

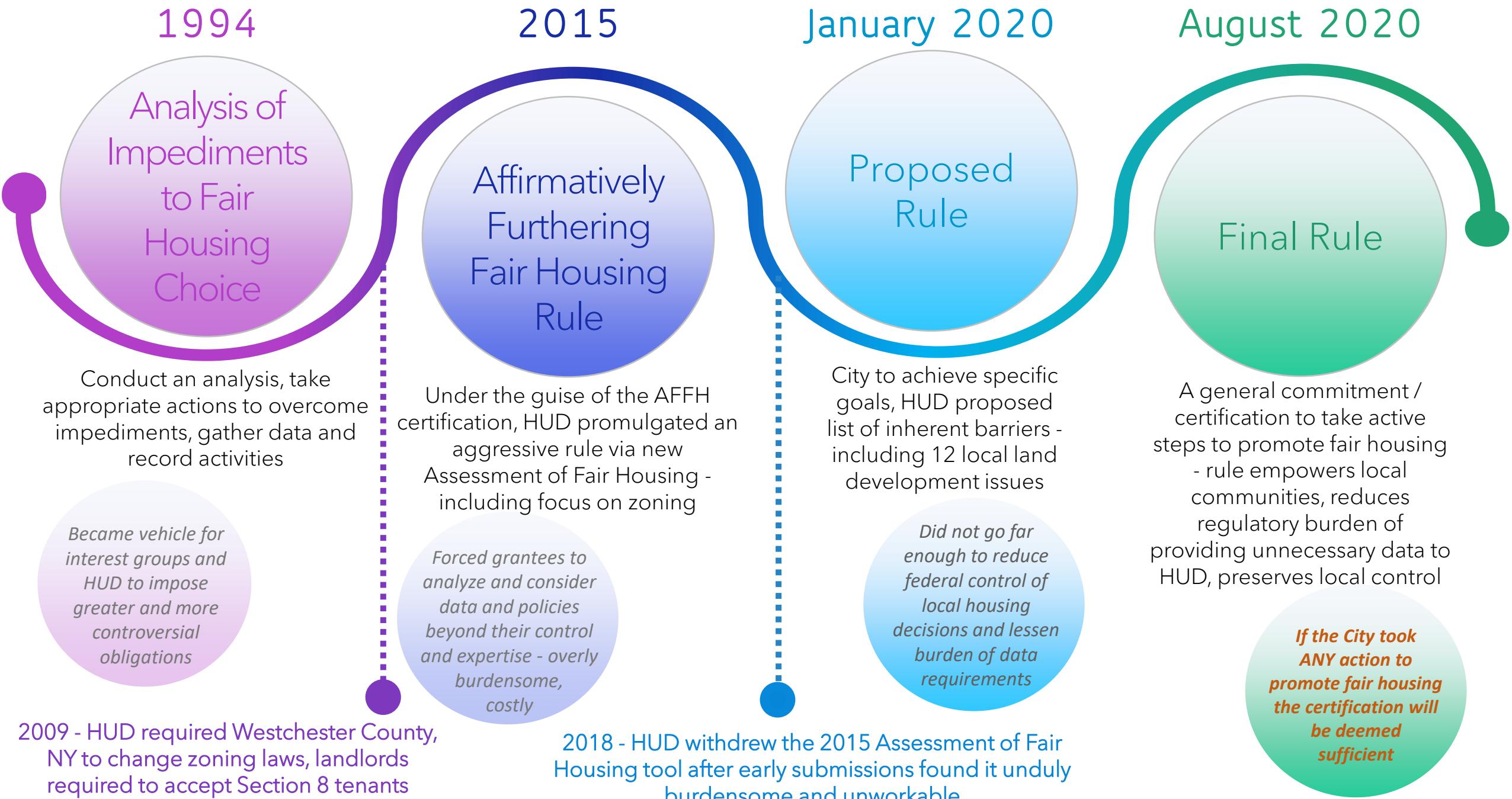
Analysis of Impediments to Fair Housing Choice

2020 Statewide Analysis:
State of Montana, Billings, Great Falls, Missoula

Review of Information Related to Billings

Historical Overview

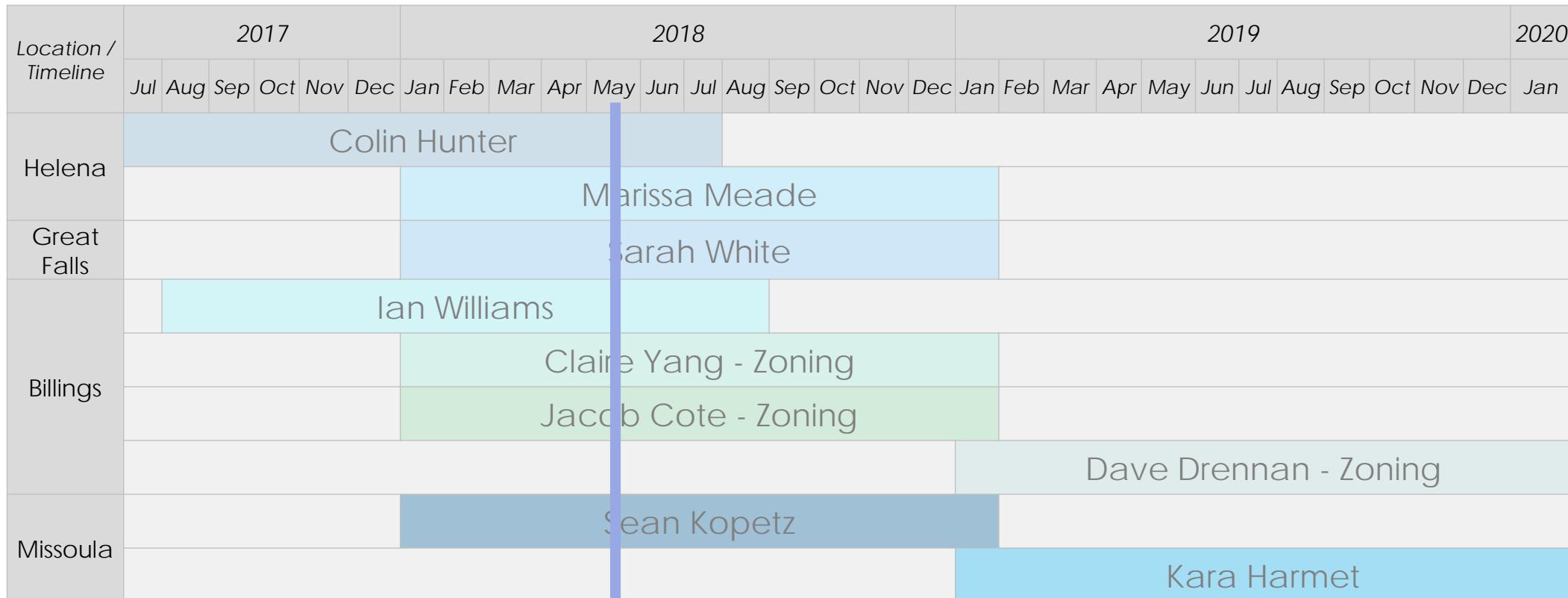
- 1994 to Present Day
- Events - Changed Trajectories
- Current HUD Rule
- AmeriCorps VISTA Members: 2017 to 2020



Contributing AmeriCorps VISTA Members



Contributing AmeriCorps VISTA Members



May 2018

HUD withdrew the 2015 Assessment of Fair Housing tool

Assessment of Fair Housing

Analysis of Impediments to Fair Housing Choice

Proposed Rule

New Rule

Current Situation

- State's AI is nearly complete
 - *Sections pending: State of Montana & Missoula*
- Jurisdictions are no longer required to complete a study
- Billings sections complete
 - *Used for Consolidated Plan / Annual Action Plan*

