



ANNUAL ACTION PLAN FY 2008-2009
CDBG & HOME Programs

COMMUNITY DEVELOPMENT DIVISION
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City of Billings, Montana
ANNUAL ACTION PLAN FY 2008-2009
CDBG / HOME Programs

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City of Billings, Montana
ANNUAL ACTION PLAN FY 2008-2009
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EXECUTIVE SUMMARY

This is the City of Billings' fourth year Action Plan of a 5-year strategic plan that identifies activities it will undertake in 2008-2009 to address priority needs in the community. The draft Annual Action Plan was open for public comment extending from April 4 through May 9, 2008. A public hearing was held on April 28, 2008 during the Billings City Council meeting to accept public comments on the Annual Action Plan and Community Development Board recommendations for funding. The Action Plan for FY 2008-2009 serves as the budget for the City's FY 2008-2009 Community Development Block Grant (CDBG) Program and HOME Investment Partnerships Program (HOME). Projects proposed for this year are found in Appendix A and funded projects can be found in Appendix G.

The Consolidated Plan is required for participation by the City of Billings in the U.S. Department of Housing and Urban Development (HUD) CDBG and HOME Programs and also for homeless programs funded under the McKinney-Vento Homeless Assistance Act and the Housing Opportunities for Persons with AIDS (HOPWA) Program. The City of Billings does not receive McKinney funds or HOPWA funds. Focused on CDBG and HOME activities, the Consolidated Plan combines the planning and application requirements for the CDBG and HOME Programs. Consolidation of the submission requirements for the CDBG and HOME Programs allows program planning and citizen participation to take place in a comprehensive context covering both programs. A separate Consolidated Plan is prepared by the City of Great Falls, the City of Missoula, and the State of Montana for non-entitlement areas of the state.

The CDBG and HOME programs covered by the Consolidated Plan have three basic goals:

1. To provide decent housing which includes maintaining the affordable housing stock in the community, increasing the availability of permanent housing that is affordable to lower-income households without discrimination, increasing support of housing which enables persons with special needs to live independently, and to assist homeless persons to obtain affordable housing.
2. 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 income groups within areas by deconcentrating 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.
3. To expand economic opportunities including creating jobs accessible to lower-income individuals, providing access to credit for community development activities which

promote long-term economic and social viability and empowering lower-income persons in federally assisted and public housing to achieve self-sufficiency.

Activities under these programs must primarily benefit low and moderate income persons. The strategies described in the City of Billings' Consolidated Plan outlines a specific course of action for the community's housing and community development activities. The plan builds on local assets to meet the needs of the community and sets forth goals, objectives, and performance measures to assure progress in achieving the strategies described in the plan.

The structure and content of this plan are based on specific requirements of the U.S. Department of Housing and Urban Development for the preparation of the Consolidated Plan. Many terms used in this document are specific to the Consolidated Plan process and HUD programs, and the reader may consult the Community Development Office for assistance.

Available Funding, Expenditure Limits and Match Requirements

CDBG administration and planning activities are budgeted at \$156,950 which is 20% of our new CDBG allocation (\$701,191) and program income (\$83,561). The proposed budget also includes \$69,019 in projects which have been cancelled or completed. One hundred percent of available funding will be used to benefit the low to moderate income households.

The amount of funding available for Public Service Activities is \$118,081. This amount represents 15% of prior year income (15% of \$86,018 is \$12,903) and the new CDBG allocation (15% of \$701,191 is \$105,179), and no additional reprogrammed funding from Public Services from prior years. Declining federal resources limit our ability to provide funding for Public Service activities (see Appendix A).

HOME administration activities are budgeted at \$62,921 which includes 10% of new HOME revenue (10% of \$483,959 is \$48,396) and program income (10% of \$145,246 is \$14,525).

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. MBOH contributed \$4 million in set-aside financing during FY2006-2007.

Past Performance

The City of Billings received comments from the U.S. Department of Housing and Urban Development regarding Comprehensive Annual Performance Evaluation Report (CAPER) in January 2008. The overall evaluation concluded the City of Billings CDBG and HOME programs are making strides in providing affordable housing and addressing community needs.

FFY2005-2009 CONSOLIDATED PLAN SUMMARY

The FFY2005-2009 Consolidated Plan followed a plan development process which included the development of the 2005 Billings Housing Needs Assessment completed by Montana State University-Billings, input from neighborhood groups, and public hearings on housing and community development needs. The plan was adopted by the Billings City Council on May 9, 2005.

The purpose of the Consolidated Plan is to identify the housing and community development needs of low-income households in Billings and develop strategies for addressing those needs in a comprehensive, coordinated fashion utilizing available federal and nonfederal resources. Five primary strategies are proposed in the FY2005-FY2009 Consolidated Plan to meet the diverse needs of Billings' lower-income households. These needs have been primarily identified through the 2005 Billings Housing Needs Assessment. This needs assessment was undertaken utilizing focus groups, individual interviews, a community survey, and an examination of census and housing market data. This work and input from neighborhood groups and community partners resulted in the identification of the following four characteristics of the community that the City of Billings will attempt to address with housing and community development activities:

1. Increasing housing cost compared to income and its effect on low-income renters and homeowners in achieving safe, decent and affordable housing;
2. An aging population and the associated increase in the percentage of the population with disabilities;
3. A slight decrease in the price of rental housing and short-term concern over the number of multi-family units scheduled to be constructed in 2005; and
4. The age and condition of the community's affordable housing stock, particularly in the older neighborhoods surrounding the City's Central Business District.

Addressing these community characteristics requires the continuation of existing partnerships and developing new partnerships between public, private and non-profit sectors of the community.

FFY 2005-2009 STRATEGIC PLAN

The following five strategies are proposed by the City of Billings in its FY2005-2009 Consolidated Plan to address Billings' housing and community development needs.

Strategy #1

Promote the preservation of the existing supply of affordable housing in the community, by:

- Providing affordable financing to allow low and moderate-income homeowners to perform needed repairs to their homes;

- Providing affordable financing to encourage rehabilitation of multi-family units affordable to lower income residents in the community; and,
- Reducing the loss of existing standard housing units affordable to lower income households due to redevelopment activities.

Strategy #2

Promote the preservation and revitalization of the community's older neighborhoods where the affordable housing stock is located, by:

- Preserving the housing stock in older lower income neighborhoods;
- Providing incentives to encourage development of vacant lots and redevelopment of substandard properties in lower income neighborhoods;
- Supporting activities that provide amenities and address infrastructure needs of older lower income neighborhoods; and,
- Supporting efforts of residents of lower income neighborhoods to work together to address needs and respond to opportunities.

Strategy #3

Promote new affordable housing opportunities, by:

- Encouraging the development of new affordable single, multi-family, and special needs housing in the community through private developers and non-profits; and,
- Promoting homeownership.

Strategy #4

Work as an active partner with non-profits, neighborhood groups, and others to address housing, community, and neighborhood needs, by:

- Encouraging housing and community development organizations to work together to build strong community structures to better address needs and to respond to opportunities; and,
- Supporting activities that promote fair housing and increase awareness of the rights and responsibilities of protected classes.

Strategy #5

Improve the economic conditions of lower income households in the community, by:

- Supporting efforts of community organizations to address the human service needs of lower income residents of the community in general and our lower income neighborhoods in particular; and
- Supporting the efforts of economic development and non-profit agencies to undertake strategies that will result in job training and employment opportunities for lower income households.

The complete FY2005-2009 Consolidated Plan can be viewed online:
<http://mt-billings.civicplus.com/DocumentView.asp?DID=1098>

FFY 2008-2009 ANNUAL PLAN

Strategy #1 - Promote the preservation of the existing supply of affordable housing in the community.

<i>Objective</i>	<i>Implementation Plan</i>	<i>2008-2009 Goals</i>
Provide affordable financing to lower income homeowners to perform needed repairs.	Complete substantial rehabilitation ¹ work through the Housing Rehabilitation Loan Program.	12 homes
	Complete minor rehabilitation work through the Minor Home Repair Program.	15 homes
	Provide funding for single purpose rehabilitation projects targeted to elderly and special needs lower income homeowners. Providing funding to organizations increases the total leveraged funding available for repair programs.	Assist with repairs for the elderly and disabled by working with non-profit organizations such as: LIFTT (7 ramps), YCCOA (50 repairs), and Rebuilding Together (4 homes).
	Pursue grant and private funding to support activities that increase resources available for housing rehabilitation activities.	Staff support & coordination to Rebuilding Together and other organizations performing rehabilitation.
Provide affordable financing to rehabilitate rental units affordable to lower income residents.	Complete substantial rehabilitation work to rental units for occupancy by lower income, elderly and special needs households through the Rental Rehabilitation Program.	5 rental units
Reduce the loss of existing standard housing units affordable to lower income households due to redevelopment activities.	Continue to work with organizations involved with redevelopment activities to promote the preservation of the existing supply of affordable housing and to mitigate the effects of demolition or conversion when it does occur.	Continue working with the Housing Needs Analysis Subcommittee of the Affordable Housing Task Force to continue work on housing guidelines ² .

¹ For the purposes of this plan, substandard condition of housing is defined by the City of Billings as properties requiring more than \$20,000 in funding to complete all required code related improvements to the property. Substandard condition but suitable for rehab would be those properties where \$20,000 invested would address all safety hazard conditions related items associated with the house within primary systems ranging from electrical, plumbing, heating, roofing, and foundation repairs.

