposals for the Division's housing and community development activities in the City limits. Technical assistance is offered any time proposals for the use of funding are requested, and is offered routinely in January prior to application deadlines for CDBG / HOME funding allocations.

Nondiscrimination, Accommodations & Grievances

The Community Development Division receives federal funding to support housing acquisition, repair, development and poverty impact programs and is required to adhere to the Americans with Disabilities Act, Section 504 of the Rehabilitation Act, the Fair Housing Act, the Montana Human Rights Act, and other equal opportunity regulations. These regulations are designed to protect individuals with disabilities with equal access to employment opportunities and the services, programs and activities the City offers.

It is essential that all individuals have equal access to the Community Development Division's communication, open meetings, programs and services including: First Time Home Buyer; Home Repair; Housing Development; and the Billings Metro VISTA Project.

- **Federally Protected Classes:** Disability, including people with HIV / AIDS and people in recovery from alcohol / drugs; Race / Color; Religion; Sex, includes protection against sexual harassment; Familial Status, includes the presence of children under the age of 18 and / or pregnancy; and National Origin.
- **HUD Protected Classes:** Sexual Orientation; Gender Identity; and Marital Status.
- **Montana's Protected Classes:** Marital Status; Creed; and Age.

Accommodations: Auxiliary aids and services are available to facilitate effective communication to individuals with disabilities to ensure equal participation. Such aids and services are free to the public and may include sign-language interpreters, large print formats, and other aids to make information and communications accessible to individuals with speech, hearing or vision impairments.

Public Notices: The City of Billings - Community Development Division encourages all members of the community to participate. Special arrangements for participation by individuals with hearing, speech, vision impairment or physical disabilities can be made upon request. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance the City's Language Assistance Plan. Fair Housing Equal Opportunity.

Grievance Procedure: If a citizen feels they have been denied equal access to Community Development programs, services or activities, they may file a written complaint including their contact information and a description of the alleged act(s) of discrimination, including the date and place of the act(s). The written complaint may be submitted to any Community Development employee or specifically directed to the Community Development Manager by phone at 406.657.8286 (Montana Relay 711), email beckettb@billingsmt.gov, in person (appointment recommended) or U.S. Postal Service at 2825 3rd Avenue North, 6th Floor, Billings, MT 59101. City staff will provide a timely, substantive written response to written citizen complaints as soon as practicable. Complaints may also be filed with the Denver HUD FHEO Office at 1670 Broadway, Denver, CO 80202.

Program Eligibility: If a citizen disagrees with a staff decision relative to program eligibility unrelated to discrimination, they may submit a written appeal to the Community Development Division. The letter must be received at least two weeks prior to the Community Development Board meeting when the appeal would be reviewed. If the Community Development Board upholds the staff decision, the citizen has the option to have the appeal reviewed during the next City Council meeting.

ADA / 504 Coordinator: The City of Billings ADA Coordinator is responsible for the City's overall Grievance Procedure and is also available to ensure compliance with the physical and general program accessibility

requirements of the ADA for other City Departments and Divisions. Please call 406.237.6294 (Montana Relay 711) with any questions.

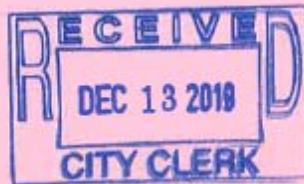
Fair Housing Complaints: Please see the City's [fair housing webpages](#) for information on how to file a fair housing compliant.

Affidavit of Publication

STATE OF MONTANA

County of Yellowstone

Jonathan McNiven



Being duly sworn, deposes and says:

That he is the Legal Advertising Clerk of Yellowstone County News, a newspaper of general circulation published weekly in the Town of Huntley, in the County of Yellowstone, State of Montana, and that the (3) folio legal **Public Notice**, a true copy of which is hereto **Included**, was published in said newspaper on the following dates:

December 6, 2019; December 13, 2019;

making in all (2) publication(s).