Findings

- Housing Choice
- Segregation
- Cost Burden
- Housing Problems
- Homeownership Rate
- Discrimination
- Opportunity
- Knowledge

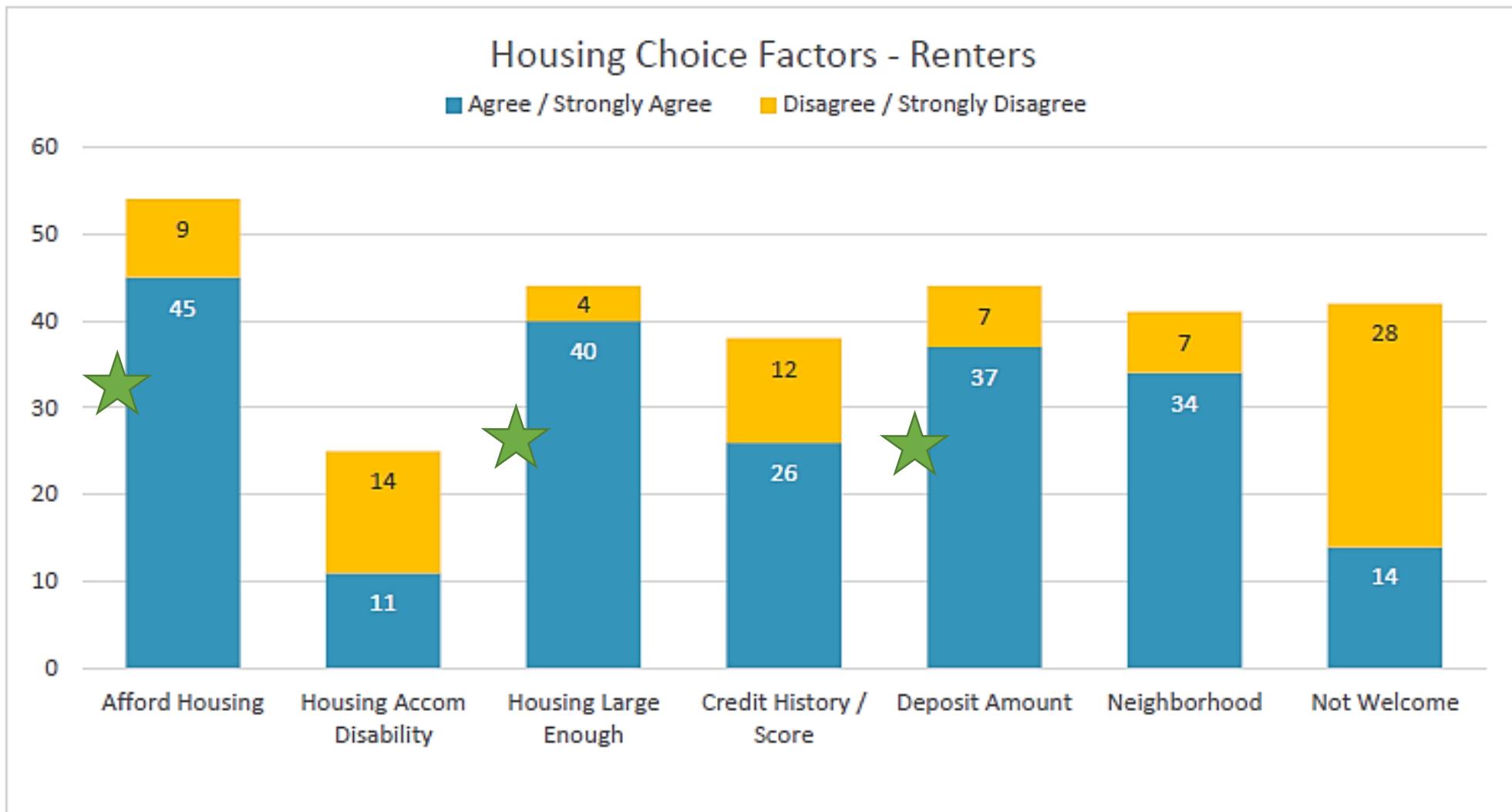
Data References - lower left on each slide

- Consolidated Plan
- Billings Sections - Analysis of Impediments
 - Fair Housing Community Survey
 - HUD Discrimination Complaints: 2013-2018

Findings

Housing Choice

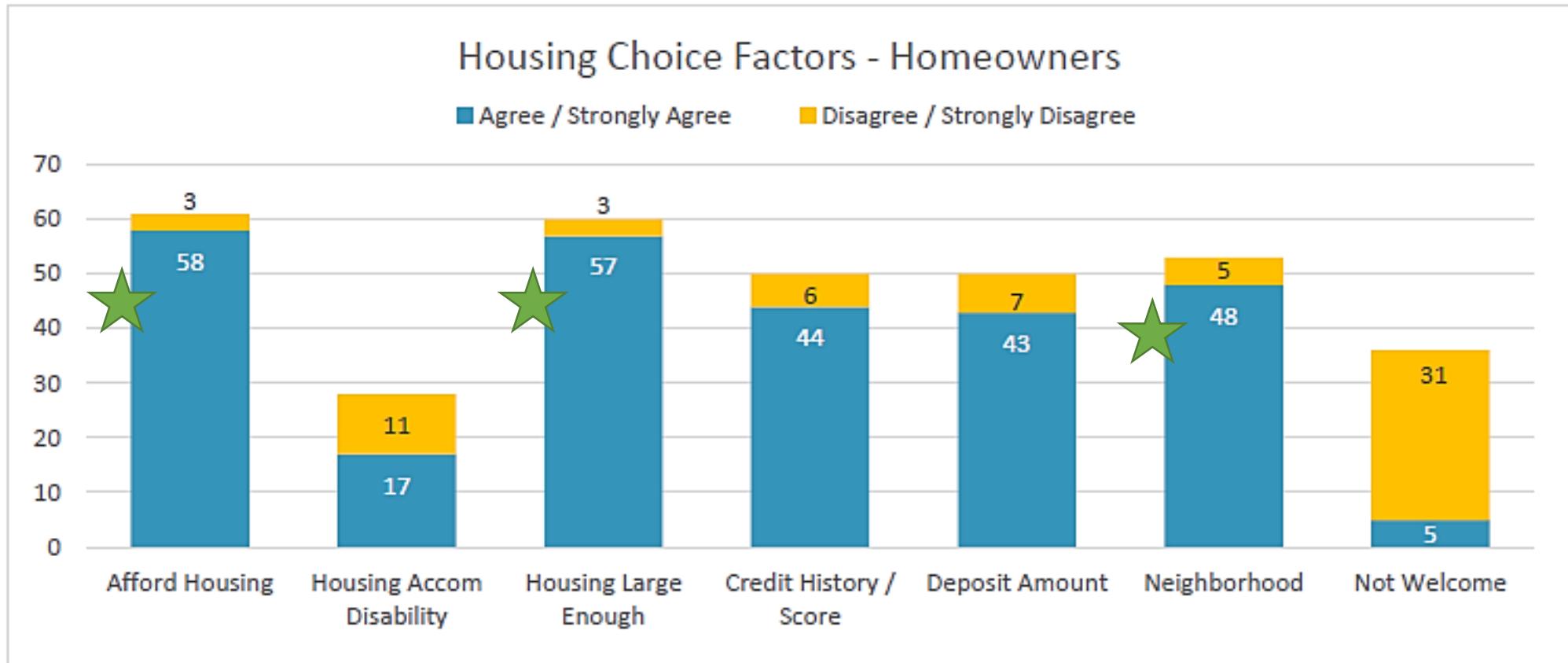
Only if you are a renter, answer the following: How important are the following factors in your housing choice?