² Housing is being lost due to redevelopment activities separate from CDBG and HOME activities. This work group has been established to study housing needs including the loss of housing units due to demolition or redevelopment activities and to develop local housing guidelines acceptable to the community. This initiative will increase local awareness of the negative cumulative effect resulting in the loss of affordable housing units. Local guidelines will be developed which balance the expansion needs of our community with affordable housing.

Strategy #2 - Promote the preservation and revitalization of the community's older neighborhoods where the affordable housing stock is located.

<i>Objective</i>	<i>Implementation Plan</i>	<i>2008-2009 Goals</i>
Preserve the housing stock in older lower income neighborhoods.	See also implementation plan for strategy #1.	-
	Support house painting program for lower income homeowners.	5 homes
	Support Tree Program to remove and replace diseased or dangerous trees for lower income homeowners.	12 trees through public service activity
	Support activities that help preserve historic properties.	Support annual YHPB work plan.
Provide incentives to encourage development of vacant lots and redevelopment of substandard properties in lower income neighborhoods.	See also implementation plan for strategy #3.	-
	Provide support for the Affordable Housing Task Force to make recommendations for a developer incentive program in conjunction with the Planning Department's Smart Growth initiative.	The Affordable Housing Task Force will review incentive programs for infill and affordable housing development.
Support activities that provide amenities and address the infrastructure needs of older lower income neighborhoods.	Support planned neighborhood improvements included in City's Capital Improvement Plan.	Implement City's FY2008-2009 CIP and projects funded through CDBG such as Milton Road.
	Provide Special Assessment Grants for lower income households to help pay for SID's resulting from the City's public improvement projects.	30 homeowners
	Encourage the redevelopment of the South 27 th Street Corridor.	Complete one new redevelopment project (500, 700 and 1000 blocks of South 27 th Street).
	Encourage the implementation of the Heritage Trail Bike Plan in lower income areas in conjunction with the Healthy Communities "Built Environment" initiative.	Plan and seek funding for needed improvements in task force neighborhoods.
	Promote historic preservation activities in a coordinated manner through Historic Preservation Organizations.	Support annual YHPB work plan.
Support efforts of residents of lower income neighborhoods to work together to address needs and respond to opportunities.	Support Neighborhood Planning efforts and provide on-going support for monthly task force meetings.	Support the completion of Neighborhood Plans in Southwest Corridor and West End neighborhoods.
		Staff support for newsletter monthly mailings.
		Facilitate task force initiatives.

Strategy #3 - Promote new affordable housing opportunities.

<i>Objective</i>	<i>Implementation Plan</i>	<i>2008-2009 Goals</i>
Encourage the development of new affordable single family, and multi family, special needs housing in the community through private developers and non-profits.	<p>Provide funding through the CDBG / HOME, and other Affordable Housing Funds to encourage the development of new affordable housing in the community emphasizing new / converted:</p> <ul style="list-style-type: none"> • Elderly and Disabled housing • Special needs housing • Housing in lower income neighborhoods (Strategy #2) • Housing for very low and extremely low-income renters 	20 units
Promote homeownership.	Provide capacity building and funding to Community Development Housing Development Organizations (CHDOs) to undertake activities to meet priority affordable housing needs.	3 new organizations 10 units
	Complete Phase II & III of the Kings Green Affordable Housing Project.	15 units Complete Phase III of Kings Green, utilize the Affordable Housing Task Force to make recommendations regarding infrastructure development post Phase III.
	Work to address loss of mobile / manufactured housing affordable to lower income households.	Establish work groups through the Affordable Housing Task Force to study & make recommendations for housing options.
	Work with Affordable Housing Task Force to identify and address barriers to affordable housing and to encourage infill development.	
	Support activities of the Housing Authority of Billings (HAB) and other assisted housing providers to meet the needs of very low-income households.	Support implementation of HAB's 5-Year Plan.
	Provide funding for support services to address the needs of the homeless, elderly, and special needs populations.	Provide staff support for the new Mayor's Committee on Homelessness.
	Assist lower income households achieve home ownership through the City's First Time Homebuyer program in partnership with Montana Board of Housing (MBOH).	50 homebuyers & \$4 million in set aside financing.

	Participate with Montana Homeownership Network to increase First Time Homebuyer opportunities in the City leveraging resources available through Fannie Mae, MBOH etc.	20 homebuyers
	Support homebuyer education in partnership with Montana Homeownership Network.	150 households
	Support Billings Partners for American Indian Homeownership effort to increase homeownership rates for American Indians and other minorities in the community.	Implementation of partnership goals to increase the homeownership rate for American Indians in Billings.
	Support efforts to increase homeownership rates for Hispanic Americans and other minorities in the community.	Provide staff support, increase economic opportunities and homeownership for Hispanic Americans in Billings.
Strategy #4 - Work as an active partner with non-profits, neighborhood groups, and others to address housing & community development needs.		
<i>Objective</i>	<i>Implementation Plan</i>	<i>2008-2009 Goals</i>
Encourage housing & community and development organizations to work together to build strong community structures to better address needs and respond to opportunities.	Sponsor the Affordable Housing Task Force which brings together organizations such as the Housing Authority of Billings, Habitat for Humanity, HRDC, Big Sky EDA, homeWORD, realtors and lenders to address affordable housing issues of common concerns.	Complete work on the strategic plan and implement the plan through subcommittees.
	Sponsor the Adjacent Neighborhood Committee which brings together the City's neighborhood task forces and Downtown Billings Partnership.	Host bi-monthly meetings and provide staff support for task force initiatives.
	Support the activities of the Billings American Indian Homeownership Partnership which brings together approximately 20 organizations to increase the homeownership rate for American Indians.	Implementation of partnership goal to increase the homeownership rate for American Indians in Billings.
	Support Neighborhood Task Forces to identify and address neighborhood needs.	Complete neighborhood plans & support distribution of monthly newsletters.
Support activities and organizations promoting fair housing and increase awareness of the rights and responsibilities of	Undertake fair housing activities in a coordinated manner with organizations with an interest in promoting fair housing.	Implement new strategies designed in response to the new 2007 Analysis of Impediments to Fair Housing Choice's FY2008-2012 Fair Housing Plan through the FY 2008-2009 Fair Housing Action Plan.

protected classes.		Apply for Fair Housing Initiatives Program (FHIP) funding through HUD in 2008 for calendar year 2009.
	Complete new Analysis of Impediments to Fair Housing Choice for the Billings community in 2007 and develop new a Fair Housing Plan for FY2008-2012.	Develop new five-year fair housing plan for 2008 to 2012 based on results of the Analysis of Impediments to Fair Housing Choice.
Strategy #5 - Improve the economic conditions of lower income households in the community.		
<i>Objective</i>	<i>Implementation Plan</i>	<i>2008-2009 Goals</i>
Support efforts of community organizations to address the human service needs of lower income residents of the community in general and lower income neighborhoods in particular.	Utilize up to 15% of CDBG funding for public service activities to improve the economic conditions of lower income households.	Continue to implement performance measures to determine impact of assisted activities.
Support the efforts of economic development and non-profit agencies to undertake strategies that will result in job training and employment opportunities for lower income households.	Provide technical assistance to lower income households interested in starting or expanding an existing business.	Provide technical assistance to 100 lower income households. Implement performance measures to determine impact of assisted activities.
	Promote Hispanic American Homeownership	Provide staff support to establish new group to increase economic opportunities and homeownership for Hispanic Americans in Billings.

GEOGRAPHIC DISTRIBUTION OF AVAILABLE FUNDING AND OBSTACLES TO MEETING UNDERSERVED NEEDS

Distribution of Available Resources

The strategies described above (except for Strategy #2) 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. Strategy #2 targets assistance provided through CDBG and related programs to lower income neighborhoods of the communities where the majority of Billings' affordable housing stock is located. A map of Billings' lower income areas is included as Appendix B. The map identifies areas of the community with lower income population above 70%, between 60% and 69%, and between 51% and 59% to allow further prioritization of limited resources.

The City of Billings 2007 Analysis of Impediments to Fair Housing Choice identified areas of the community with a concentration of minority households. Census Tracts 2, 3, and 9.01 9.02 show the highest concentration of protected class residents.

City-wide, there is a Native American population of 4% and a Hispanic population of 5%. Central Billings (Census Tracts 2 and 4) has a Native American population of 7% and Hispanic population of 6% while South Billings (Census Tracts 3, 9.01, and 9.02) has a Native American population of 9% and a Hispanic population of 14%. These areas are lower income areas and targeted neighborhoods for the geographic distribution of resources as described above. The new Analysis of Impediments to Fair Housing Choice can be viewed online:

<http://mt-billings.civicplus.com/DocumentView.asp?DID=1100>

Obstacles to Meeting Under-Served Needs

The primary obstacles faced by the City of Billings in undertaking the activities described in its Consolidated Plan and meeting under-served needs is the amount of available funding. The 2005 Housing 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, and other needs of the community related to neighborhood improvement, housing preservation, and improving the economic conditions of lower income households. In addition to funding for projects and programs, there is a need for additional funding for administration and planning costs to help design strategies and undertake projects to help meet these needs. The City of Billings attempts to leverage its CDBG and HOME resources as evidenced by past partnerships with the Montana Board of Housing, Wells Fargo, and Fannie Mae.