STATE OF MONTANA

County of Yellowstone

On this 13th day of December 2019, before me, the undersigned, a Notary Public for the State of Montana, personally appeared Jonathan McNiven, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal that day and year first above written.

Victoria Walker

NOTARY PUBLIC for the State of Montana, residing
at Huntley, MT.

My commission expires: June 30, 2022

PUBLIC NOTICE HOUSING & COMMUNITY DEVELOPMENT FUNDING REQUESTS

As a part of the City of Billings' Consolidated Planning process, the City is accepting loan applications for FY2020-2021 Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funding. The City of Billings anticipates allocating an estimated \$650,000 in new CDBG funding for community development activities, which primarily benefit lower income neighborhoods or households. The City of Billings also anticipates allocating an estimated \$300,000 in new HOME funding for activities to preserve or increase the supply of affordable housing for lower income households in Billings. Actual allocation figures are not available as of publication date. Applications may be downloaded from the City's website at www.CityofBillings.net/allocations. Requests for funding must be submitted to the Community Development Office by 5:00 p.m., Wednesday, January 22, 2020.

For further information on eligible activities or to obtain the application materials via email, please call Brenda Beckett, Community Development Manager, at 406-657-8286 (TTY 711) or contact via email beckettb@billingsmt.gov or write to:

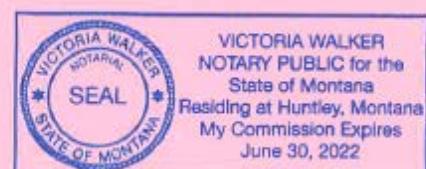
Community Development Division
City of Billings
P.O. Box 1178
Billings, MT 59103

Technical assistance is available upon request to interested parties through the Community Development Office. The City of Billings encourages all members of the community to participate in the Consolidated Planning process. Special arrangements for participation by individuals with hearing, speech, vision impairment or physical disabilities can be made upon request. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance with the City's Language Assistance Plan. Fair Housing Equal Opportunity.

Published on December 6 & 13, 2019.

Denise R. Bohman
Billings City Clerk
P.O. Box 1178
Billings, MT 59103

12/06, 12/13 2019
MINAXLP



Affidavit of Publication

STATE OF MONTANA
County of Yellowstone

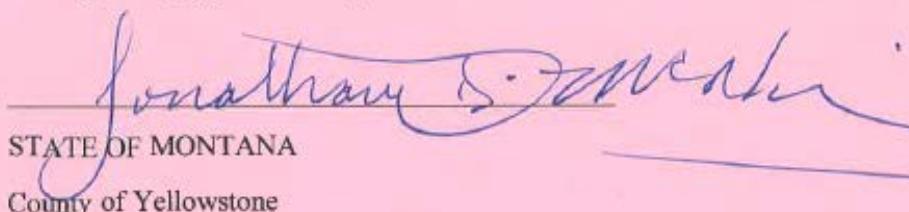
Jonathan McNiven

Being duly sworn, deposes and says:

That he is the Legal Advertising Clerk of Yellowstone County News, a newspaper of general circulation published weekly in the Town of Huntley, in the County of Yellowstone, State of Montana, and that the (4) folio legal **Request for Proposals**, a true copy of which is hereto **Included**, was published in said newspaper on the following dates:

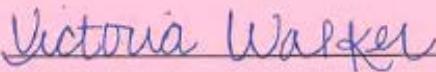
December 6, 2019; December 13, 2019;

making in all (2) publication(s).


STATE OF MONTANA
County of Yellowstone

On this 13th day of December 2019, before me, the undersigned, a Notary Public for the State of Montana, personally appeared Jonathan McNiven, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed same.

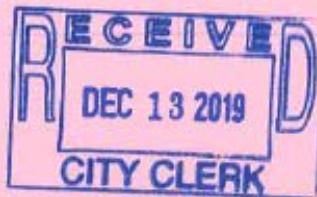
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal that day and year first above written.



