

FY2010-2014

*July 1, 2010 through June 30, 2015*

# City of Billings Five-Year Consolidated Plan - EXCERPTS FOR CITY COUNCIL



Community Development Division  
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Billings, Montana 59103

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## **SECTION ONE - Executive Summary**

Five-year Consolidated Plans and one-year action plans are required by the U.S. Department of Housing and Urban Development (HUD) for the City of Billings to participate in and receive funding through the Community Development Block Grant (CDBG) and HOME Investment Partnership Programs (HOME).

The City of Billings, acting primarily through the Community Development Division, 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 garner feedback on proposed strategies and also to meet the goals established in this Consolidated Plan.

Consolidated planning activities are also required for homeless programs funded under the McKinney-Vento Homeless Assistance Act and the Housing Opportunities for Persons with AIDS (HOPWA) Program. The City does not receive McKinney funds or HOPWA funds directly. Separate Consolidated Plans are prepared by the City of Great Falls, the City of Missoula, and the State of Montana for non-entitlement areas of the state. The structure and content of this plan are based on specific HUD requirements for the preparation of the Consolidated Plan. Many terms used in this document are specific to the Consolidated Plan process and HUD programs. The reader may consult with the City of Billings - Community Development Division for additional information.

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

1. **To provide decent housing**, including 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 de-concentrating housing opportunities and revitalizing deteriorating neighborhoods, restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons, and conserving energy resources.
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.

**All activities undertaken by the City utilizing CDBG and HOME funding must primarily benefit low and moderate income persons.** The strategies described in the Consolidated Plan outline 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.

### *Purpose of the Consolidated Plan*

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.

Consolidated plans are developed every five years and must be submitted to HUD not less than 45 days prior to the start of the grantee's program year start date (July 1 for the City). The City's five-year Consolidated Plan for FY2010-2014 identifies activities to be carried out from July 1, 2010 through June 30, 2015 to address priority needs in the community and serves as a guiding document for the use of the City's CDBG Program and HOME funding. The City must also report on the performance of activities funded via the Comprehensive Annual Performance Evaluation Report (CAPER).

The FY2010-2014 Consolidated Plan followed a development process which integrated priorities identified in the 2009 Billings Housing Needs Assessment and the Analysis of Impediments to Fair Housing Choice. The development process also included input from neighborhood groups and public hearings on housing and community development needs, relative to findings from both data studies.

The FY2010-2014 Consolidated Plan was open for public comment extending from March 26, 2010 through April 26, 2010. A public hearing was held on April 26, 2010 during the Billings City Council meeting to accept public comments on the five-year Consolidated Plan and Community Development Board recommendations for funding allocation. The plan was adopted by the Billings City Council on April 26, 2010.

### *HUD Objectives and Outcomes*

HUD has developed specific performance measurements for each activity undertaken utilizing CDBG and / or HOME funding. The City's application process for funding through these programs includes identification of HUD objectives and outcomes to ensure compliance with activity requirements.

<b>HUD PERFORMANCE MEASUREMENTS</b>	
<i>Objectives</i>	<i>Outcomes</i>
Suitable Living Environment	Availability or Accessibility
Decent Housing	Affordability
Economic Opportunities	Sustainability

### *Past Performance*

The City - Community Development Division receives comments from HUD regarding action plans and performance annually. Overall evaluations conclude the City's CDBG and HOME programs are making strides in providing affordable housing and addressing community needs. Please refer to the latest Comprehensive Annual Evaluation Report (CAPER) for an analysis of the City's performance on Consolidated Plan goals for recent years and the resources utilized to meet objectives established.

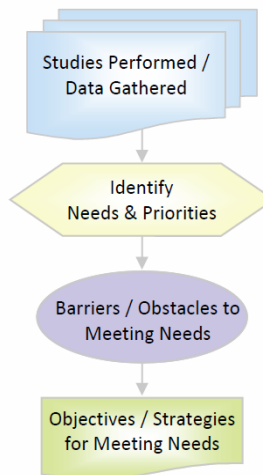
### *Community Development Division Vision / Mission*

*Vision:* The Community Development Division acts as a catalyst for joining community partners with resources to increase access to housing, to create a sustainable community, and to promote neighborhood revitalization.

*Mission:* The Community Development Division strives to exceed the expectations of our stakeholders by supporting our housing and community partners with quality leadership, accountability, and innovative programs and services.