The City's ability to undertake such activities is limited by staffing levels. This issue has been partially addressed by establishing and supporting community partnerships to address housing and community development needs. The work of the Affordable Housing Task Force, Adjacent Neighborhood Committee, neighborhoods groups, various Fair Housing organizations, and the

Billings Partners for American Indian Homeownership increase local resources and capacity to address housing and community development needs.

CITIZEN PARTICIPATION PLAN

The Citizen Participation Plan for the City of Billings is designed to assure citizen involvement in the planning and reporting on the City's programs covered under the U.S. Department of Housing and Urban Development's (HUD) Consolidated Plan requirements. The purpose of the Citizen Participation Plan is to assure 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 Plan Objectives

The primary objectives of the Community Development Division's Consolidated and Citizen Participation Plans are to:

- Encourage citizen participation in the development of the Consolidated Plan and the Comprehensive Annual Performance and Evaluation Report (CAPER) with emphasis on participation from individuals and households identified as low to moderate income, residents of blighted areas, minorities, those with limited English proficiency, the disabled, and 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 Consolidated Plan, the Citizen Participation Plan and the CAPER.
- Finalize consultation with the Billings Housing Authority on the development and implementation of the Consolidated Plan through the Annual Action Plan, which includes input from residents of public and assisted housing.
- Provide technical assistance to neighborhood task forces which represent the low to moderate income and the highest concentrations of the minority populations in Billings.
- Provide public hearings to obtain citizen views and to respond to proposals and questions at all stages of the community development program. All hearings and meetings shall be provided in areas where accommodations for the disabled can be provided.

Available Funding and Eligible Activities

The City of Billings receives nearly \$1.2 million annually from HUD for housing and community development programs and expects to receive approximately \$200,000 in program income. Nearly all of this funding is directed toward activities benefiting low to moderate

income individuals. The ranges of activities which may be undertaken with this funding are outlined in the five strategies of the Consolidated Plan and include:

- Promote the preservation of the existing supply of affordable housing stock in the community;
- Promote the preservation and revitalization of the community's older neighborhoods where the affordable housing stock is located;
- Promote new affordable housing opportunities;
- Work as an active partner with non-profits, neighborhood groups, and others to address housing, community, and neighborhood needs;
- Improve the economic conditions of lower income households in the community.

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 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. 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.

The Community Development Board makes recommendations to the City Council regarding the Consolidated Plan, the Annual Action Plan, the Citizen Participation Plan, and the Comprehensive Annual Performance and Evaluation Report (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.

City Council

The City Council is the final citizen 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 in April in order to deliver information on decisions made regarding recommendations. After receipt and consideration of public comments, the City Council approves the Annual Action Plan and proposed funding allocations. Following approval in May, the Annual Action Plan is forwarded to HUD.

Neighborhood Task Forces Representing Low / Moderate Income Households

In order to encourage citizen participation emphasizing the involvement of lower-income residents in areas where housing and community development funds may be spent, the City of Billings will continue to work with neighborhood organizations representing the City's lower-income areas, which are predominantly illustrated as established Task Force areas in Billings. A map of the City's lower income areas is included as Appendix B.

The City will continue to work with neighborhood task forces that represent the community's lower-income areas to assure input from these areas in the development and implementation of the City's community development strategies as described in the Consolidated Plan. The City of Billings 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 task force areas. The Division supports task force functions through the distribution of monthly newsletters to over 1,400 recipients, by facilitating the Adjacent Neighborhood Committee, and by requesting project rankings from task force participants on housing and neighborhood activities for the annual allocation process.

The City of Billings Community Development staff attends meetings of lower-income task force neighborhoods when requested and provides information regarding housing and community development programs and activities during each allocation process.

The City also supports the Mayor's Committee on Homelessness to assure coordination and collaboration in identifying needs, undertaking actions to meet those needs, and evaluating activity effectiveness.

Participation through Partnerships

The City of Billings Community Development Division's vision is to act as a catalyst for joining community partners with resources to increase access to housing, to create a sustainable community and to promote neighborhood revitalization. The Division's mission focuses on striving to exceed the expectations of our stakeholders by supporting housing and community partners with quality leadership, accountability, and innovative programs and services.

Guiding values and principles include:

- Embracing diversity and to be respectful of all viewpoints;
- Utilizing creativity to develop best practices in programs, administration, and community service;
- Recognizing that our first responsibility is to low and moderate income individuals who would most benefit from programs; and
- Integrity as public servants to thoughtfully manage and pursue resources to the benefit of the community.

Establishing and maintaining partnerships with a myriad of organizations supporting the community vision is the keystone to the Division's planning efforts. In addition to neighborhood task forces and the Adjacent Neighborhood Committee, the Community Development Division supports the following organizations and includes their input throughout the year.

Affordable Housing Task Force – The Affordable Housing Task Force is comprised of lenders, realtors, the Housing Authority of Billings, local housing developers, and other organizations working in housing to assure coordination and collaboration in identifying needs, undertaking actions to meet those needs, and evaluating activity effectiveness. The vision of the group is to successfully identify the housing needs of the community and provides expertise and innovative solutions to ensure attainable housing for all. Their mission is to work as a positive voice coordinating action, and organizing and energizing efforts to promote affordable housing in the Billings area.

Subcommittees include:

- Regulatory Barriers
- Local Funding Options
- Housing Needs Analysis

Billings Partners for American Indian Homeownership – The Billings Partners for American Indian Home Ownership (BPAIH) was formed in order to provide an organized approach for outreach and education for American Indians who would like to purchase a home. This group has identified a 26% American Indian homeownership rate compared to 67% for whites and 45% for blacks and Hispanics. Their vision is to increase American Indian private homeownership in the greater Billings community. This organization is comprised of lenders, realtors, housing organizations, credit counseling organizations, Indian Health Service, Yellowstone County Extension Office, and others.

Mayor's Committee on Homelessness - The Mayor's Committee began meeting in June 2006 following Mayor Tussing's charge to develop a 10-Year Plan to address the needs of the chronically homeless in Billings. The Mayor's Committee includes representation from a broad stakeholder group including housing / service providers, civic / business leaders, economic / work force agencies, faith based / philanthropy groups, and other interested parties. To date, over 200 cities across the nation have committed to implementing 10-Year Plan to impact chronic homelessness.

The City of Billings is committed to inclusive participation in the effort to address chronic homelessness. Work Groups are being established to assist the Committee in gathering feedback and developing specific sections of the 10-Year Plan. These groups include:

- Homeless Service Providers – the Billings Area Resource Network
- Consumers – Homeless Participants
- Business Consortium for Social Change

Fair Housing Organizations – The City of Billings actively partners with organizations with an interest in fair housing and has facilitated several grant applications for the Fair Housing Initiative Program (FHIP) available competitively through HUD. The City of Billings was awarded this grant in 2006 for over \$93,000. In 2007 and 2008 grant awards were made for over \$99,000 for each year. Current partners and sub-recipients of FHIP funding include: homeWORD, the Community Housing Resource Board, Interfaith Hospitality Network, the Billings Partners for American Indian Homeownership and Yellowstone County Council on Aging in Billings.

Minority Participation

As noted above, the City's most concentrated minority populations are located in the Southside, Southwest Corridor, North Park, North Elevation, and Central – Terry Park Task Force neighborhoods (see Minority Population Map, Appendix C, page 10). Outreach efforts include ongoing communication through task force newsletters, the Adjacent Neighborhood Committee, the Billings Partners for American Indian Homeownership, the Mayor's Committee on Homelessness and the Hispanic community.

Persons with Disabilities & Reasonable Accommodation

The City of Billings Community Development Office will provide accommodations for individuals with disabilities in public meetings, public hearings and in written documentation regarding programs and services available from the Division. 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.

Limited English Proficiency Plan & Language Assistance Plan

The City of Billings will comply with the federal regulations regarding the provision of a Limited English Proficiency Plan and Language Assistance Plan in order to adequately provide for the needs of those individuals who have self-identified a primary language which is not English. Statements are included in notices of public hearings and service brochures regarding the availability of language interpretation for those requiring this accommodation.

Technical Assistance

The City of Billings Community Development Office will provide technical assistance as requested to lower income groups to develop proposals for housing and community development activities in the City of Billings. The technical assistance will be offered any time proposals for the use of funding are requested.

Public Involvement & Consolidated Plan Review

The participation of the City of Billings' citizens is the foundation of housing and community development programs. Reasonable efforts will be made to make all citizens aware of public hearing and citywide events concerning the development of the Annual Action Plan.

City Council agendas covering housing and community development programs will be made available to the public as required by Montana State Law. The City of Billings will follow State Law governing advertising of public hearings required for CDBG and HOME activities. The City is required to advertise the public hearing on two consecutive Thursdays prior to the City Council Meeting on Monday or Tuesday in the event of a holiday.

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 Office and posted on its website at www.ci.billings.mt.us. All records regarding these activities are maintained according to the City of Billings Record Retention Schedule and as required by federal regulations.