Victoria Walker

NOTARY PUBLIC for the State of Montana, residing
at Huntley, MT.

My commission expires: June 30, 2022



REQUEST FOR PROPOSALS OPPORTUNITY FOR PARTNERSHIP BILLINGS METRO VISTA PROJECT FY 2020-2021

The Billings Metro VISTA Project (B-MVP) has been an AmeriCorps Volunteers in Service To America (VISTA) site since 2009. The B-MVP is sponsored by the Corporation for National and Community Service and is facilitated by the City of Billings - Community Development Division. In order to prepare an application to continue the B-MVP through FY2020-2021, the Community Development Division is seeking partnerships with non-profit organizations and government agencies in acquiring Host Site status through a Request for Proposals process.

AmeriCorps VISTA is a national anti-poverty initiative placing volunteers with local projects through local and national recruitment efforts. The B-MVP supports community projects that address the following priority programming areas: Military Members, Veterans and their families; Housing; Financial Literacy; Employment; Food Security; Access to Health Care; School Readiness; Success In School; STEM Education; and Employment. Full-year VISTA members typically begin in January or July and are college graduates. Summer Associate VISTA members are at least 18 years old and commit to serving ten weeks beginning in May / June and ending in August.

More information on becoming a Host Site is available online at www.CityofBillingsmt.gov/hostsite. A Request for Proposals Guide Book and Proposal form is available by request to Carly Collins via: phone 406.247.8675 (TTY 711); email collins@billingsmt.gov; or in person at the Community Development Division office located at 2825 3rd Avenue North, Sixth Floor, Billings, Montana 59101 (appointment recommended).

Proposals received by 5:00 pm on January 22, 2020 will be prioritized for July member placement consideration. However, proposals will be accepted throughout the year.

Technical assistance is available, upon request, to interested parties through the Community Development Division. Special arrangements for participation by individuals with hearing, speech, vision impairment or physical disabilities can be made upon request. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance the City's Language Assistance Plan, Fair Housing Equal Opportunity.

Published on December 6 & 13, 2019.

Denise R. Bohman
Billings City Clerk
P.O. Box 1178
Billings, MT 59103

12/06, 12/13 2019
MNAZLP



VICTORIA WALKER
NOTARY PUBLIC for the
State of Montana
Residing at Huntley, Montana
My Commission Expires
June 30, 2022

Affidavit of Publication

STATE OF MONTANA
County of Yellowstone

Jonathan McNiven

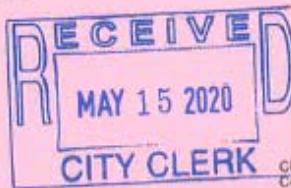
Being duly sworn, deposes and says:

That he is the Legal Advertising Clerk of Yellowstone County News, a newspaper of general circulation published weekly in the town of Huntley, in the County of Yellowstone, State of Montana, and that the (9) folio Legal

Revised Notice of Public Hearing, a true copy of which is hereto **included**, was published in said newspaper on the following dates:

April 17, 2020; April 24, 2020; May 1, 2020; May 8, 2020; May 15, 2020;

making in all (5) publication(s).



REVISED NOTICE OF PUBLIC HEARING

City of Billings, FY2020-2024 Consolidated Plan and FY2020-2021 Annual Action Plan Community Development Block Grant (CDBG) and HOME Investment Partnership Programs (HOME).

The City of Billings will hold a PUBLIC HEARING on its FY2020-2024 Consolidated Plan and FY2020-2021 Annual Action Plan. Due to the COVID-19 health concerns, the format of the City Council meeting will be held in a virtual videoconferencing environment. In order to honor the Right of Participation and the Right to Know in Article II, sections 8 and 9, of the Montana Constitution, the City of Billings and City Council are making every effort to meet the requirements of the open meeting laws.

The Agenda Packet is available for viewing on the City's website at: [Agenda Packet](#). Councilmembers will attend the meeting via a remote location, using a virtual meeting method. City Hall and the Council Chambers will be closed during the meeting.