### *Report Standards*

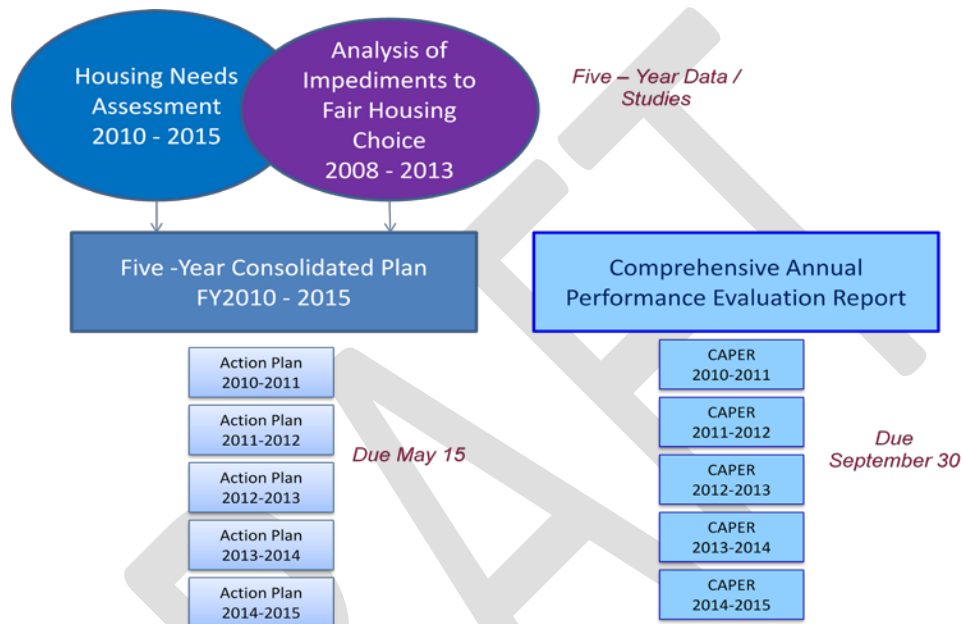
All reports generated by the Community Development Division are based on studies and data, the identification of needs and priorities, identifying obstacles and barriers to meeting those needs, and creating objectives and strategies to meet identified needs.



## SECTION FOUR - Consolidated Plan & Budget Development

### Significant Aspects of the Process

The City utilizes significant public comment processes and coordinates input from various organizations and groups in order to maximize collaborative efforts while developing and implementing the Consolidated Plan. Both the Housing Needs Assessment and the Analysis of Impediments to Fair Housing Choice are utilized by City staff as **primary planning tools** for the development and implementation of Consolidated Plan activities.



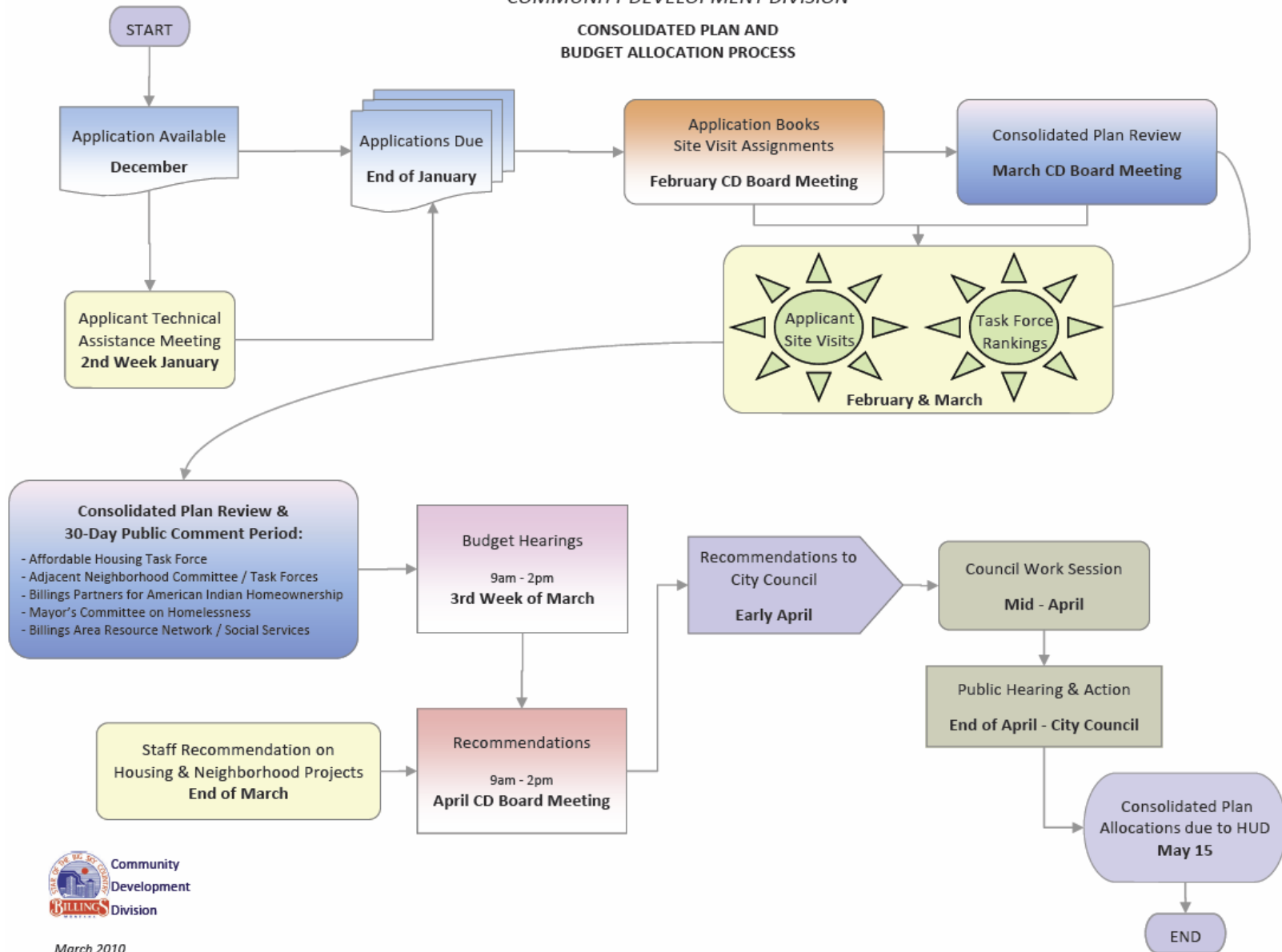
The Budget Allocation Process flowchart (following page) illustrates the significant aspects of public involvement and input processes utilized for Consolidated Plan development and implementation. The process includes a technical assistance meeting to facilitate training of CDBG / HOME applicants regarding application expectations and project requirements. All plans and studies are posted on the City's website and emails are distributed announcing application and Consolidated Plan postings.