Public Hearings

The City of Billings holds three public hearings each year regarding housing and community development activities. The first public hearing is held each March or April by the Community Development Board to gather public input on the community and housing needs of Billings and strategies to meet those needs. The second public hearing is held by the City Council in April to provide nonprofit agencies, organizations, and individuals with an opportunity to provide input on the Consolidated Plan and the allocation of CDBG and HOME funds in the community. The third public hearing is held by the City Council in September to gather public input on the City's performance and progress in meeting the strategies included in the City's Five-Year Consolidated Plan and Annual Action Plan for the previous fiscal year ending each June 30th.

All public hearings are accessible to disabled individuals, publicized as required by State law and with special arrangements offered for individuals with hearing, visual, or mobility impairments.

Report & Plan Availability

The availability of the reports and plans required under the Consolidated Plan is published in the local newspaper with complete copies available on the internet at www.ci.billings.mt.us and at the City's Community Development Office. The public notice describes the contents and purpose of each document including the location of where the complete plan can be examined. Subrecipients, housing partners, and neighborhood task force chairpersons are contacted regarding the availability of the information described above.

A summary of the plan development process and public comments received during this process will be included in final version of the Consolidated Plan, Annual Action Plans, and Comprehensive Annual Performance and Evaluation Report submitted to the U.S. Department of

Housing and Urban Development. The Community Development Division office is located at the Parmly Billings Library, 4th Floor, 510 North Broadway, Billings, Montana 59101 and has office hours Monday through Friday, 8:00am to 5:00pm.

Relocation Assistance and Displacement

The City of Billings Community Development Division will minimize displacement of persons and assist any persons displaced during the Division's affordable housing and redevelopment activities according to the Uniform Relocation Act. The Uniform Act provides important protections and assistance for people affected by the acquisition, rehabilitation, or demolition of real property for Federal or federally-funded projects. This law was enacted by Congress to ensure that people whose real property is acquired, or who move as a direct result of projects receiving federal funds, are treated fairly and equitably and receive assistance in moving from the property they occupy. The Division will require developers to make relocation benefits available to displaced persons during housing initiatives funded with federal dollars.

Public Comments

Public comments are requested at least 30 days prior to submission of reports required under HUD's Consolidated Plan process. The City of Billings will consider 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 of Billings will provide written explanation of why those comments were not accepted.

The City of Billings will provide written responses to all written complaints and grievances related to the Consolidated Plan requirement and the City's housing and community development programs within 15 working days of receipt of the complaint or grievance where practical. Public comments submitted for the FY2008-2009 Consolidated Plan supported continued funding of public service activities, as noted during the public hearing held on April 28, 2008. A summary of comments can be found online via City Council minutes at the following link: <http://mt-billings.civicplus.com/index.asp?nid=107> .

Criteria for Amendment to the Annual Action Plan

24 CFR part 91.105(c) of the Final Rule requires grantees of CDBG and HOME programs make public the criteria the City of Billings will use for determining what changes in planned or actual activities constitute a substantial amendment to the Five-Year Consolidated Plan. An amendment to the approved Annual Action Plan will occur when the City of Billings decides:

- Not to carry out a project or activity described in the plan;
- To carry out a project not previously described; or to
- Substantially change the purpose or scope of a project.

Prior to the submission of any substantial change in the proposed use of federal housing and community development funds, the City of Billings 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.

Substantial changes are defined as the creation of any new budget line item to be funded under the City's HOME and CDBG programs, or a budget amendment resulting in an increase or decrease in a previously approved line item of more than \$25,000.

INSTITUTIONAL STRUCTURE

A number of organizations in the community are involved in affordable housing and community development related activities in Billings. The continued cooperation of these organizations in pursuing affordable housing for the community is required to meet the Consolidated Plan goals.

The City of Billings, acting primarily through the Community Development Office, will continue to act as the lead agency for administration of the City's CDBG and HOME Program activities targeted to meet the goals of the Consolidated Plan. The City works closely with the Housing Authority of Billings, nonprofit organizations, private developers, lending institutions, and neighborhood groups to meet the goals established in this Consolidated Plan. The City impacts new and existing housing development and neighborhood revitalization through neighborhood planning, development standards, capital improvement programs, the Annexation Policy, and the Growth Policy.

The Housing Authority of Billings (HAB) is primarily responsible for administration of the public housing and Section 8 Programs for the community. HAB will continue to work on developing additional units of low-income housing in Billings. HAB is an independent organization established under the laws of the State of Montana. Board members for HAB are appointed by the Mayor for the City of Billings.

Other organizations involved with housing and community development in Billings include:

- **Neighborhood Groups:** South Side Neighborhood Task Force, North Park Task Force, Central-Terry Park Neighborhood Task Force, North Elevation Task Force, Southwest Corridor Task Force, West End Task Force, and the Heights Community Development Task Force.
- **Economic Development Organizations:** Downtown Billings Partnership, Big Sky Economic Development Authority, and Beartooth Resource Conservation and Development Council.
- **Government Agencies:** the Montana Board of Housing, the Montana Department of Commerce, and Yellowstone County.

- **Non-Profits:** Montana Homeownership Network, homeWORD, Community Leadership Development, Montana Rescue Mission, Family Service, Inc., Community Housing Resource Board, Habitat for Humanity, Yellowstone AIDS Project, Living Independently for Today and Tomorrow, Rebuilding Together.
- **Private Sector:** Local Lending Institutions, Fannie Mae and the Federal Home Loan Bank, Property Managers Association, Montana Landlords Association, Eastern Montana Landlords Association, Realtors and Home Builders Association.
- **Advisory groups:** Affordable Housing Task Force, Adjacent Neighborhood Committee, and the Billings Partners for American Indian Home Ownership

MONITORING STANDARDS AND PROCEDURES

The goals to be achieved through the Consolidated Plan will be monitored on a yearly basis as required as part of the Comprehensive Annual Performance Evaluation Report submitted to HUD for the Consolidated Plan. Monitoring will consist 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 that are in place; and
- 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 funds a variety of subrecipients to carry out CDBG and HOME funded activities each year. Each of these subrecipients is required to enter into a detailed subrecipient agreement describing specifically how funding will be used. Subrecipients will be monitored on-site by Community Development staff at least every other year to assure compliance with the terms of the agreement and applicable regulations.

LEAD BASED PAINT

The City of Billings continues to be in compliance with HUD's lead-based paint requirements as established in September of 2000. According to the 2000 Census, it is estimated that there are 28,763 housing units built before 1979 that are at risk of containing lead-based paint, which comprises 73% of the total housing stock in Billings. 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 as having the potential for lead-based paint and consistent procedures have been developed to ensure compliance with federal regulations.

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, paint inspections, clearance testing, and has access to lead-safe certified contractors to assure compliance. In addition, the City also promotes lead-safe work practices training whenever it is offered in Montana, which gives local contractors the opportunity to become certified in lead-safe work methods. The City will continue to maintain working relationships and partner in furthering educational efforts with lead-based paint professionals to assure HUD requirements are effectively followed.

The Yellowstone County Health Department participated in the Montana Lead program from 1994 until 2000. A total of 1,703 tests were completed between May 25, 1994 and December 29, 1999 and City-County Health reported that no children under the age of six years old tested over 10 ug/dl. Twenty-nine individuals over the age of six had blood lead levels between 10 and 14 ug/dl and 17 had levels equal to or greater than 15 ug/dl. This program was discontinued due to lack of sustained funding and data on elevated blood levels is now reported to the Department of Health and Human Services, Public Health and Safety Division which reported that only two children under the age of six were found to have elevated blood levels between 2000 and 2004. Both of these children had levels between 19 and 22 ug/dl. According to the Center for Disease Control, 114 children under the age of six were confirmed with elevated blood lead levels in Montana between 1997 and 2001. The data collected to date in Billings indicates that elevated lead blood levels are not a priority concern.

NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

The City of Billings' non-housing community development needs and priorities are identified in:

- Strategy #2 - Promote the preservation and revitalization of the community's older neighborhoods where the affordable housing stock is located;
- Strategy #4 - Work as an active partner with non-profits, neighborhood groups, and others to address housing, community, and neighborhood needs
- Strategy #5 - Improve the economic conditions of lower income households in the community.

The Annual Action Plan includes one-year goals for implementing each strategy.

HOUSING NEEDS AND MARKET ANALYSIS

Billings' housing needs are described in the 2005 Housing Needs Assessment completed by Montana State University-Billings (Appendix D) and through a review of 2000 Census Data and Current Economic Trends and Conditions. Maps can be found in Appendix C which demonstrate various community characteristics by census tract. These maps include information on the income levels, size of homes, price of homes, number of rental units, minority concentration,

homeownership rate, percent of female head of households, rent level, vacancy rate and average year built.

Review of this information demonstrates the needs of the community's older neighborhoods surrounding downtown Billings in comparison to the newer neighborhoods of west Billings and the Billings Heights area. The older neighborhoods are areas with an aging housing stock, aging infrastructure, and a large number of lower income persons that may not be able to afford needed improvements to their property or neighborhood. These areas have older, smaller homes, often occupied by lower income households and are areas where Billings' affordable housing stock exists today and will likely exist 20 years from now. Strategies described above are designed to support the preservation and revitalization of neighborhoods and housing stock.