The Public may view the meeting on the Community 7 TV - Channel 7 or Channel 607 - Spectrum Cable. The Public may also view online at [www.comn7tv.com](#) and click on the "Watch Live" icon. Community 7 also has links to their Facebook page and YouTube channel in which to view the meeting.

Public comment will be taken only during the Public Comment periods as indicated on the agenda, and during the Public Hearings under the Regular agenda. Comments may be sent to Council via email before 3:00 PM on Monday, April 27th, at: [http://billingsmt.us/153II/City-Council-E-mail-Messages](#)

Emails received after 3:00 PM and prior to 5:00 PM, may be read during the meeting.

The Public may call in during specific Public Comment periods of 4:00-237-8190. All callers will be in a queued system and are asked to remain on hold and be patient. Calls will be taken in the order in which they are received. Calls will be restricted to 3 minutes of testimony as is customary.

The purpose of the public hearing is to obtain public comment on local housing and community development needs relative to proposed CDBG and HOME funding recommendations. The comments will be used along with special outreach to individuals and organizations currently involved with housing to finalize the plans for the use of CDBG and HOME resources and other housing and community development resources in Billings. The City of Billings anticipates allocating approximately \$640,000 in new CDBG and \$350,000 in new HOME funding annually over the next five years. In addition, the city anticipates receiving an additional \$395,972 in CDBG-CV funding as a result of the Coronavirus Aid, Relief, and Economic Security Act (CARES Act, Public Law 116-136).

The FY2020-2024 Consolidated Plan is intended to be a strategic planning document which identifies housing and community development needs, evaluates available resources, and develops workable strategies to address these needs in Billings for a five-year period: July 1, 2020 to June 30, 2025. The FY2020-2021 Annual Action Plan covers periods to be undertaken from July 1, 2020 to June 30, 2021. City staff is currently coordinating with Riverstone Health to plan and undertake pandemic response activities to meet the health care needs of low-income residents in Billings.

The Consolidated and Annual Action Plans will be available for public comment from March 28 through May 11, 2020. The plan will then be revised, as required, and the estimated date for submittal to the U.S. Department of Housing and Urban Development is May 15, 2020.

Proposed Consolidated / Annual Action Plans will be available on March 26, 2020 via the City's website at: [www.CityofBillings.net/CDEporis](#). The public may also request hard copies of the plans by calling 406.247.8075 or 711 for TTY. Hard copies may be picked up at the front door of the Community Development office Monday through Friday, 8:00am to 5:00pm; 2825 3rd Avenue North, 6th Floor, Billings, MT. Hard copies can also be mailed via the U.S. Postal Service by request.

The City of Billings encourages all members of the community to participate in the Consolidated Planning process. The public hearing is accessible to individuals with physical disabilities. Special arrangements for participation in the public hearings by individuals with hearing, speech, or vision impairment may be made upon request at least three days prior to the hearing. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance with the City's Language Assistance Plan.

Due to the current Novel Coronavirus (COVID-19) pandemic, the Centers of Disease Control and Prevention recommended implementing precautionary safety measures for meetings indoors. Those choosing to attend a City Council meeting in person may be assigned seating to promote the avoidance of close contact with others. The public comment period has been extended to a 45 day period to accommodate additional efforts to encourage public involvement in the development of the Consolidated Plan during the COVID-19 pandemic.

The public is also encouraged to participate via the following:

- Email written comments to becktblt@BillingsMT.gov
- Leave a voice mail message by calling 406.657.8298
- Send a written letter to Community Development, PO Box 1178, Billings, MT 59103
- Community Seven Television also provides the following options to view City Council meetings:
 - Streamed live or video on demand: [www.comn7tv.com](#)
 - Facebook: [www.facebook.com/comn7tv](#)

Additional information regarding the proposed plans or the public hearing can be obtained by contacting Carly Collins at the Community Development office: phone 406.247.8075 (711 for TTY); or email collinsc@BillingsMT.gov.
Fair Housing Equal Opportunity.