The Community Development Board conducts applicant site visits to review each application with the submitting organization. In addition, City staff visit each of the seven neighborhood task forces to garner housing / neighborhood activity rankings prior to the public comment period. The City also maintains extensive email distribution lists and utilizes these lists to make announcements of study results and drafted plans. Budget hearings are also held to give presentation opportunities to each applicant. Each neighborhood task force is also offered an appointment to speak during the hearings.

A formalized public comment period is held for no less than 30 days and various community groups are visited during this time to garner feedback on studies, plans and activities. Agenda items are also scheduled for a City Council Work Session and regular City Council meeting; the latter includes an additional, specific public hearing to review the Consolidated Plan and activities. All meetings are open to the public, advertised in the regionally-distributed Billings Times newspaper and agendas offer a specific time for additional public comment.

COMMUNITY DEVELOPMENT DIVISION

CONSOLIDATED PLAN AND BUDGET ALLOCATION PROCESS



March 2010

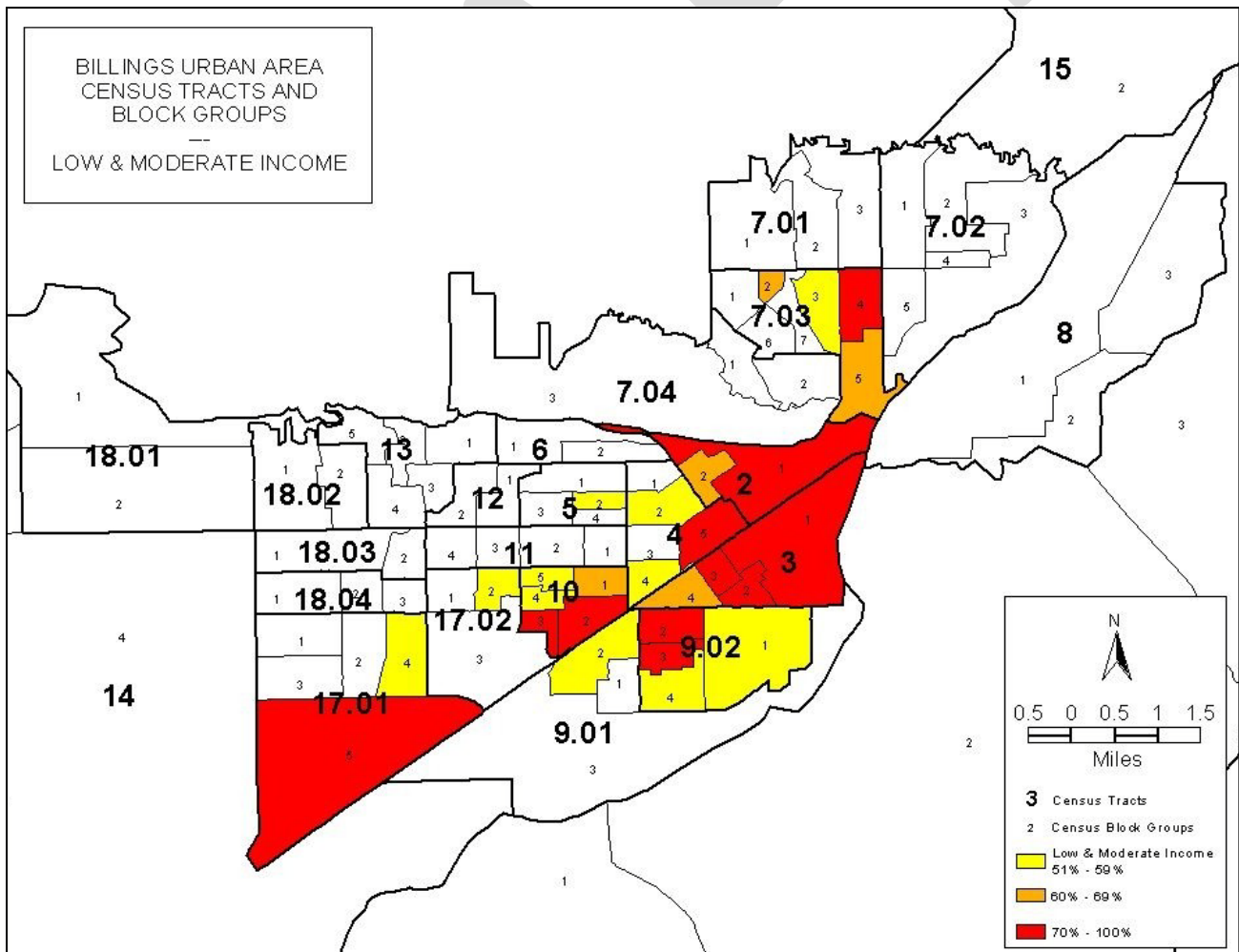
## SECTION FIVE - Geographic Data

### Geographic Area

The geographic area served by the Consolidated Plan is defined by the current City of Billings limits. Target areas include Census tracts and block groups with high concentrations of low- moderate-income households, particularly those with higher concentrations of racial / minority households.

### Lower-Income Household Concentration

The strategies identified in the Consolidated Plan will be addressed on a citywide basis to encourage the distribution of low-income affordable housing and other assistance to lower income households throughout the community. Strategy D targets assistance provided through CDBG and related programs to lower income neighborhoods of the communities where the majority of the City's affordable housing stock is located. The map below 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.



*Racial / Minority Concentration*

The 2007 Analysis of Impediments to Fair Housing Choice identified areas of the community with a concentration of minority households. Census Tracts 2, 3, and 9.02 (known as South-Central Billings) show the highest concentration of protected class residents.



**South-Central Billings - Highest Minority Population Concentrations**

City-wide, there is an estimated American Indian 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 2007 Analysis of Impediments to Fair Housing Choice can be viewed online: <http://www.ci.billings.mt.us/DocumentView.asp?DID=1100>.

**Estimated Population Statistics for South-Central Billings**

	<i>Total</i>	<i>White</i>	<i>Black / African American</i>	<i>American Indian &amp; Alaska Native</i>	<i>Asian</i>	<i>Native Hawaiian &amp; Other Pacific Islander</i>	<i>Other Race</i>	<i>Two or More Races</i>	<i>Hispanic Origin</i>
<b>Population</b>	11,361	8,913	164	1,145	44	9	573	513	1,485
<b>% of City</b>	13%	11%	33%	37%	8%	24%	44%	28%	40%

### *Geographic Basis for Allocation of Investments*

91.215(a)(2)