The Economic and Demographic Analysis and Housing Profile included in the Montana State University – Billings' 2005 Billings Housing Needs Assessment included detailed information on conditions in Billings. Highlights of this assessment include the following:

- Billings' economy is dominated by the service and retail trade sector and Billings has a low unemployment rate compared to Montana and the United States. The service and retail trade sector represents 42% of employment by industry in 2000 compared to 32% in 1996.
- The average number of persons in a household in Billings has been decreasing over time. The number of persons living in "group quarters" has increased by 50% from 1990 to 2000.
- Billings has a high proportion of elderly households (15%) compared to Montana (13%) and the United States (12%) and the percentage of persons with disabilities increases with age. There is a 1% projected increase in the overall number of households between 2006-2010 but a 3% increase in elderly and disabled households.
- Thirty-six percent of Billings' households earned less than \$35,000 in 2000 compared to 33% nationally and 42% statewide. Approximately 3,000 families in Billings have incomes below the poverty level and 50% of such households are female head of household with children under 18.
- There has been a 42% increase in one-unit attached category (townhouse or duplex with one common wall, such as a patio home) units compared to a 9% increase in housing units overall between 1990 and 2000.
- During this time period, the number of mobile homes decreased by 5% and 2-4 unit properties decreased by 6%. The number of overcrowded units increased by more than 50%.
- Between 1990 and 2000, there has been a large increase in 1-room units (42%) and 2-rooms units (31%), as well as 8-room (33%) and 9-room units (19%) indicating increased

construction of studio or assisted living units as well as large family homes (rooms do not include bathrooms).

- The Housing Needs Survey showed 59% of renters are potential homeowners but also noted that the median price of homes has recently surpassed affordability for households earning the median income in Billings. The 2005 Housing Needs Assessment reported that the income needed to purchase a median priced home in Billings in 2003 was \$39,000 compared to median household income of approximately \$36,000.
- The study noted that 76% of elderly households are homeowners compared to an 64% homeownership rate overall.
- New housing construction costs continue to increase and average single family housing costs have increased approximately 7% each year between 1998 and 2003. The average single family housing cost in 2003 was \$146,418 with an average cost of \$141,744 for existing housing and \$203,152 for new construction.
- Rental prices in Billings decreased between 2003 and 2004 and there were a large number of multi-family units planned for completion in 2005 and 2006.
- There is a long-term need for new housing to meet demands of population growth and the loss of the existing housing stock.
- Low interest rates have fostered economic growth in the recent past through new construction and refinancing activities. Significant economic impact is anticipated to result from infrastructure improvements scheduled in future years.
- Over half of Billings' housing stock was built in the 1960's or earlier according to the 2000 Census. The Housing Needs Survey reported that 37% of homeowners indicated that they were unable to pay for needed repairs.
- The 2000 Census homeownership rates for American Indians (27%) and African American (31%) households are increasing but are significantly less than the rate for white households (66%).

These conditions and the following "Census 2000 Housing Problem Tables" included in the MSU-B 2005 Billings Housing Needs Assessment for homeowners and renters were considered in developing the Consolidated Plan strategies described above.

	Owner Households				Total Owners
	Elderly	Small Related	Large Related	Other	
Households with Income <=30% MFI	582	221	55	243	1,101
% with cost burden/overcrowding/lacking facilities	71.5	71.9	92.7	84.4	75.5
% with cost burden	71.5	71.9	85.5	84.4	75.1
% with severe cost burden	50.3	65.6	85.5	63.8	58.1
Households with Income 31% to 50% MFI	1,033	371	78	400	1,882
% with cost burden/overcrowding/lacking facilities	41.9	75.5	75.6	64.8	54.8
% with cost burden	41.5	74.4	65.4	64.8	53.9
% with severe cost burden	13.9	50.4	28.2	39.8	27.2
Households with Income 51 to 80% MFI	1,507	1,145	299	587	3,538
% with cost burden/overcrowding/lacking facilities	23.8	53.7	56.5	54.3	41.3
% with cost burden	23.8	51.8	43.1	54.3	39.5
% with severe cost burden	7.9	12.7	8.0	4.4	8.9
Households with Income >80% MFI	3,958	9,499	1,447	2,187	17,091
% with cost burden/overcrowding/lacking facilities	5.2	7.9	7.4	13.5	7.9
% with cost burden	5.0	7.5	5.6	13.5	7.5
% with severe cost burden	0.3	0.5	0.3	0.8	0.5
Total Households	7,080	11,236	1,879	3,417	23,612
% with cost burden/overcrowding/lacking facilities	20.0	16.0	20.5	31.6	19.8
% with cost burden	19.8	15.5	16.4	31.6	19.2
% with severe cost burden	8.0	4.7	5.2	10.5	6.6

	Renter Households				Total Renters
	Elderly	Small Related	Large Related	Other	
Households with Income <=30% MFI	566	985	157	1,112	2,820
% with cost burden/overcrowding/lacking facilities	61.1	83.6	81.5	79.9	77.5
% with cost burden	58.5	83.6	69.4	77.7	75.4
% with severe cost burden	44.0	64.6	59.2	57.4	57.3
Households with Income 31% to 50% MFI	656	908	70	1,183	2,817
% with cost burden/overcrowding/lacking facilities	71.0	72.1	94.3	67.9	70.6
% with cost burden	69.2	67.7	88.6	65.1	67.5
% with severe cost burden	20.0	17.3	14.3	9.7	14.7
Households with Income 51 to 80% MFI	527	1,108	181	1,309	3,125
% with cost burden/overcrowding/lacking facilities	49.7	29.5	33.1	22.0	30.0
% with cost burden	46.9	19.1	13.3	18.3	23.1
% with severe cost burden	14.0	0.4	0.0	1.1	2.9
Households with Income >80% MFI	537	1,786	245	1,921	4,489
% with cost burden/overcrowding/lacking facilities	19.6	7.1	23.7	2.9	7.7
% with cost burden	17.7	1.5	4.1	0.7	3.3
% with severe cost burden	13.6	0.0	0.0	0.0	1.6
Total Households	2,286	4,787	653	5,525	13,251
% with cost burden/overcrowding/lacking facilities	51.6	40.4	47.8	36.8	41.2
% with cost burden	49.3	35.0	31.4	34.2	36.9
% with severe cost burden	23.1	16.6	15.8	13.9	16.6

The five strategies outlined in the Strategic Plan were designed to address the conditions and needs identified in Montana State University-Billings' 2005 Housing Needs Assessment and the preservation and redevelopment of Billings' lower income neighborhoods. Strategy #3 includes the prioritization of the following housing needs for new and / or converted:

- Elderly and disabled housing;
- Special needs housing;
- Housing in lower income neighborhoods;
- Housing for very low and low income renters.

PUBLIC HOUSING

Public Housing Needs

The Housing Authority of Billings has 274 public housing units. These units have required annual inspections by the Housing Authority and bi-annual inspections by an outside contractor. Because the Housing Authority of Billings is a High Performer with a 96% Public Housing Assessment System (PHAS) score, public housing units do not have to be inspected annually by the outside contractor. The public housing units scored a 29 out of a possible 30 points in the physical assessment portion of PHAS, the results of which are maintained at the Housing Authority of Billings offices at 2415 1st Avenue North, Billings, Montana.

Each year the Housing Authority goes through a process to assess physical needs addressed by tenants through their Advisory Board for the Annual Plan process and comments are solicited via Resident Council functions throughout the year. These comments, advisory board participation, tenant commissioners, and Public Housing Administrators daily communications with the Housing Authority's client base serve to assist the Housing Authority 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 Housing Authority Capital Fund planning process.

The Housing Authority of Billings performed a baseline Section 504 Needs Assessment that was updated in detail for physical changes in 1992 and is now reviewed annually. The Housing Authority agency-wide has 6.5% of its units accessible. The Housing Authority of Billings keeps track of demand for filling accessible units and wait list needs to assess 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 done throughout the year to those who may need accessible units. It often takes many offers before a unit is filled by a client requiring an accessible unit.

The Housing Authority of Billings performs outreach to many agencies several times annually and to other program lists to make sure the Housing Authority is able to fill accessible units with a family or individual who may need such a unit. Currently, the Housing Authority has zero

applicants for assistance for two-bedroom Public Housing unit. The Housing Authority has two new applicants for a one-bedroom unit, zero for a three-bedroom unit, and zero for a four-bedroom unit. If the Housing Authority is not able to serve these families when their name comes to the top of the waiting list, they are offered a voucher to look for housing within the community, or if an accessible unit at another program managed by the Housing Authority has not been filled, they 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 the Fair Housing Office approved forms to assist with whatever physical or assistance needs they may have.

The Housing Authority of Billings 5-Year and Annual Plan submission of Section 504 information is on file at 2415 1st Avenue North for review.

Public Housing Strategy

The Housing Authority of Billings has a mission to serve Billings residents who are extremely low income, very low income, and low income. The Mission of the Housing Authority of Billings helps families and individuals with low incomes to achieve greater stability and self reliance by providing safe, affordable, quality housing and links to the community. There are approximately 1099 families on the Section 8 tenant-based waiting list and 639 on the Public Housing waiting list.

The Housing Authority's 5-Year Annual Plan describes specific goals and objectives to be achieved over the next five years. The Plan is available for review at the Housing Authority's Office. The Housing Authority will continue to be a High Performer on their PHAS report, which assesses in great detail the management, operations, financial, management, resident survey, and physical needs addressed by the agency. This report is reviewed by HUD and by an independent auditor annually. The Housing Authority is also a 100 % High Performer on the Section Eight Management Assessment Program (SEMAP) annual progress report. The Housing Authority serves 553 Section 8 families and individuals, 479 Section 8 Department of Commerce families, 100 Elderly and Disabled via a Section 8 New Construction project, and 24 Affordable Housing units, and 15 units of Shelter Plus Care, as well as the 274 units of Public Housing units mentioned above.