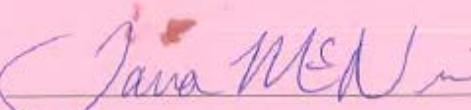
04/17, 04/24, 05/01, 05/08, 05/15/2020
MNAZLP

Denise R. Bohman
Billings City Clerk
P.O. Box 1178
Billings, MT 59103

STATE OF MONTANA
County of Yellowstone

On this 15th day of May 2020, before me, the undersigned, a Notary Public for the State of Montana, personally appeared Jonathan McNiven, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed same.

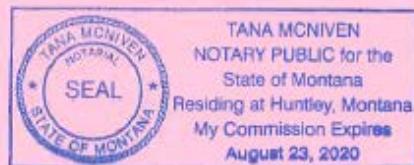
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal that day and year first above written.



Tana McNiven

NOTARY PUBLIC for the State of Montana, residing at Huntley, MT.

My commission expires: August 23, 2020



Affidavit of Publication

STATE OF MONTANA
County of Yellowstone

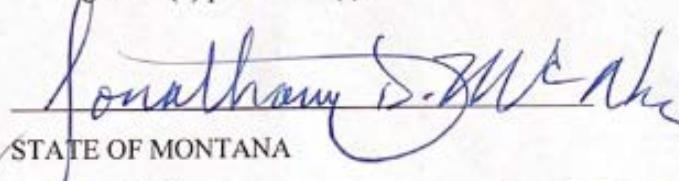
Jonathan McNiven

Being duly sworn, deposes and says:

That he is the Legal Advertising Clerk of Yellowstone County News, a newspaper of general circulation published weekly in the town of Huntley, in the County of Yellowstone, State of Montana, and that the (7) folio Legal Notice of Public Hearing, a true copy of which is hereto included, was published in said newspaper on the following dates:

March 27, 2020; April 3, 2020; April 10, 2020;

making in all (3) publication(s).

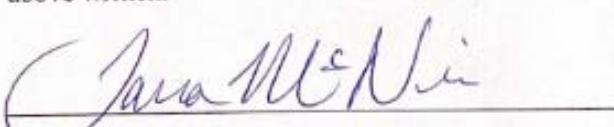

STATE OF MONTANA

County of Yellowstone

On this 17th day of April 2020, before me, the undersigned, a Notary Public for the State of Montana, personally appeared Jonathan McNiven, known to me to be the person

whose name is subscribed to the within instrument and acknowledged to me that he executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal that day and year first above written.


Tana McNiven

NOTARY PUBLIC for the State of Montana, residing at Huntley, MT.

My commission expires: August 23, 2020



NOTICE OF PUBLIC HEARING

City of Billings, FY2020-2024 Consolidated Plan and FY2020-2021 Annual Action Plan
Community Development Block Grant (CDBG) and HOME Investment Partnership Programs (HOME)

The City of Billings will hold a PUBLIC HEARING on its FY2020-2024 Consolidated Plan and FY2020-2021 Annual Action Plan on Monday, May 11, 2020 at 5:30 p.m. at the City Council meeting in Council Chambers of City Hall, 210 North 7th in Billings, Montana. Community Seven Television also provides the following options to view City Council meetings:

- Streamed live or video on demand: www.commtv.com
- Facebook: www.facebook.com/commtv

The purpose of the public hearing is to obtain public comment on local housing and community development needs relative to proposed CDBG and HOME funding recommendations. The comments will be used along with special outreach to individuals and organizations currently involved with housing to finalize the plans for the use of CDBG and HOME resources and other housing and community development resources in Billings. The City of Billings anticipates allocating approximately \$160,000 in new CDBG and \$360,000 in new HOME funding annually over the next five years.

The FY2020-2024 Consolidated Plan is intended to be a strategic planning document which identifies housing and community development needs, evaluates available resources, and develops workable strategies to address these needs in Billings for a five-year period; July 1, 2020 to June 30, 2025. The FY2020-2021 Annual Action Plan covers projects to be undertaken from July 1, 2020 to June 30, 2021.