The City of Billings is the largest city with the highest population in the state. However, the city only has an estimated population of nearly 104,000 in 2008, according to the 2009 Billings Housing Needs Assessment. Billings would be classified as a smaller city on a national scale. Therefore, the City will focus distribution of investments on a citywide basis in order to support diversity and mixed-income development across the community.

### *Basis for Assigning Priority - Overall Consolidated Plan*

Priorities for funding are based on both the most recent Housing Needs Assessment and the Analysis of Impediments to Fair Housing Choice. Priorities for housing development are identified as “High”, “Medium” and “Low” based on data analysis.

### *Obstacles to Meeting Underserved Needs - Overall Consolidated Plan*

91.215(a)(3)

The primary obstacles faced by the City in undertaking the activities described in its Consolidated Plan and meeting under-served needs is the amount of available funding. The 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 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.

## ***SECTION TEN - Community Development***

91.215(e)

### *Community Development Needs*

The following table illustrates the identified needs, Consolidated Plan strategy designed to meet the need and goals listed on the Consolidated Plan. The majority of activities (particularly those in the Public Services arena) are funded through an application / allocation process. Therefore, it is difficult to identify specific goals for a five-year plan. Specific goals are identified on one-year action plans.

Numerous sources for data regarding community needs were referenced in the development of Table 2B: Priority Community Development Needs.

### *Basis for Assigning Priority - Specific to Community Needs*

The City's Neighborhood Stabilization Plan identified housing acquisition activities that may be undertaken utilizing the Montana Department of Commerce's Neighborhood Stabilization Program (NSP). The numbers of properties in Billings that need to be cleared, demolished and cleared due to contamination were identified in the City's NSP plan. This acquisition activity will only be identified in FY2010-2011 due to the short-term nature of the funding, commitment and expenditure deadlines.

The Housing Needs Assessment assisted staff in identifying priorities on clearance and demolition outside of the scope of the Neighborhood Stabilization Program. Aside from properties identified on the Montana Department of Commerce's methamphetamine website, the City has only one identified area with groundwater contamination. Properties on this site are reviewed with specialized conditions and requirements when being serviced through the City's housing repair programs. This study also identified high needs for senior services and services for the disabled.

Priority needs identified by the City's ten-year plan to impact homelessness, Welcome Home Billings, include: homeless facilities, day center facilities for the homeless, legal services, transportation services, substance abuse services, employment / training services, and assistance with mortgages / deposits / utilities.