The Housing Authority plans to apply for all grants that will assist the organization in providing additional units to its existing programs and any programs that compliment existing services and that are able to be implemented by the Housing Authority. The Housing Authority will continue to assess and implement modernization funds to upgrade and restore units and complete energy efficient repairs as needed.

The Housing Authority implements the Family Self-Sufficiency program whose graduates have a 42% homeownership rate. This program links participants to community agencies to help them become self-sufficient through individual goal setting. The Section 8 Homeownership program is in its fourth year and has assisted ten families to achieve homeownership. Resident councils and the Advisory Board are involved in providing input on program needs and assisting others to become actively involved in the process. Additional information is included in the Housing Authority's 5-Year Plan on file at the Housing Authority of Billings Office at 2415 1st Avenue North, Billings, Montana.

Public Housing

The City of Billings has provided a police officer for the Housing Authority's Drug Elimination program since 1992. The Housing Authority has been paying for this officer from its Operating Fund for the past several years and intends to continue to support this position as long as financially possible. The City has granted the Housing Authority 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, 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. 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 HOME program assists with home ownership down payment assistance and home ownership counseling for clients considering homeownership.

The City coordinates with the Housing Authority for environmental reviews, housing needs assessments, assists in funding new projects when appropriate, and assists with applications for supportive services when called upon for needed assistance. The Housing Authority is a High Performer for PHAS and, therefore, a review of troubled status needs is not required as part of this Consolidated Plan.

Loss of Public / Assisted Housing Units

The Housing Authority of Billings does not anticipate any loss in public housing units during the period of this plan. Additionally, the City does not anticipate the loss of other assisted housing units in our community that are owned by other non-profit housing providers during the period of this plan.

BARRIERS TO AFFORDABLE HOUSING

Several barriers to the construction of affordable housing in Billings have been identified and include:

- Economic Conditions – The Montana State University-Billings Housing Needs Analysis reports median housing cost have exceeded median household income. Lower income households have a difficult time affording and maintaining a suitable home in the current market.
- Cost of Development - This includes infrastructure costs and leapfrog development.
- Difficulty in Paying for Needed Repairs - Many low-income households often pay the maximum percentage of their income for housing costs. Many of these households do not have the resources to pay for needed repairs to the property.
- Few New Manufactured Housing Developments - It is difficult for new manufactured housing developments to be approved which raises the price of existing lots. Owners of manufactured homes have a difficult time finding an affordable place for their housing unit. While manufactured housing does have drawbacks, it does provide an affordable option for many families. The construction quality with manufactured housing continues to improve.
- Tax Structure - Dependence on property taxes to support local government costs including infrastructure.

Goals and objectives for Strategy #3 described above propose establishing a work group of the Affordable Housing Task Force to study and address these concerns.

RESOURCES COMPLIMENTING THE HOME PROGRAM

In addition to HOME funding, the City of Billings will also pursue the following resources:

- Montana Board of Housing of approximately five million dollars for first time homebuyer activities.
- Funding through financial institutions and organizations such as Fannie Mae American Communities Fund for new or rehabilitated housing.

In addition to these resources, the City of Billings will also either pursue or support applications for funding as requested for the following programs subject to the priorities established in the Consolidated Plan:

- HUD Section 202 Senior Housing;
- HUD Section 811 Housing for the Physically Disabled;

- HUD Supportive Housing and Shelter Plus Care Programs;
- Special appropriations available through Congress for special projects;
- Funding through the Federal Home Loan Bank; and
- Low-Income Housing Tax Credits.

The City of Billings also is considered a partner in many activities that address the community's housing needs particularly those carried out by human service agencies as public service activities in the CDBG program. The City's contribution to these projects often represents a small part of the overall funding resources to address a particular need. Furthermore, there are other local, state, and federal resources to address those needs such as FEMA funding for emergency shelters, funding received by the Housing Authority of Billings, and rental assistance provided by private non-profit assisted housing providers.

RESALE / RECAPTURE PROVISIONS

Periods of Affordability for Current Resale / Recapture Projects

Recapture provisions for the First Time Homebuyer program will be 30 years for each assisted activity beginning after the transfer of the property to the property owner as evidenced by the Mortgage Agreement.

Resale provisions are being utilized in the Kings Green Subdivision project, which will bring a total of 49 new affordable single-family units to the overall housing stock in Billings. Phases I and II have resulted in 25 units and Phase III will be commencing this fiscal year to add an additional 14 units. The period of affordability for these units is 10 years.

Fair Return to Seller

Fair return to the seller will be accomplished by recapturing the net proceeds from the sale of the property up to the amount of HOME assistance provided. Net proceeds will be defined by the City of Billings as the sales price minus repayment, closing costs, and any acquisition loan made at the time of the HOME assistance. 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. The homeowner's down payment, principal payments, and any capital improvement investment made in the property after the HOME assistance has been provided will be returned to the homeowner at closing after the City's HOME assistance has been recaptured from the net proceeds as described above. The homeowner also will retain any value of the appreciation of the property after the City's HOME assistance has been recaptured.

An agreement detailing the recapture provisions will be secured through a trust indenture recorded against the property at the time of assistance. These recapture provisions will terminate upon occurrence of the following:

- 1) Foreclosure, transfer in lieu of foreclosure, or assignment of an FHA insured mortgage to HUD. The recapture provisions will be revived according to the original terms if during the original affordability period, the owner of record before the termination event, or any entity that includes the former owner or those with whom the former owner has or had family or business ties, obtains an ownership interest in the property.
- 2) Upon recapture of HOME funds used to assist single-family first time homebuyer properties with two to four units, the affordability requirement for the rental units may be terminated by the City of Billings.

Use of Recaptured Funds

The HOME funds that are recaptured 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 and following the Citizen Participation Plan. These 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.

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. The City of Billings does not directly receive American Dream Down Payment Initiative funds from HUD and this section of the action plan is not applicable.

HOMELESSNESS

The FY2005-2009 City of Billings Consolidated Plan includes a variety of strategies for assisting homeless individuals and families. Strategy #5 calls for improving the economic condition of lower-income households in the community and Strategy #3 is intended to promote affordable housing citywide. Strategy #3 includes activities to address the needs of homeless and special needs populations in Billings.

The City of Billings' work with the homeless is impacted significantly by the fact that it is not a direct recipient of homeless funding. Funds are provided to the State of Montana and are distributed by the State to various regions in Montana through the Human Resource Development Councils. A Continuum of Care application is prepared on a statewide basis and the City of Billings plays a small role in this process. The City's homeless activities are also impacted by the fact that the primary provider of shelter to individuals and women and families in Billings is the Montana Rescue Mission (MRM). The MRM effectively raises funds to support

its various activities including job training and transitional housing programs. The Rescue Mission traditionally has not pursued or accepted government grants.

The City of Billings has provided funding to homeless-related activities such as the YWCA's Gateway House (a shelter for victims of domestic abuse), funding for the Tumbleweed Runaway Program, and funding to Family Service, Inc. for emergency rent and mortgage payments.

The City will continue to utilize CDBG and HOME resources to support homeless efforts in Billings consistent with the City's Strategic Plan for HOME and CDBG resources described herein.

The City of Billings does not receive Emergency Shelter Grant funds. These funds are distributed statewide by the Montana Department of Public Health and Human Services (DPHHS) through ten Human Resource Development Councils throughout the state.

Mayor's Committee on Homelessness and Needs Identified in the Housing Needs Assessment

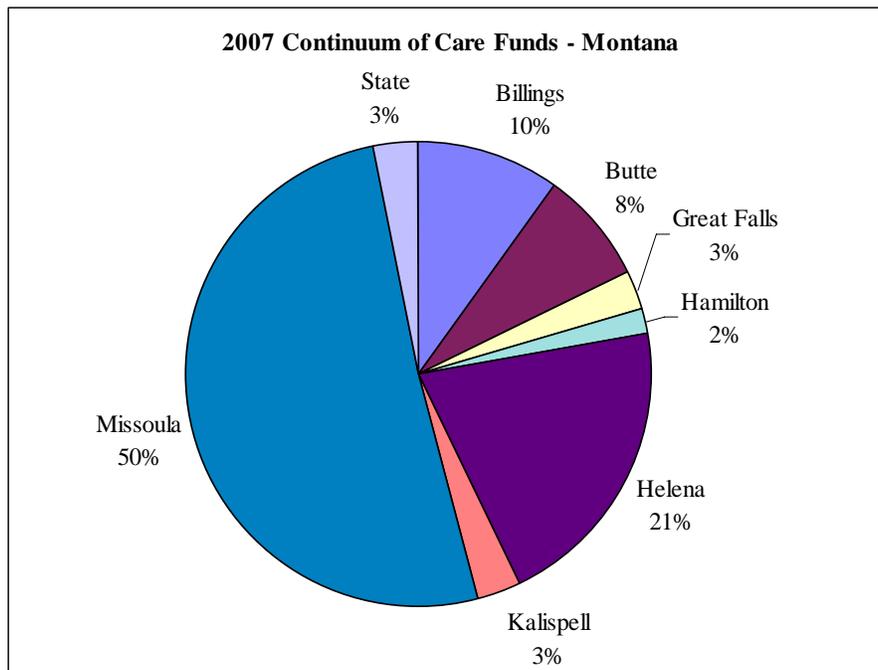
The Mayor's Committee on Homelessness is an ad-hoc committee which held their first meeting June 2006. This committee is working toward the development of a 10-Year strategic plan to impact chronic homelessness in Billings. The Community Development Division sponsors this new committee and provides staff support in order to facilitate the 10-year planning process for the committee. A drafted 10-Year Strategic Plan is planned for release by July 1, 2008 for review by stakeholders and action plans will be developed on an annual basis and will be included in the City's Consolidated Plan.