The Consolidated and Annual Action Plans will be available for public comment from March 28 through May 11, 2020. The plan will then be revised, as required, and the estimated date for submittal to the U.S. Department of Housing and Urban Development is May 15, 2020.

Proposed Consolidated / Annual Action Plans will be available on March 28, 2020 via the City's website at www.CityofBillingsmt.gov/CDReports. The public may also request hard copies of the plans by calling 406.247.8075 or 711 for TTY. Hard copies may be picked up at the front door of the Community Development office Monday through Friday, 8:00am to 4:00pm, 2825 3rd Avenue North, 6th Floor, Billings, MT. Hard copies can also be mailed via the U.S. Postal Service by request.

The City of Billings encourages all members of the community to participate in the Consolidated Planning process. The public hearing is accessible to individuals with physical disabilities. Special arrangements for participation in the public hearings by individuals with hearing, speech, or vision impairment may be made upon request at least three days prior to the hearing. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance with the City's Language Assistance Plan.

Due to the current Novel Coronavirus (COVID-19) pandemic, the Centers of Disease Control and Prevention recommend implementing precautionary safety measures for meetings indoors. Those choosing to attend a City Council meeting in person may be assigned seating to promote the avoidance of close contact with others. The public comment period has been extended to a 45-day period to accommodate additional efforts to encourage public involvement in the development of the Consolidated Plan during the COVID-19 pandemic.

The public is also encouraged to participate via the following:

- Email written comments to booket@billingsmt.gov
- Leave a voice mail message by calling 406.247.8288
- Send a written letter to Community Development, PO Box 1178, Billings, MT 59103
- Community Seven Television also provides the following options to view City Council meetings:
• Streamed live or video on demand: www.commtv.com
- Facebook: www.facebook.com/commtv

Additional information regarding the proposed plans or the public hearing can be obtained by contacting Carly Collins at the Community Development office, phone 406.247.8075 (711 for TTY); or email collins0@billingsmt.gov.

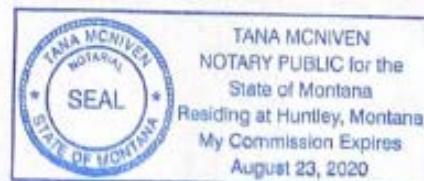
Fair Housing Equal Opportunity.

Published on March 27th, April 3rd, April 10th, April 17th, April 24th, May 1st, and May 8th 2020.

03/27, 04/10, 04/10,
MNAxLP

2020

Darlene R. Bohm
Billings City Clerk
PO. Box 1178
Billings, MT 59103



Appendix F: Public Comments

Public Comment Period: The City of Billings' Consolidated Plan and Annual Action Plan was open for public comment from March 28, 2020 to May 11, 2020. Staff received inquiries relative to the CARES Act funding awarded to the City in April 2020. There are many competing interests relative to accessing this funding source, although the City has not received and processed necessary HUD regulatory guidance to move forward with a funding allocation to a specific agency.

The City also received an email inquiry from Patti Webster, Executive Director, Housing Authority of Billings on April 14, 2020. She asked if there was an opportunity to utilize HOME funds for rental assistance. The comment was in reference to a forwarded HUD email regarding suspensions and waivers for the HOME program for COVID-19 response. City staff was aware of several rental and mortgage assistance programs implemented by the State of Montana in response to COVID-19. Funding for several months of rent / mortgage payments continues to be available to address immediate housing needs for low income households across the state. Therefore, the City would not be pursuing waivers or suspensions to move forward with tenant assistance to avoid duplication of services.

The City of Billings received no other comments during the public comment period.

Public Hearing: On May 11, 2020, a Public Hearing was held at the Billings City Council meeting at City Hall, 210 North 27th Street, Billings, Montana. To facilitate an open public involvement process, the public hearing was available live and remains available on demand at the www.comm7tv.com website and also on Community 7's public Facebook page at www.facebook.com/comm7tv.