The Community Needs Assessment completed in 2007 by the Human Resource Development Council - District 7 identified high needs for youth / child services and health services. The Citizen's Survey identified a moderate demand and high interest for the further development of bicycle / pedestrian trails. This type of development is typically funded through non-HUD programs.

### *Obstacles to Meeting Underserved Needs - Specific to Community Needs*

Meeting the identified community needs in Billings requires additional funding for activities, administration and capacity-building.

### *Long / Short Term Objectives*

91.100

Long term objectives are described in the City's five-year Consolidated Plan goals, first identified on page 9. Short term goals can be found in the City's one-year action plan.

## PRIORITY COMMUNITY DEVELOPMENT NEEDS - Table 2B

Accomplishments will be reported on via Comprehensive Annual Performance Evaluation Report (CAPER)

This table has been altered to identify the Consolidated Plan Strategy, Goal, Funding Source specific to the Consolidated Plan and Citation Source to provide data on Need Level.

Priority Need	Priority Need Level*	Con Plan Strategy	Con Plan Goal	Con Plan Funding Source(s)	Source**	Notes
Acquisition of Real Property	Moderate	A	10	NSP	NSP	For NSP implementation
Disposition	Moderate	D	1	CDBG	CDD	27th Street Corridor Redevelopment
Clearance and Demolition	Low	B	-	CDBG, HOME	HNA	As part of the Affordable Housing Development program
Clearance of Contaminated Sites	Low	B	-	CDBG, HOME	HNA	
Code Enforcement	High	-	-	-	-	Currently funded through General Fund
<b>Public Facilities (General)</b>						
Senior Centers	-	C	-	CDBG	-	
Handicapped Centers	-	C	-	CDBG	-	
Homeless Facilities	High	C	-	CDBG, HOME	WHB	
Youth Centers	-	C	-	CDBG	-	
Neighborhood Facilities	-	C	-	CDBG	-	
Child Care Centers	High	C	-	CDBG	CNA	
Health Facilities	-	C	-	CDBG	-	
Mental Health Facilities	-	C	-	CDBG	-	
Parks and / or Recreation Facilities	Moderate	C	-	-	CS	Specific to pedestrian / bicycle trails
Parking Facilities	-	C	-	-	-	
Tree Planting	Moderate	D	50	CDBG	CDD	
Fire Stations / Equipment	-	C	-	-	-	
Abused / Neglected Children Facilities	-	C	-	CDBG	-	
Asbestos Removal	Low	A	-	CDBG, HOME	HNA	
Non-Residential Historic Preservation	-	-	-	-	-	
Other: Day Center Facilities for the Homeless	High	C	-	CDBG	WHB	
<b>Infrastructure (General)</b>						
Water / Sewer Improvements	-	D	-	CDBG	-	Specific to low income neighborhoods and for previously approved Capital Improvement Projects only
Street Improvements	-	D	-	CDBG	-	
Sidewalks	-	D	-	CDBG	-	
Solid Waste Disposal Improvements	-	D	-	CDBG	-	
Flood Drainage Improvements	-	D	-	CDBG	-	
Other Infrastructure	-	D	-	CDBG	-	

Priority Need	Priority Need Level*	Con Plan Strategy	Con Plan Goal	Con Plan Funding Source(s)	Source**	Notes
<b>Public Services (General)</b>						
Senior Services	High	E	-	CDBG	HNA	Goals for public services relate to the number of organizations awarded funding. For the five-year Consolidated Plan, the City hopes to fund 20 service organizations.
Handicapped Services	High	E	-	CDBG	HNA	
Legal Services	High	E	-	CDBG	WHB	
Youth Services	High	E	-	CDBG	CNA	
Child Care Services	High	E	-	CDBG	CNA	
Transportation Services	High	E	-	CDBG	WHB	
Substance Abuse Services	High	E	-	CDBG	WHB	
Employment / Training Services	High	E	-	CDBG	CNA, WHB	
Health Services	High	E	-	CDBG	CNA, WHB	
Lead Hazard Screening	Moderate	A, B	-	CDBG, HOME	CDD	
Crime Awareness	-	-	-	-	-	
Fair Housing Activities	High	C	-	CDBG, FHIP	HUD, AI	
Tenant / Landlord Counseling	High	C	-	CDBG, FHIP	HUD, AI	
Other: Mortgage / Utilities / Rent / Deposits	High	E	-	CDBG, HOME	WHB	
<b>Economic Development (General)</b>						
C/I Land Acquisition / Disposition	Low	E	-	CDBG, HOME	HNA	Intended to benefit low-income households / areas only
C/I Infrastructure Development	Low	E	-	CDBG	HNA	
C/I Building Acq / Construction / Rehab	Low	E	-	CDBG, HOME	HNA	
Other C/I	Low	E	-	-	HNA	
ED Assistance to For-Profit	Low	E	-	CDBG	HNA	
ED Technical Assistance	Low	E	-	CDBG	HNA	
Micro-enterprise Assistance	Low	E	-	CDBG	HNA	

\*If a priority level is not identified, staff did not have resource data to substantiate the need and / or the activity has not been identified as a priority through the Consolidated Planning process.