Findings

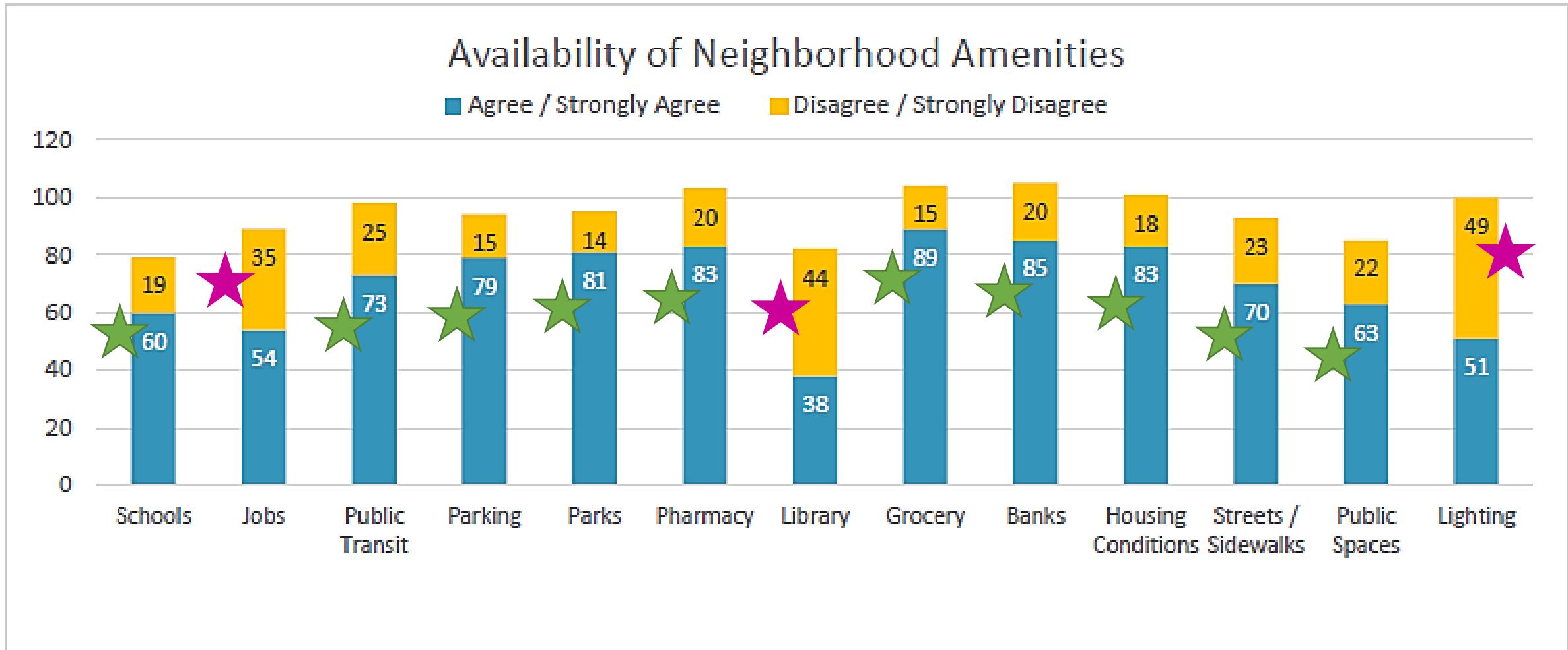
Housing Choice

Only if you are a homeowner, answer the following: How important are the following factors in your housing choice?



Findings

Housing Choice



Findings

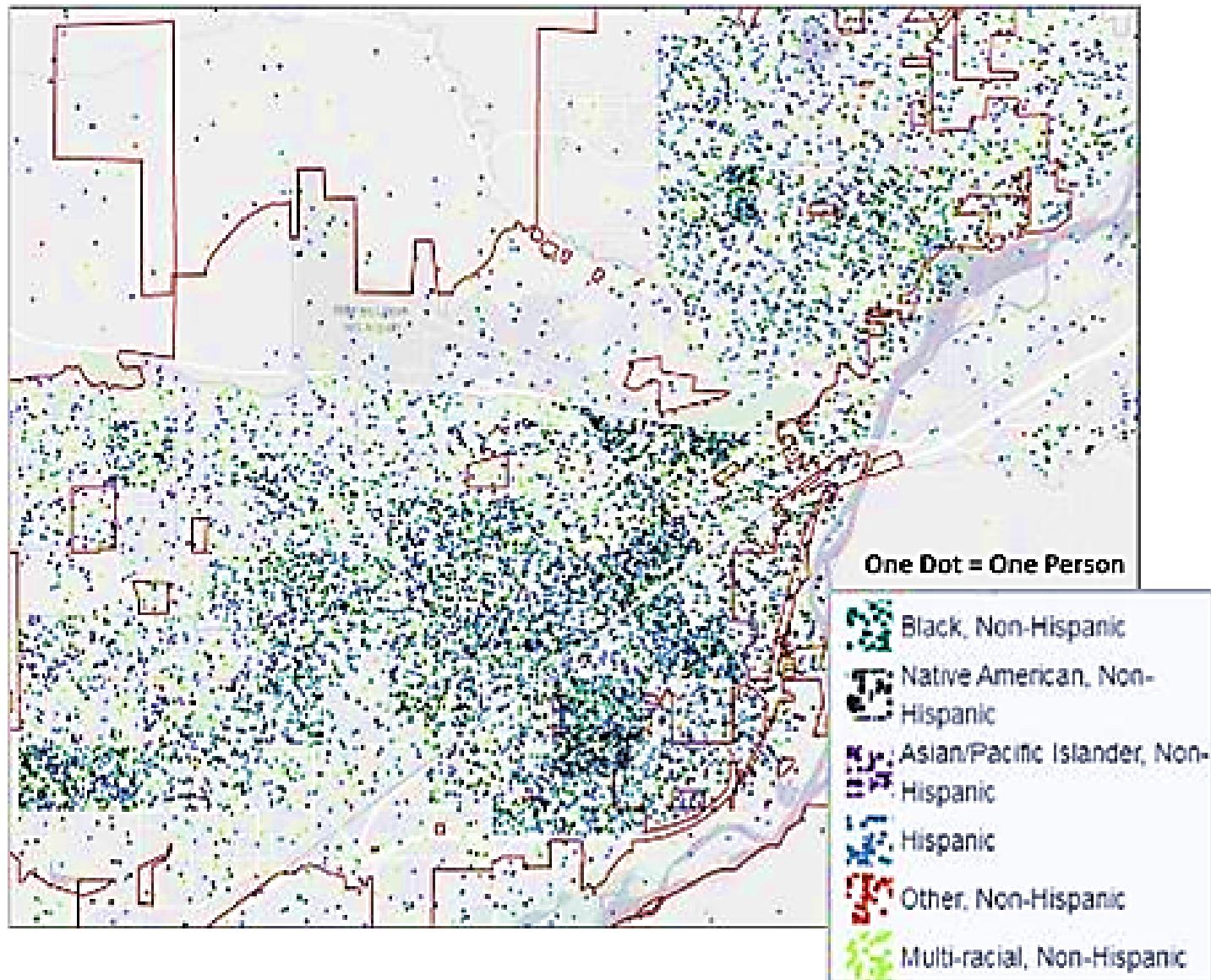
Segregation

Racial / Ethnic Trends in Billings					
Race / Ethnicity	Non-Hispanic	Year			
		1990	2000	2010	Change
White	Non-Hispanic	92.94 %	90.19 %	86.99 %	(5.95) %
Black		0.46 %	0.77 %	1.30 %	0.84 %
Asian / Pacific Islander		0.58 %	0.93 %	1.23 %	0.65 %
Native American		2.9 %	3.91 %	5.17 %	2.27 %
Hispanic		3 %	4.03 %	5.22 %	2.22 %

HUD Table 2: Brown Longitudinal Tract Database using decennial census data, 2010, 2000 & 1990