The City of Billings Housing Needs Assessment, completed in December 2004, has a section on Group Quarters Population. This information is based on Census 2000 data and indicates 1,111 people were living in non-institutional group quarters. From 1990 to 2000, the Billings population living in group quarters increased from 1,783 to 2,683 persons, or a 50% increase. This survey asked the respondents how well they believe that several housing needs were being met in their community. Twenty-six percent of the respondents felt shelter / permanent housing for the homeless need was either not being met or poorly met, and 40% responded they had no opinion or didn't know. Fifteen percent felt homeless shelters were the most needed housing type in our community. There are many nights that all the emergency shelter beds are full. In order to find shelter, case managers must often physically visit the shelters and convince them to take another person."³

³ City of Billings Housing Needs Assessment prepared by Montana State University-Billings Center for Applied Economic Research, January 2005; pg. 46

Homeless Data and Needs Assessment⁴

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. Billings received approximately ten percent of the total overall funding available through the MT CoC in 2007, although Billings has the highest population of homeless individuals in the state.



The MT CoC completes an annual "point-in-time" survey of the homeless population in Montana, which is widely utilized to determine the needs of the homeless in Montana. Volunteers and non-profit workers in each of seven major population centers, including Billings, reached as many of Montana's homeless people as possible during that time. There was no duplication among those surveyed. The questions and survey dates were consistent statewide, but the survey cannot be considered definitive or scientifically valid because methodology was left to the discretion of the agencies administering it.

Continuum of Care (CoC) data was extensively reviewed in preparation for the 10-Year planning process and was downloaded manually from available websites. Data sets have been developed including charts and preliminary data interpretation by the Community Development Division. CoC websites do not have the capability to download specific information unless it is programmed into the website tool (for example, all questions on the survey are not available on

⁴ Through the Annual Survey of the Homeless, the attempt is made to reach as many homeless individuals and homeless families as possible. This is done largely through volunteer efforts. The data describes only those who were reached during the point-in-time survey taken throughout the state, including Billings, the last week of January for the years 2005, 2006 and 2007.

the website for review). Some of the questions asked in the 2005 survey were changed for surveys conducted in 2006 and 2007. As a result, some of the charts available reflect available information for all three survey years, while others only reflect 2006 and 2007. All data charts can be accessed on the City of Billings website:

<http://mt-billings.civicplus.com/index.asp?nid=84> .

CoC data delivers characteristics of the homeless individuals willing to participate in the survey at the time it was administered. The total number of homeless individuals is a “point-in-time” measurement for those interviewed and is not designed to reflect the total number of homeless individuals in Billings, nor does it represent absolute characteristics for all homeless individuals. Averages were utilized in many of the data charts developed and programs may “round up” to whole numbers, causing some small discrepancies in data charts and labels.

Continuum of Care websites can be accessed online:

2005: <http://www.nth-degree.com/mthomeless/hud/>

2006: <http://nth-degree.com/mthomeless/hud/index06-hud.svg>

2007: <http://nth-degree.com/mthomeless/hud/index07-hud.svg>

When all data sets are finalized through the public participation process, the Community Development Division will compile a final data book complete with findings regarding the homeless population in Billings. Division staff is also reviewing the data with the Billings Area Resource Network (a new network of homeless service providers) for response, further interpretation and recommendations. The following data sets are preliminary results of compiled data from the Continuum of Care survey as reviewed for 2005, 2006 and 2007.

Overall Homeless Population in Billings:

- 29% of the state’s homeless population in Montana is in Billings.
- On average, there are 631 homeless individuals willing to be surveyed on one day.
- 63% of the homeless surveyed meet HUD’s definition of homelessness.
- Substance abuse (1st cause), lack of employment (2nd cause) and mental health issues (3rd cause) are the leading primary causes of homelessness in Billings.
- As with all of the subsets, there is a direct correlation between years of education and the risk of homelessness.
- 12% of those surveyed need to find alternative living situations within one week.
- Ethnicity profile is very similar to those who are incarcerated in Montana State Prisons.
- Although we have a highly visible American Indian homeless population (or those who visit Billings from neighboring Reservations), we have 56% Caucasian population.
- Our highest ethnic population is American Indian at 29%, which is disproportionate to the 8-10% of the general population in Billings.
- Men outnumber women overall in Billings: 56% men to 44% women.

- Most of the homeless surveyed in Billings sleep outside, in shelter care, or with others.
- 66% of the homeless surveyed were homeless not more than once during the last year.
- Even though 60% have at least a high school education, the homeless may have learning disabilities or other impairments and have great difficulties with basic skills such as reading / writing (interpreted by Healthcare by the Homeless).
- 19% of the homeless have some college, and a few have a graduate degree.
- 7% of the homeless were homeowners at one time.
- Only 10% of the homeless population was homeless three or more times in the last year, which may represent our chronic homeless population.
- 26% of our homeless are employed.
- 21% of the homeless have lived in Billings their entire life.

Individuals – Unaccompanied Adults:

- There is a smaller percentage of American Indians who are unaccompanied compared to the overall population, 21% versus 29%.
- About 400 individuals are in Billings at any one time.
- 68% are male and almost 70% are aged 30-59. This data can be utilized as a basic profile for homeless individuals in Billings.
- 18% went to college, and 26% are employed (similar to overall).
- A smaller percentage of individuals are American Indian than the overall population (21% compared to 29%).

Families – Individuals Accompanied by Family Members:

- There are 80 homeless families in Billings, on average, at one time. Most of these families are female head of household (70%).
- 35% of families respondents are 18-29 years old, and 50% are 30-59.
- 8% of the families were expecting a child when surveyed.
- 55% of accompanying children are under 13 years old.
- There are more American Indian families in Billings than any other race. 43% of the homeless families in Billings are American Indian and 42% are Caucasian. Overall, 29% of the homeless self-report American Indian race.
- Mental health issues are the number one cause of homelessness for families. Lifestyle choice is the second cause, and substance abuse is third.

- Domestic abuse affects 12% of our homeless families and is the 4th cause of homelessness compared to the 6th cause overall⁵.
- A slightly higher percentage (3%) of the homeless families have lived in Billings their entire life (24% compared to 21% overall).
- 9% of the families surveyed owned a home, which is higher than the 7% overall figure. Families who are homeless are slightly more likely to have owned a home.
- Families more often stay with others followed by shelter care.
- 16% of our homeless families have been asked to leave their current living situation within one week compared to 12% overall.
- 20% went to college and 26% are employed, same as overall.

American Indian:

- 29% of the homeless population are American Indian and represents the largest minority population in Billings.
- 55% of the American Indian population is female compared to 44% overall.
- 10% of the American Indian homeless are pregnant compared to 8% overall.
- 25% of American Indians are 18-29 compared to 28% overall (3% less).
- 67% of American Indians are 30-59 compared to 63% overall (4% less).
- 30% of accompanying family members are under 5 years old compared to 28%.
- 60% of accompanying family members are under the age of 13 (5% higher than families).
- Substance abuse is the number one cause, job loss is number two, and eviction is the third cause.
- 19% of American Indians are being asked to leave within one week (12% overall), which is 7% higher than the overall population.
- American Indians (AI) are more likely to remain in Billings longer than the overall population:
 - Up to one year (37% overall, 29% AI)
 - 2 – 10 years (31% overall, 35% AI)
 - 11+ years (32% overall, 37% AI)
 - Lifetime (21% overall, 26% AI)
- More American Indians chose to provide specific information regarding military service era than other homeless respondents identifying themselves as veterans.

⁵ Healthcare for the Homeless employees believe domestic violence may be under-reported, and may also correlate with the first two causes of homelessness (mental health and lifestyle choice).

- American Indians are 5% more likely to live with others than the overall homeless population.
- American Indians are less likely to have attended college (16% AI, 19% overall) and less likely to be employed (21% AI, 26% overall).
- American Indians are 5% less likely to have a GED or high school education:
 - Less than 9th Grade (12% overall, 16% AI)
 - 9 – 12th Grade (28% overall, 29% AI)

Disabled:

- 46% of respondents indicated a disability.
- Almost 60% are male, and most are aged 30-59. This data can be utilized as a profile.
- Mental illness is the first cause of homelessness, followed by substance abuse followed by physical disability.
- The disabled are more likely to be homeless for more than two years, and are more likely to live with others.

Veterans:

- 10% of the population in Billings responded that they served in the military.
- 25% reported length of time homeless exceeding 2 years.
- 87% reported lifetime residency in Billings.
- 39% of veteran respondents reported they went to college, compared to 19% overall.
- 25% are employed.
- A very low percentage of veterans receive veteran's benefits.