**\*\*Sources for Identifying Priority Need**

NSP	Neighborhood Stabilization Plan, 2008, Community Development Division.	<a href="http://www.ci.billings.mt.us/DocumentView.aspx?DID=4163">http://www.ci.billings.mt.us/DocumentView.aspx?DID=4163</a>
CDD	Community Development Division - professional opinion from program management.	
HNA	Housing Needs Assessment, 2009, Planning & Community Services Department.	<a href="http://www.ci.billings.mt.us/DocumentView.aspx?DID=5454">http://www.ci.billings.mt.us/DocumentView.aspx?DID=5454</a>
WHB	Welcome Home Billings, 2009, Community Development Division.	<a href="http://mt-billings.civicplus.com/index.aspx?NID=1522">http://mt-billings.civicplus.com/index.aspx?NID=1522</a>
CNA	Community Needs Assessment, 2007, Human Resource Development Council - District 7.	<a href="http://www.hrdc7.org/pdf/2007_needs_assessment/HRDC_2007_Needs.pdf">http://www.hrdc7.org/pdf/2007_needs_assessment/HRDC_2007_Needs.pdf</a>
CS	Citizen's Survey, 2009, The National Citizen Survey, National Research Center, Inc.	<a href="http://www.ci.billings.mt.us/index.aspx?NID=1506">http://www.ci.billings.mt.us/index.aspx?NID=1506</a>
HUD	HUD Study - Discrimination in Metropolitan Housing Markets: Phase 3, Native Americans	<a href="http://www.huduser.org/portal/Publications/pdf/hds_phase3_final.pdf">http://www.huduser.org/portal/Publications/pdf/hds_phase3_final.pdf</a>
AI	Analysis of Impediments to Fair Housing Choice, 2007, Montana State University-Billings.	<a href="http://www.ci.billings.mt.us/DocumentView.aspx?DID=1100">http://www.ci.billings.mt.us/DocumentView.aspx?DID=1100</a>

## ***SECTION ELEVEN - Strategic Plan***

### *Combined Strategic Response for Consolidated Plan*

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

#### **Strategy A. Promote the preservation of the existing supply of safe, affordable housing in the community:**

- Provide direct, affordable financing and assistance to allow low and moderate-income homeowners to perform needed repairs to their homes.
  - Substantial housing rehabilitation for homeowner occupied, single-family units through the City's Housing Rehabilitation Program.
  - Emergency repairs and improvements to single-family and manufactured / mobile-home units through the City's Minor Home Repair program.
  - Provide lead-safe painting program for owner-occupied single-family and manufactured / mobile homes through the City's Painting Program.
- Provide affordable financing and assistance through partnerships to encourage developers and agencies to make needed repairs to existing housing stock for accessibility, safety and affordability, particularly for special needs populations.
  - Wheelchair and accessibility ramps for the disabled.
  - Rehabilitation for single and multi-family units serving special needs populations, including the homeless, the elderly and the disabled.

#### **Strategy B. Promote new affordable housing opportunities:**

- Encourage the development of new affordable single-family, multi-family, and special needs housing in the community through private developers and non-profit organizations.
  - New construction and rehabilitation of housing units through the City's Affordable Housing Development Program.
  - Complete Kings Green Subdivision single-family development.
  - Support the efforts of the Housing Authority of Billings to increase and maintain the affordable housing stock in the community through the implementation of their five year plan.
  - Meet Community Housing Development Organization commitment and expenditure deadlines, as required by the HOME program.
- Providing affordable financing and support to increase access to homeownership and further homeownership opportunities.
  - Facilitate access to homeownership through the City's First Time Homebuyer Program.
  - Facilitate affordable financing through the use of the Montana Board of Housing mortgage program.

- Encourage homeowner education throughout the community and specifically for participants of the First Time Homebuyer Program.
- Support the efforts of the Billings Partners for American Indian Homeownership to increase homeownership opportunities for American Indians in Billings.

**Strategy C. Work as an active partner with non-profits, neighborhood groups, and others to address housing and community development specific to lower income and special needs households:**

- Support partnerships and regular meetings to facilitate community participation and collaboration.
  - Provide staff support and facilitation for the following focus / community needs groups:
    - Affordable Housing Task Force.
    - Adjacent Neighborhood Committee.
    - Billings Partners for American Indian Homeownership.
  - Complete the Analysis of Impediments to Fair Housing Choice by December 2013 to implement activities for 2014-2019.
- Support task force newsletters and further capacity-building for self-sustainability.
- Encourage activities that promote fair housing and increase awareness of the rights of protected classes.
  - Continue to support the Community Housing Resource Board in applying for the Fair Housing Initiatives Program grant and facilitate the application if necessary to ensure an application is submitted to HUD annually on behalf of the citizens of Billings.
- Encourage housing, community development organizations, social service agencies and businesses to work together to build strong community structures to better address needs and to respond to opportunities.
  - Provide staff support and facilitation for the Mayor’s Committee on Homelessness.
  - Assist in the implementation of Welcome Home Billings, the City’s ten-year plan to impact homelessness.