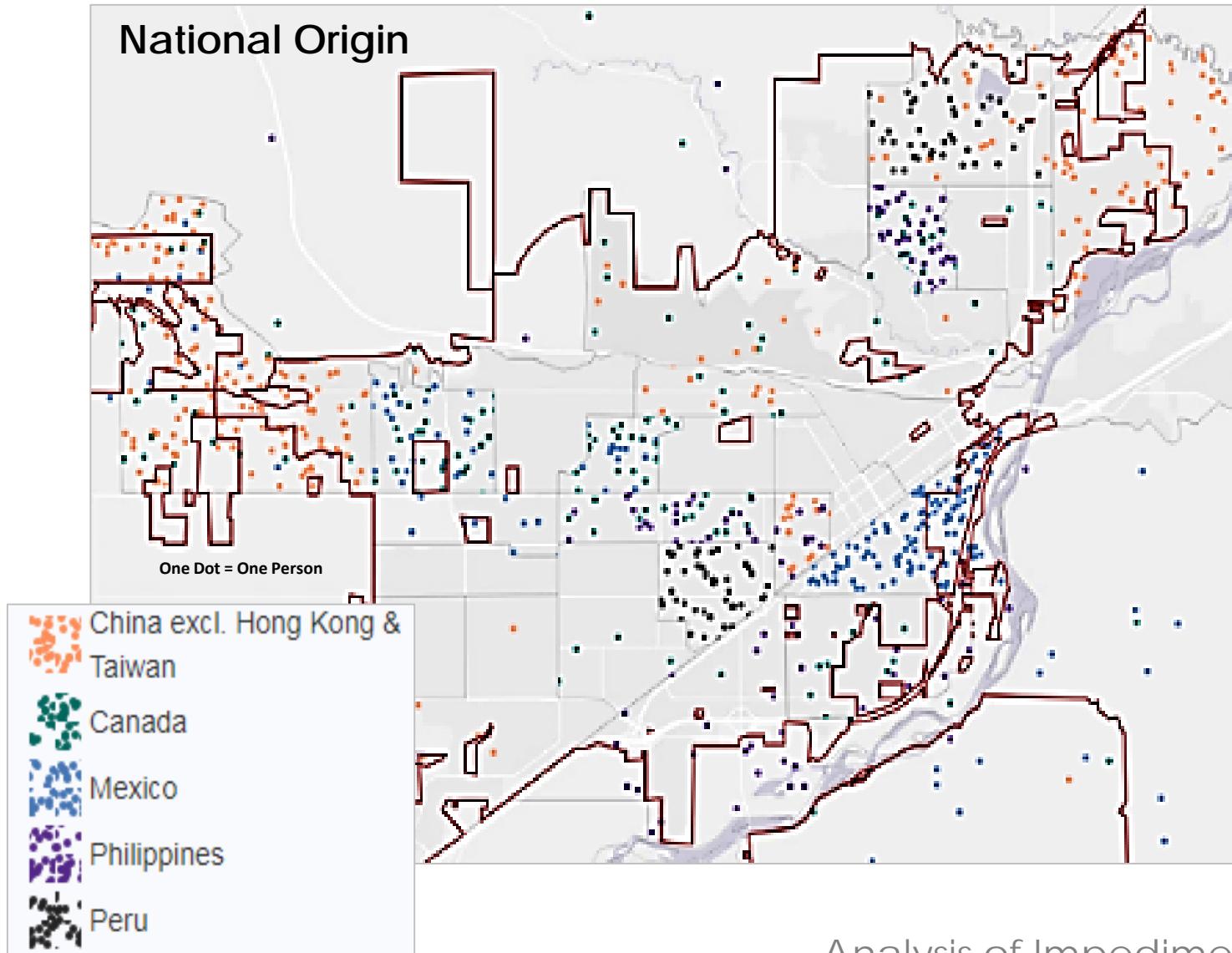
Findings

Segregation



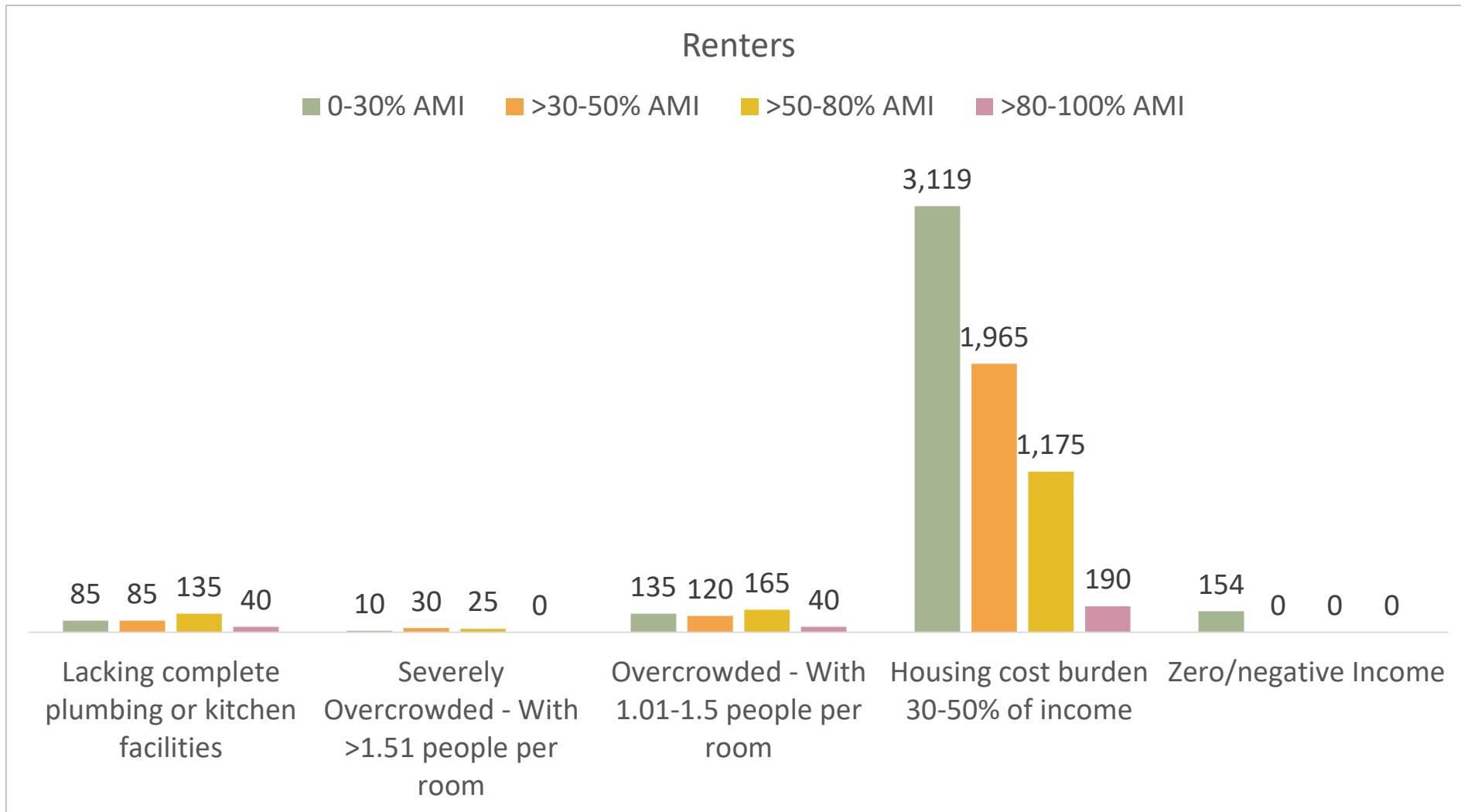
Findings

Segregation



Findings

Cost Burden



Findings

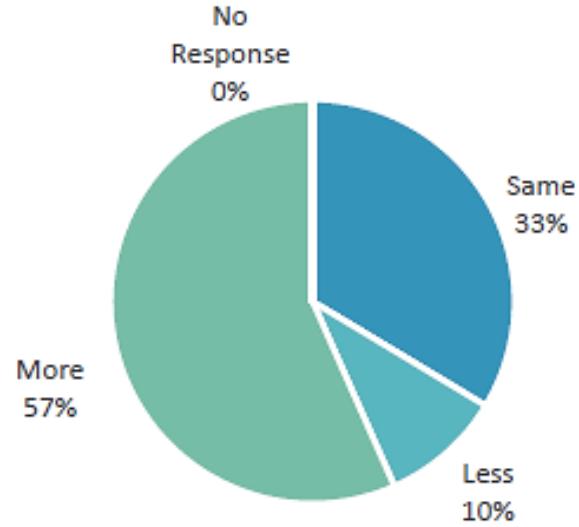
Cost Burden



Findings

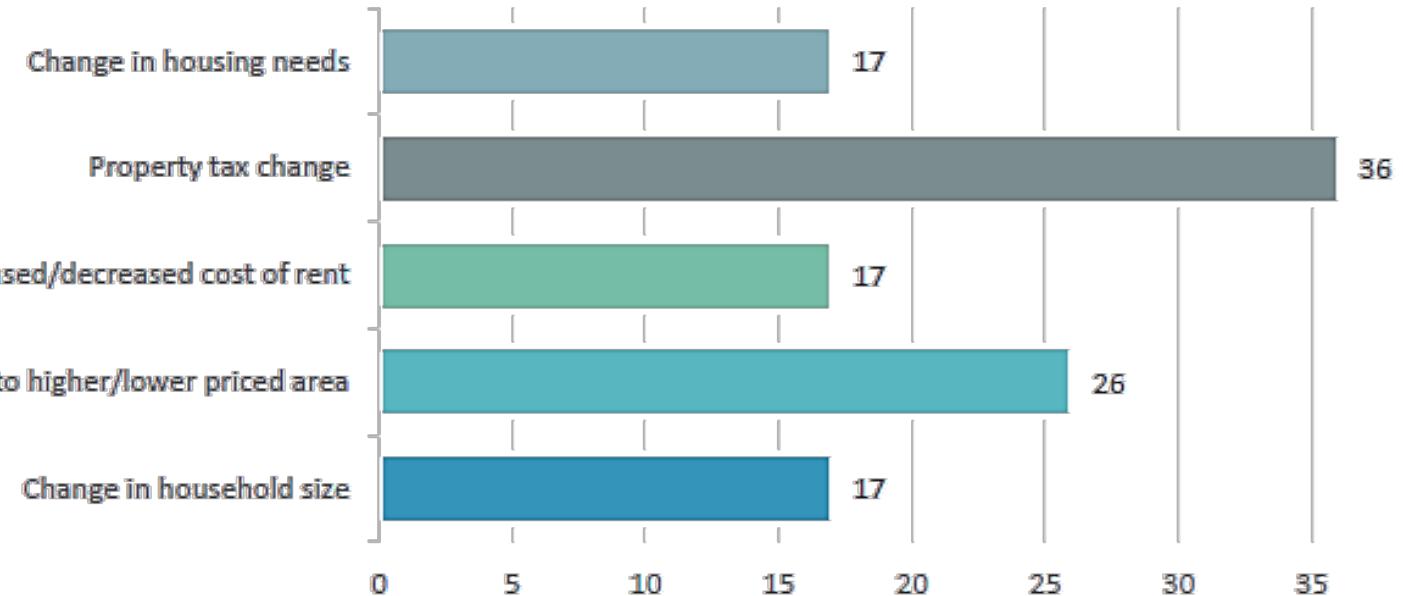
Has your housing cost changed in the past 5 years?

Change in Housing Cost



What caused the change in your housing cost?