Temporarily Homeless (Definition: *Not previously homeless and homeless for a short period of time - less than six months*):

- First cause of homelessness is employment followed by eviction and substance abuse which is unique to the cohort.
- This cohort is more evenly distributed by gender: 49% female; 50% male.
- The temporarily homeless are slightly more likely to have attended college and are currently employed (21% attended college compared to 19% overall), (28% are employed compared to 26% overall).
- 7% less likely to be disabled (46% overall, 39% temporary).
- 82% are not lifetime residents of Billings. 46% have been in Billings less than a year.

Chronically Homeless (Definition: An unaccompanied homeless individual with a disabling condition who has either been continuously homeless for a year or more OR has had at least four episodes of homelessness in the past three years):

- The chronically homeless population in Billings is about 11%, compared to the national average of 10%.
- More likely to be male (76% compared to 56% overall).
- The chronically homeless are 13% more likely to have lived in Billings 10+ years than the overall population (45% compared to 32%).
- 26% indicated they've lived in Billings their entire life.
- 6% of the chronically homeless owned a home at one time.
- The chronically homeless are more likely to have less than a 9th grade education (23% compared to 12% overall). 54% of the chronically homeless do not have a high school education compared to 40% overall.
- 14% of the chronically homeless are employed, and 13% went to college.
- 97% of the chronically homeless have a disability.
- 15% of the chronically homeless indicated military service, but were unable to identify the military era in which they served.
- We can estimate the life expectancy of the chronically homeless to be approximately 60 years compared to the national average life expectancy of 77.8 years⁶.

Homeless Population

The sheltered homeless needs for the Billings community are primarily met by the Montana Rescue Mission, which operates both a men's shelter and a women and family shelter. Montana Rescue Mission does not seek nor utilize federal funds for its operation.

The City of Billings assists service providers to meet this need for assisting homeless families through providing funding to Family Services, Inc. and HRDC who provide rent, mortgage, utilities and deposit assistance.

Homeless Service Provider Survey, Matrix of Services and Housing Inventory

The Community Development Division conducted a service inventory analysis with the assistance of a VISTA volunteer who works with the Mayor's Committee on Homelessness and the Billings Area Resource Network. The Provider Survey, Service Matrix and Housing Inventory are located in Appendix J. Community Development is working with the Billings Area

⁶ <http://www.cdc.gov/nchs/fastats/lifexpec.htm>

Resource Network to review the results of the survey and tabulate data needed to identify priority needs for service development and coordination.

Homeless Strategic Plan

The MT CoC plans on increasing the commitment of local governments in playing a greater partnership role in addressing chronic homelessness. The City of Billings supports this strategy and has become more involved with the CoC Coalition through the Mayor's Committee on Homelessness. A local Continuum of Care group has recently been convened through the Billings Area Resource Network. The Community Development Division works with service providers in developing outreach, referral and permanent supportive housing programs into a local continuum. Throughout this process, the City of Billings will support the Montana Continuum of Care's goals and strategies regarding homelessness, chronic homelessness, and homelessness prevention as well as develop local plans using the services in place.

Services in Place

A complete list of service providers for the homeless can be found in Appendix J. The City of Billings provides 15% of our annual CDBG allocation to Public Service activities in the community. In the past, the City has funded the YWCA Gateway Shelter, Tumbleweed Runaway and Homeless Youth Program, the HRDC and Family Service, Inc. These programs provide services to the homeless and near-homeless are described below.

The YWCA Gateway Shelter serves victims of domestic abuse and violence and sexual assault. CDBG funding is used to support general operating expenses of the program, which includes housing, support, education, and advocacy for victims of domestic violence and sexual assault.

Tumbleweed Runaway and Homeless Youth Program is the only agency in Yellowstone County that directly addresses the needs of youth who are homeless, or at-risk of being homeless. The Tumbleweed program's goals are to divert youth from the juvenile justice system through the prevention of delinquency and other social problems. Youth are provided a positive alternative to running away / living on the streets. When youth are unable to return home, Tumbleweed provides shelter as appropriate, as well as providing an alternative to jailing runaway and other status offender youth. Tumbleweed's mission and goals are all directed toward the prevention of homelessness, running away, severe family conflict, delinquency, and other social problems among youth.

Family Service, Inc. helps low-income individuals and families with emergency rent or mortgage expenses.

District 7 Human Resources Development Council receives Emergency Shelter Grants funds and provides emergency rent or mortgage assistance through those funds. They also administer the Low Income Energy Assistance Program for assistance in meeting the energy use needs of low-income families and individuals. Another program the HRDC administers is the Energy Share program, which helps low-income families to remain in their homes. This program provides emergency utility assistance to low income families and individuals. The City provides funds to

the HRDC for Housing Counseling, which prevents homelessness through default / foreclosure and rental counseling.

The City of Billings provides funds to Yellowstone Health Partnership - Medication Assistance Program to provide medications to those low income families that can't afford to pay for them, as well as providing medications in the interim between the application and approval for SSI and Medicaid.

In addition to these activities, CDBG funding is available as a rehabilitation activity to build ramps for the disabled under Living Independently for Today and Tomorrow's Handicapped Ramp Project.

HOME funding will also be available for housing for homeless and the special needs population. The City of Billings lists several goals and strategies in the Consolidated Plan which can be utilized to guide activities to assist the homeless including the promotion of new affordable housing opportunities, emphasizing new / converted special needs housing, and working as an active partner with non-profits, neighborhood groups, and others to address housing and community development needs is listed as Strategy #4.

Essential Services

The Office of Public Assistance provides assistance for obtaining Food Stamps and Medicaid.

Food Banks are active participants in the local continuum and provide free groceries that oftentimes free up cash resources for rent, transportation and other essential needs. The City of Billings has funded the Food Bank with CDBG Public Services funds in the past to assist them in expanding their operational storage facility to meet the ongoing and growing needs.

The Salvation Army, St. Vincent de Paul and other faith-based organizations or churches in Billings also offer emergency assistance. Billings has the addition of a new faith-based partnership - Interfaith Hospitality Network, to assist in providing assistance to homeless families. The Interfaith Hospitality Network is a unique partnership of area churches to assist homeless families utilizing existing community resources. The churches provide rooms for overnight accommodations, congregations supply volunteers and food and social service organization assess and refer homeless families to this and various other programs. Because the program utilizes volunteers, it does not accept person with substance abuse or untreated severe mental health issues. Their program includes ten host congregations and four supporting congregations. The program does not require clients to attend church services or activities of the host congregation.

Discharge Coordination Policy

The City of Billings does not receive McKinney-Vento Homeless Assistance Act funds and is not required to develop and implement a Discharge Coordination Policy. The City of Billings supports the MT CoC in their efforts in establishing a Statewide Discharge Coordination Policy.

VICTIMS OF DOMESTIC VIOLENCE, DATING VIOLENCE, SEXUAL ASSAULT & STALKING

The new provisions of the Violence Against Women Act (VAWA), effective January 5, 2006, requires that the Consolidated Plan contain estimated housing needs for victims of domestic violence, dating violence, sexual assault and stalking.

The local YWCA Gateway House is the only dedicated provider of housing for victims of domestic violence in Billings. The YWCA Gateway House provided emergency shelter care for 476 victims of domestic violence during the FY2006-2007 fiscal year, as is reported in the City's Comprehensive Annual Performance and Evaluation Report. The Gateway house has provided emergency shelter to a total of 173 victims of domestic violence during the FY2007-2008 year, with one quarter remaining in the year.

Housing needs for this population have been identified, including additional low-income housing, transitional housing, and supportive housing.

ANTIPOVERTY STRATEGY

The City's FY2005-2009 Consolidated Plan includes a strategy to improve the economic conditions of lower income households in the community. Billings' Housing Needs Assessment reported on the lower income status of Billings households. These conditions indicate a need to address economic conditions locally and in the State of Montana in a comprehensive manner. The City of Billings proposes to support statewide efforts to improve economic conditions and proposes to support the following specific activities in this Consolidated Plan to address economic conditions of low and moderate-income households in Billings:

- The City proposes to work with non-profit 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 funding of social service agencies as public service activities under the CDBG Program.
- The City proposes to work with the local economic development organizations to help create higher wage jobs for lower income persons.

The City's strategies to promote affordable housing and fair housing city-wide and to preserve the existing housing stock and the neighborhoods where that stock is located will compliment

economic development efforts by providing safe, decent, and affordable housing and livable neighborhoods for lower income households in our community.

SPECIAL NEEDS HOUSING

The City of Billings Consolidated Plan supports activities to address the needs of Billings Special Need populations. Examples of activities will include the City’s contribution of funding for single-purpose rehabilitation or new construction projects targeted to the special needs of physically, mentally, or developmentally disabled and for recovering substance abusers. These activities are described in Strategy #3 and Strategy #5 above.

HOUSING OPPORTUNITIES FOR PERSONS WITH AIDS

The City of Billings is not a recipient of funding under the Housing Opportunities for Persons with Aids (HOPWA) program. The City will support applications for HOPWA funds to address housing needs of persons with aids in Billings. The City will utilize CDBG and HOME Resources to support efforts in Billings consistent with the City's Strategic Plan for HOME and CDBG resources.