**Strategy D. Promote the preservation and revitalization of the community’s older neighborhoods:**

- Preserve the housing stock in older lower income neighborhoods.
- Encourage infill development of vacant lots and redevelopment of substandard properties in lower income neighborhoods:
  - Provide financing through the Affordable Housing Development Program.
  - Promote the redevelopment of the 27<sup>th</sup> Street Corridor for remaining properties purchased through the CDBG and Tax Increment District programs.
  - Support activities that provide amenities, neighborhood stabilization and maintain infrastructure needs of older lower income neighborhoods.

**Strategy E. Provide assistance to agencies serving lower income households and special needs populations, particularly the homeless, public service activity funding to assist the homeless, the elderly, and those with disabilities.**

- Provide CDBG Public Service funding to non-profit organizations to provide basic needs assistance, job training and employment opportunities.
  - Provide CDBG Public Service funding allocation for basic needs assistance and supportive services.

<b>OBJECTIVE CATEGORIES</b>					
Staff review includes Consolidated Plan, Welcome Home Billings, and the Neighborhood Stabilization Program.					
☒	<b>Decent Housing</b>	☒	<b>Expanded Economic Opportunities</b>	☒	<b>Expanded Economic Opportunities</b>
☒	Assisting homeless persons obtain affordable housing.	☒	Improving the safety and livability of neighborhoods.	☒	Job creation and retention.
☒	Assisting persons at risk of becoming homeless.	☒	Eliminating blighting influences and the deterioration of property and facilities.	☒	Establishment, stabilization and expansion of small business (including micro-businesses).
☒	Retaining the affordable housing stock.	☒	Increasing the access to quality public and private facilities.	☒	The provision of public services concerned with employment.
☒	Increasing the availability of affordable permanent housing in standard condition to low-income and moderate-income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability.	☒	Reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and the revitalization of deteriorating neighborhoods.	☒	The provision of jobs to low-income persons living in areas affected by those programs and activities under programs covered by the plan.
☒	Increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence.	☒	Restoring and preserving properties of special historic, architectural, or aesthetic value.	☒	Availability of mortgage financing for low income persons at reasonable rates using non-discriminatory lending practices.
☒	Providing affordable housing that is accessible to job opportunities.	☒	Conserving energy resources and use of renewable energy sources.	☒	Access to capital and credit for development activities that promote the long-term economic social viability of the community.

## GOALS FOR FIVE-YEAR CONSOLIDATED PLAN

*July 1, 2010 through June 30, 2015 Goals*

Strategy	Objective	Activity	Measurement Type	Five-Year Goals	Objectives / Outcomes	Funding Source	
A: Promote the preservation of the existing supply of safe, affordable housing in the community.	Provide direct, affordable financing and assistance to low-income homeowners for the completion of needed repairs.	Housing Rehabilitation Loan Program	Housing Units	50	SL-2	CDBG	
		Minor Home Repair Program	Housing Units	100	SL-2	CDBG	
		Painting Program	Housing Units	10	SL-2	CDBG	
	Provide financing and assistance through partnerships to facilitate needed repairs for special needs populations.	Wheelchair and accessibility ramps	Ramps - Housing Units	30	DH-1	CDBG	
		Rehabilitation for special needs populations	Housing Units	15	DH-2	CDBG	
	Benchmark Performance Measures	# units rehabilitated through City programs:				-	-
		# units rehabilitated through partnership programs:				-	-
% of total funding allocated to enhance existing housing:				-	-		
B: Promote new affordable housing opportunities.	Encourage the development of new affordable single-family, multi-family and special needs housing in the community through private developers and non-profit organizations.	Affordable Housing Development Program	Housing Units	100	SL-2	CDBG/HOME	
		Complete Kings Green single-family development	Housing Units	17	SL-2	HOME	
		Support the efforts of the Housing Authority of Billings	Five-Year Plan Implemented	1	DH-2	ADMIN	
		Meet CHDO commitment / expenditure deadlines	Years in compliance	5	SL-2	HOME	
	Provide affordable financing and support to promote homeownership opportunities.	First Time Homebuyer Program	Households	175	SL-2	CDBG/HOME	
			Cumulative Households	-	-	-	
		First Time Homebuyers - MBOH Set-Aside Use	Households	35	DH-2	-	
			Leveraged Funding	\$4M	-	-	
		Homebuyer Education	Households	1,000	EO-3	CDBG/HOME	
	Billings Partners American Indian Homeownership	Homeownership Rate (1992 benchmark: 22%)	40%	EO-1	ADMIN		
Benchmark Performance Measures	% of total funding allocated to promote new housing opportunity:				-	-	