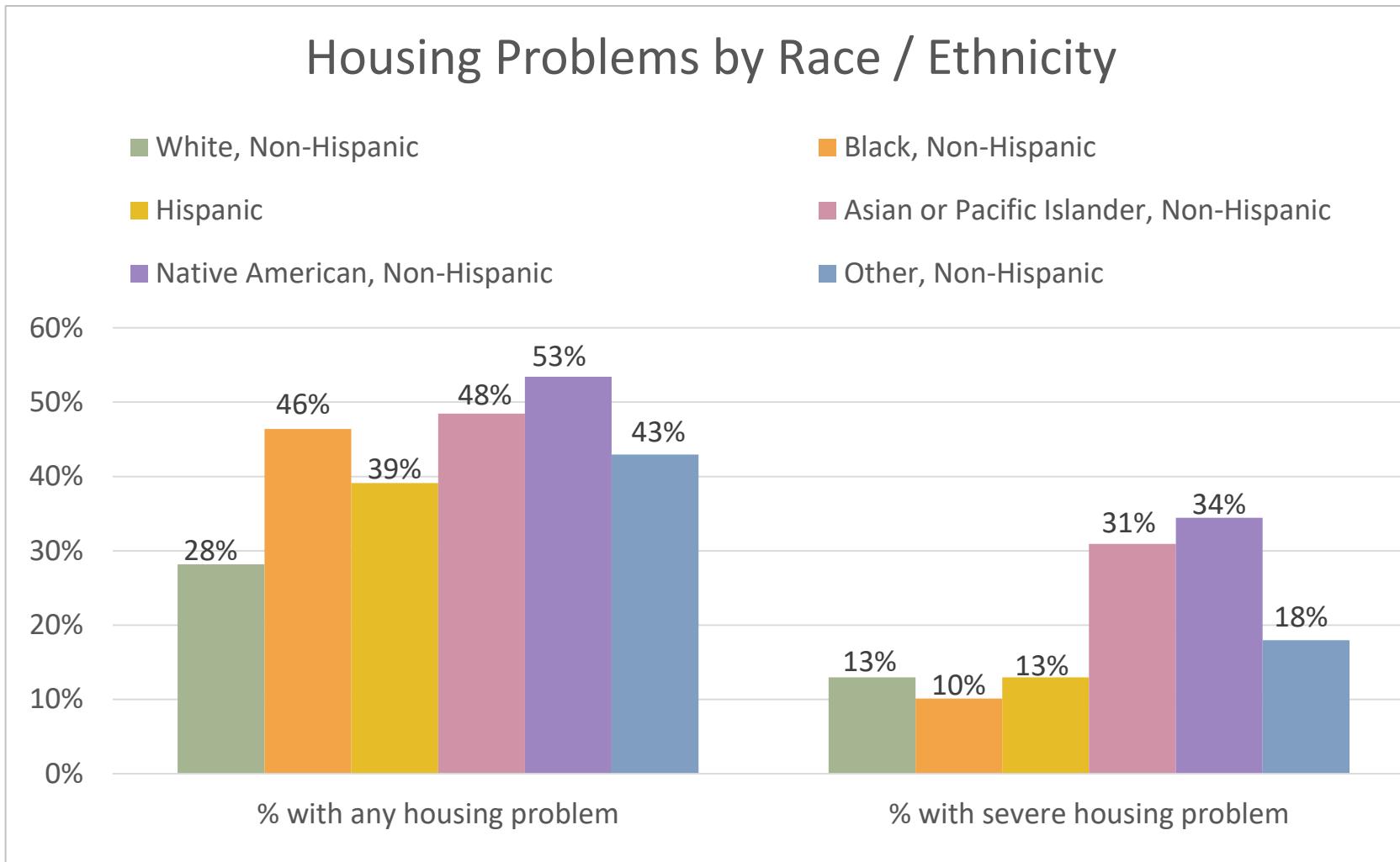
Reasons Housing Cost Changed



Cost Burden

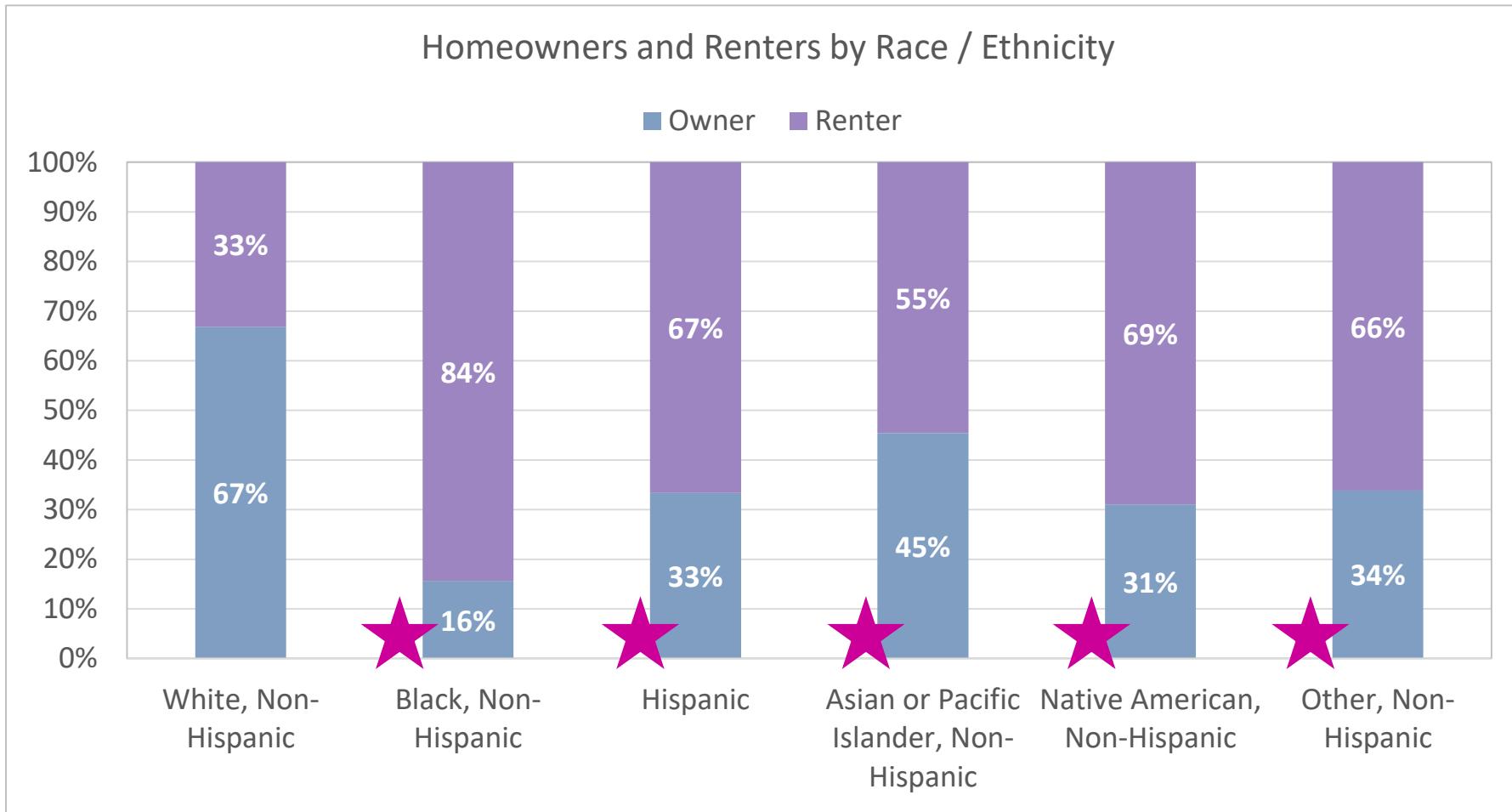
Findings

Cost Burden



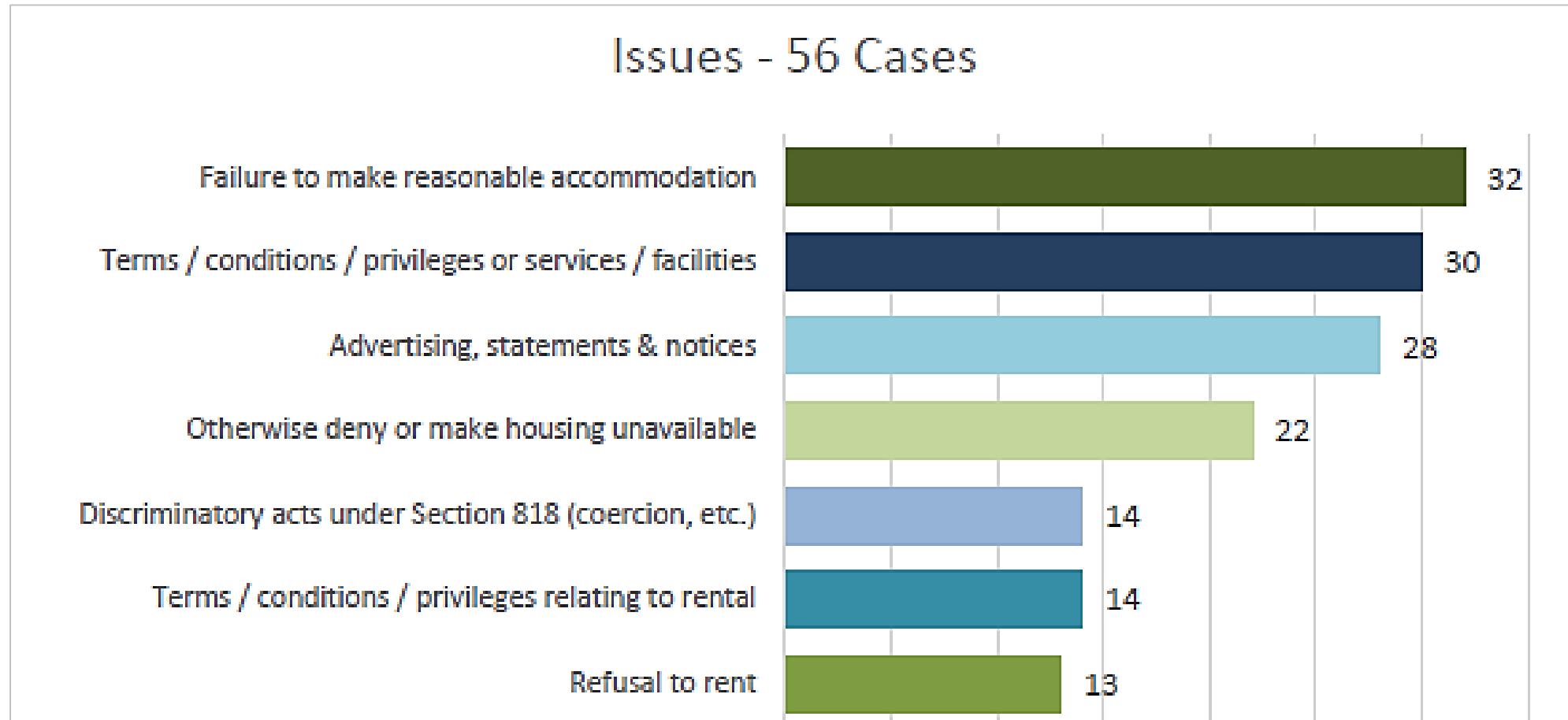
Findings

Homeownership Rate



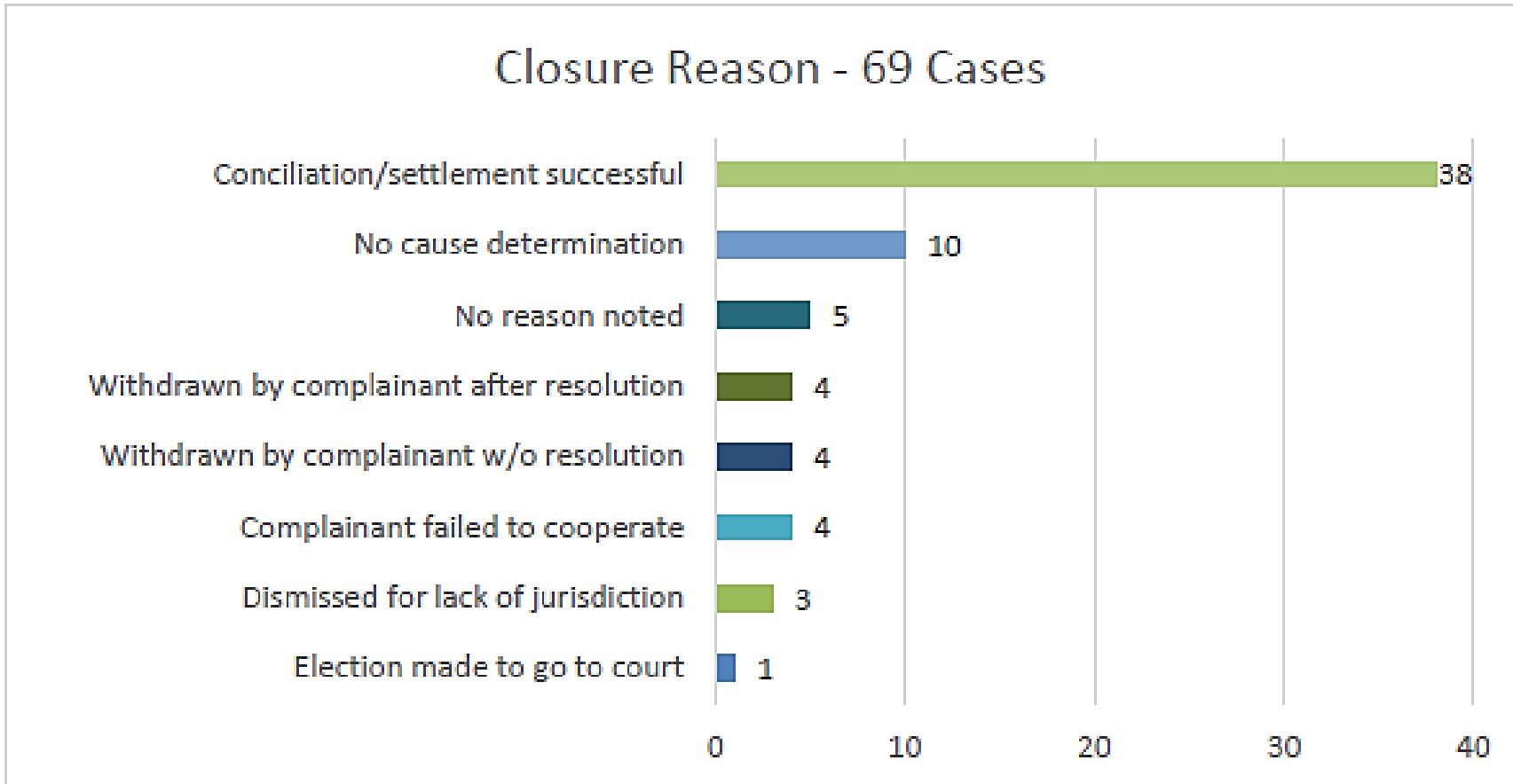
Findings

Discrimination