Councilmember Yakawich: He has heard the City's presentation seven times and this presentation was the best ever. He was inspired by the infrastructure project planned in the [Southwest Corridor] as he has been in the area and has had a friend living in the C & C Community for a long time. The idea [of moving from rental to homeownership] is rockin'! City staff noted that the C & C Community had to incorporate and become an official organization while NeighborWorks Montana facilitated the process. Beckett noted that the staff is excited about the project and are pleased with the improvements already made in the community after it was purchased by the residents.

Councilmember Joy: Totally supports this and wanted to thank City staff and the Community Development Board for doing a fabulous job on this. Wonderful job – the C & C Community happens to be in Ward 3, wonderful, absolutely wonderful. She said she was glad that the Community Development Board wanted to take on this infrastructure project; it's going to turn out really fabulous.

Councilmember Neese: Noted a question about the data pointing to adequate affordable housing availability and how it is not available [to low income households] because people are living below their means. He said, "Why do you think that is and how can we rectify that?" Staff noted they could only offer a personal opinion; everyone learned a lot in the recession. Living below household means is something everyone talks about. People with greater incomes occupy units affordable to low and very low income households, so City staff has prioritized development of affordable housing units in the Consolidated Plan. Staff noted the very high number of households on the waiting list for the Housing Authority of Billings, particularly single-person households.

Councilmember Neese asked if we could duplicate the [C & C Community ownership] process with other trailer / mobile home parks. Staff said they really hoped so. The model of collecting lot rents is very lucrative for manufactured housing park owners, particularly if they are not making improvements to the site. They can increase the density of the park to further increase their income. There has to be an owner willing to sell a park and there has to be an organization like NeighborWorks Montana. Mary Lou Affleck facilitated the incorporation and purchasing process for the residents. There were persons living in the units for decades that never spoke to one another while they were renters. As owners, they are working together and helping one another out during the pandemic, cleaning up the properties together, etc. Staff hopes the City can fund more of these types of projects and would recommend funding any infrastructure project in any low income neighborhood in the City. Councilmember Neese also asked about the total amount of funding used for CDBG and HOME administration.

Councilmember Ronning: The Housing Authority waiting list number is over 7,000 households; staff notes that this is the largest number we have ever seen. Councilmember Ronning really appreciates the presentation and she watched staff online on the Facebook livestreaming of the Community Development Board meeting. They are a great Board and they are really participating – exciting to see.

The AmeriCorps VISTA program is very significant on many different levels. One of the areas she hopes staff adds to the list [of VISTA accomplishments] is the Indian Child Welfare Act (ICWA) Court. That is massive – not just significant in Billings. ICWA Court was developed by a Billings VISTA volunteer and it was the fourth court established nationwide. The Billings ICWA Court now travels nationwide to give presentations, trainings, and teachings and that really put Billings on the national level due to the work of the Billings VISTA member. Staff noted that the VISTA member who put the ICWA Court together is Shannen Keene and she now is working at the Seattle Indian Health Board and there is also another VISTA alum working there as well.

Councilmember Purinton: Requested a copy of the presentation and also requested a breakdown of what administration would pay for. Staff explained that administration pays for staff salaries, training costs, printers, paper, office supplies, etc. There are 15 spaces in the Miller Building and the City Council pays for the office space. We can have over 50 VISTA members per year and 15 to 30 members on board at any one time, so a lot goes on in the office.

Jim Corson – Public Hearing Call-In Hotline: Noted he is on the Community Development Board. He praised City staff; they are absolutely wonderful, the best, so helpful, and everyone is great to work with. He was going to hype the presentation but the City Council seemed to like it. He encouraged the City Council to support the Consolidated Plan and funding recommendations. Mayor Cole thanked Mr. Corson for his work on the Board and his contribution to the community.

No other comments were made during the public hearing.