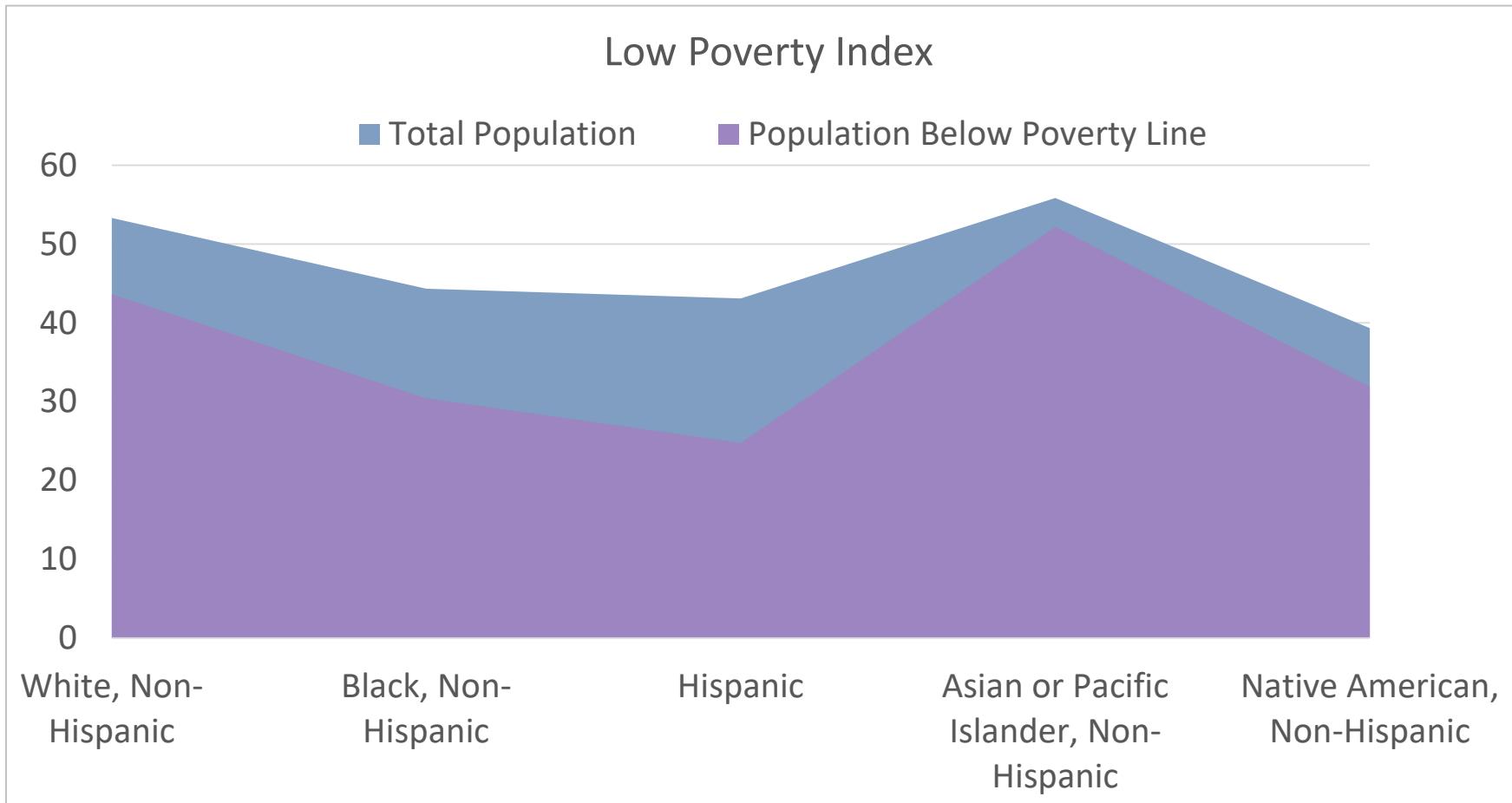
Findings

Discrimination



Findings

Opportunity



Findings

Opportunity

Percent of Students Meeting / Exceeding Standards - English Language Arts

Grades	3rd	4th	5th	6th	7th	8th	Average
All Students	37.75%	40.59%	48.94%	42.42%	42.39%	40.38%	42%
American Indian/Alaskan Native	17.65%	18.99%	25.76%	22.09%	21.88%	19.18%	21%
White	42.78%	45.01%	53.80%	45.81%	46.52%	45.62%	47%
Hispanic	18.28%	22.02%	33.06%	33.33%	28.00%	20.79%	26%
Multi-Racial	29.59%	39.66%	42.96%	41.13%	35.71%	29.59%	36%
Students Eligible for Free or Reduced Lunch	24.02%	26.79%	35.28%	27.32%	28.18%	27.15%	28%

Percent of Students Meeting / Exceeding Standards - Mathematics

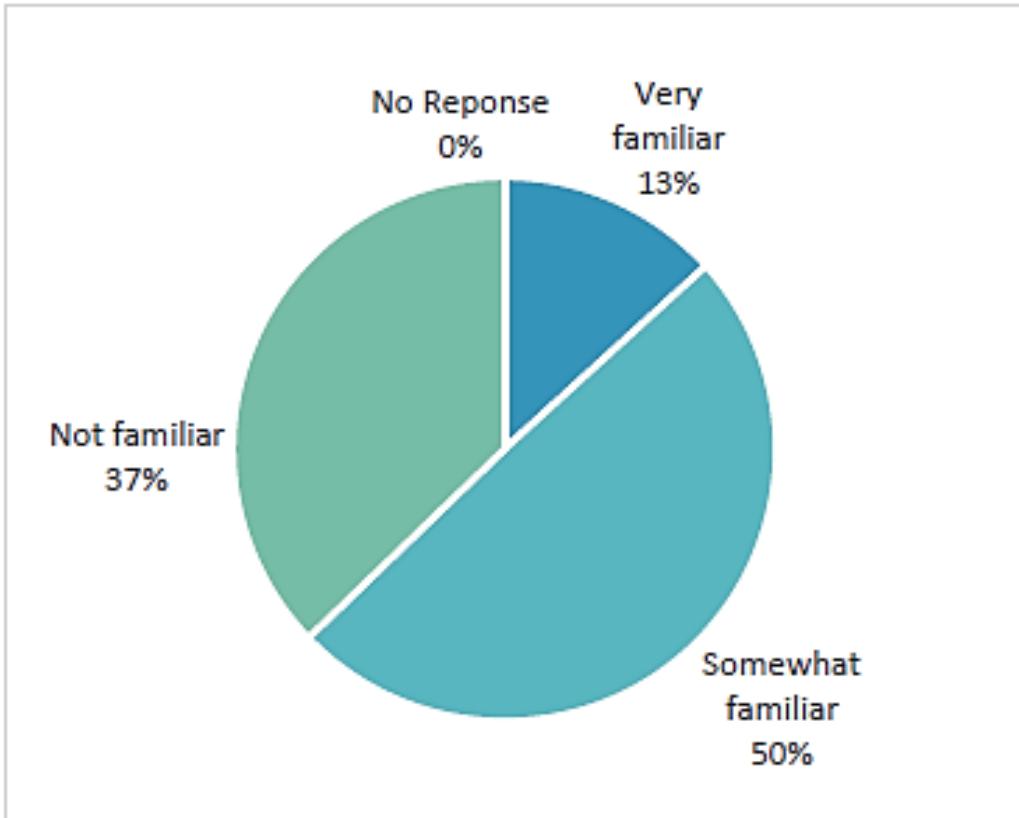
Grades	3rd	4th	5th	6th	7th	8th	Average
All Students	49.06%	46.71%	42.49%	35.57%	35.74%	34.19%	41%
American Indian/Alaskan Native	27.00%	26.92%	18.18%	11.63%	-	15.28%	20%
White	55.54%	51.41%	47.38%	40.37%	39.76%	38.47%	46%
Hispanic	26.60%	31.48%	28.93%	22.22%	22.40%	19.80%	25%
Multi-Racial	34.69%	39.66%	35.07%	32.52%	27.84%	24.49%	32%
Students Eligible for Free or Reduced Lunch	35.28%	34.21%	29.38%	21.23%	21.41%	20.65%	27%

Data for Asian, Black / African American, Native Hawaiian / Pacific Islander, and Migrant Program students is unavailable.

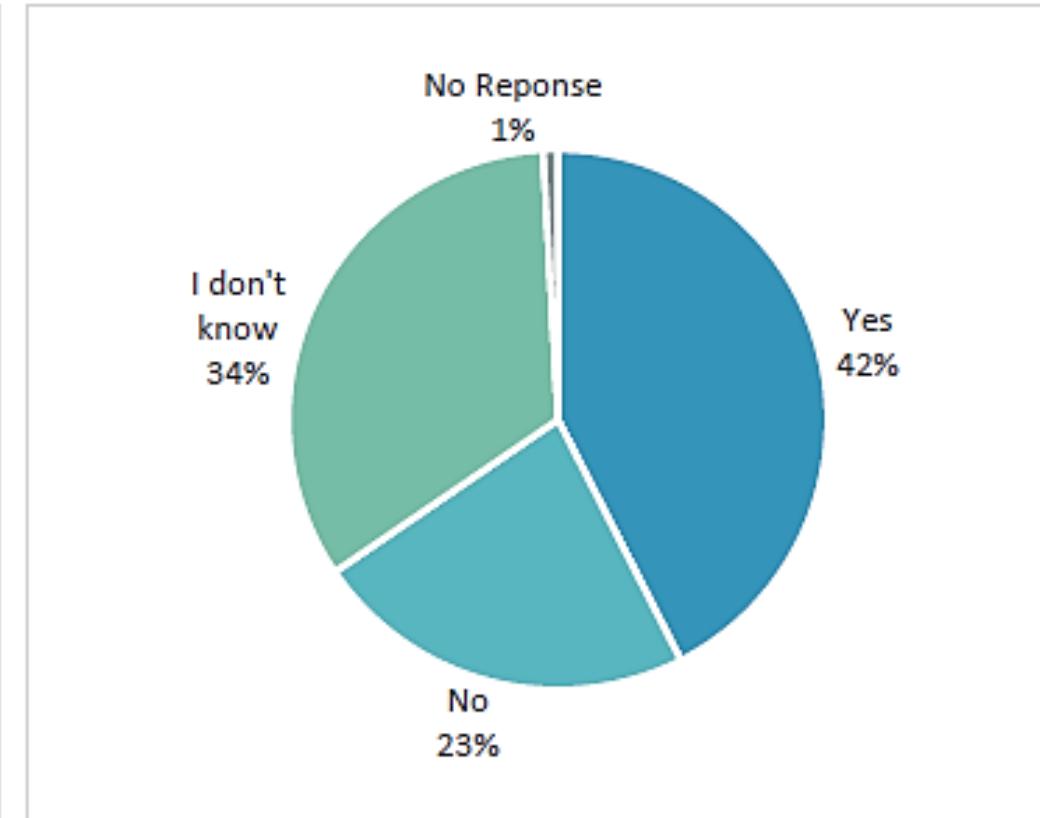
Findings

Knowledge

How familiar are you with Fair Housing Laws?



Do you think Federal and/or State Fair Housing Laws are difficult to understand or follow?



Impediments & Strategies

- Factors limiting fair housing choice
- Strategies to overcome barriers to fair housing choice

Impediments

Factors limiting fair housing choice

Housing affordability limits rental and owner housing choice and opportunity.



Housing cost burden is the most significant issue for both rental and ownership households.

Billings is in the beginning stages of segregation.



Low-Income racial & ethnic minorities are disproportionately and negatively impacted by:

- Housing Problems
- Homeownership Rates
- Opportunity: Index Scores
- Education Issues

Montana citizens are unfamiliar with fair housing laws.



Impediments & Strategies

Housing affordability



Housing cost burden

Segregation



Minorities

- Housing Problems
- Homeownership Rates
- Opportunity Scores
- Education Issues

Knowledge: fair housing laws



Improve housing affordability through affordable housing development, homebuyer, and home repair assistance programs

The location of new housing development and assistance programs will continue citywide

Target marketing efforts to reach ethnic and racial minorities

Anti-poverty efforts via Billings Metro VISTA Project

Housing Education	Healthcare Food Security
Economic Opportunity	

Provide fair housing education materials and support education opportunities

Questions?