<i>Strategy</i>	<i>Objective</i>	<i>Activity</i>	<i>Measurement Type</i>	<i>Five-Year Goals</i>	<i>Objectives / Outcomes*</i>	<i>Funding Source</i>
C: Active partnerships with non-profits, neighborhood groups and others to address housing and community development specific to lower income and special needs households.	Support partnerships and regular meetings to facilitate community participation and collaboration.	Affordable Housing Task Force	Monthly Meetings	50	DH-2	ADMIN
		Adjacent Neighborhood Committee	Quarterly Meetings	20	SL-1	ADMIN
		Billings Partners American Indian Homeownership	Monthly Meetings	50	EO-1	ADMIN
		Analysis of Impediments to Fair Housing Choice completed in December 2013 to implement activities for 2014-2019	Analysis / Plan completed	1	SL-1	ADMIN
	Support task force newsletters and further capacity-building for self-sustainability.	Task Force newsletter support	Newsletters	50,000	SL-1	ADMIN
	Encourage activities that promote fair housing and increase awareness of the rights of protected classes.	Continue to support the Community Housing Resource Board in applying for FHIP, facilitate application if necessary	Annual submission of FHIP grant representing residents of Billings	5	SL-1	ADMIN
	Encourage collaboration to better address needs and to respond to opportunities for special needs populations.	Mayor's Committee on Homelessness	Monthly Meetings	50	EO-3	ADMIN
		Assist in the implementation of Welcome Home Billings, the City's ten-year plan to impact homelessness.	Completed FY09-11 & FY11-13 Action Plans	2	SL-1	ADMIN
			Completed FY09-11 & FY11-13 Performance Reports	2	SL-3	ADMIN
		Facilitate AmeriCorps*VISTA application and pursue project status	Annual submission of VISTA grant application / VISTA member placements	5	EO-1	ADMIN
Benchmark Performance Measures	% of total funding allocated to support partnerships:			-	-	
D: Promote the preservation and revitalization of the community's older neighborhoods.	Preserve housing stock in older, lower-income neighborhoods.	See objectives / activities / Goals outlined in Strategy A			SL-1	-
	Infill development of vacant lots and redevelopment of substandard properties.	Affordable Housing Development Program	See goals for Strategy B		SL-3	CDBG/HOME
		Redevelopment 27th Street Corridor	Redevelopment Projects	1	SL-3	ADMIN
	Support activities that provide amenities, neighborhood stabilization and maintain infrastructure needs.	Tree Program	Individuals	50	SL-3	CDBG
		Neighborhood improvements through the Capital Improvement Plan	CIP Years Implemented	5	SL-3	-
		Special Assessment Grants	Housing Units	20	SL-2	CDBG
Benchmark Performance Measures	% of total funding allocated to preserving older neighborhoods:			-	-	

Strategy	Objective	Activity	Measurement Type	Five-Year Goals	Objectives / Outcomes	Funding Source
E: Provide assistance to agencies serving lower income and special needs populations, particularly the homeless, the elderly and those with disabilities.	Provide CDBG Public Service funding and HOME Tenant-Based Rental Assistance (TBRA) for deposits to non-profit organizations and provide assistance for supportive services, including job creation.	CDBG Public Service and HOME TBRA funding allocations for basic needs assistance and supportive services.	Years Funding Committed	5	EO-1	CDBG/HOME
			Organizations	20	EO-3	CDBG/HOME
	Benchmark Performance Measures	% of total funding to support basic needs of special and lower-income populations:				-
Overall Benchmark Performance Measures	Total Budget Allocated			-	-	
	Leveraging Ratio			-	-	
	CDBG Timeliness Compliance			< 1.5	-	
	# active CHDOs			-	-	
	Number of faith-based organizations funded			-	-	
	Cumulative \$ of HOME funding used for homebuyer activities as of June 30 of each year			-	-	
	% of previous year's HOME funding committed (for FY10-11, measure FY09-10), as of June 30			-	-	
	% of HOME CHDO funding reserved, two years ago (for FY10-11, measure FY08-09), as of June 30			-	-	
	% of completed HOME rental disbursements to all rental commitments			> 72.37%	-	
	% of completed CHDO disbursements to all CHDO reservations			> 49.28%	-	
	% of renters below 50% of the area median income			> 70%	-	
	<i>Note: 90% of rental and TBRA units must assist households less than 60% of the area median income</i>				-	
	% of occupied HOME rental units to all rental units			> 90.81%	-	
Allocation years not distributed for HOME			< 3.07%	-		

<b>*HUD OBJECTIVES / OUTCOMES MATRIX</b>			
	Availability / Accessibility	Affordability	Sustainability
Decent Housing	DH-1	DH-2	DH-3
Suitable Living Environment	SL-1	SL-2	SL-3
Economic Opportunity	EO-1	EO-2	EO-3

*Table 1C: Transition Table: Summary of Specific Housing / Community Development Objectives (Table 1A/1B Continuation)*

This chart (following page) requests the relation of specific objectives to HUD’s Outcomes / Objectives matrix. This information has been provided in the Goals for the Five-Year Consolidated Plan. The chart only illustrates objectives that are specifically entered into IDIS for an activity. Goals related to capacity-building for non-profit organizations and administrative support tasks such as newsletter distribution for low-income neighborhood task forces do not relate well to the established HUD Outcomes / Objectives matrix, and are also identified in the table as “Admin”.

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**CONSOLIDATED PLAN OBJECTIVES BY OBJECTIVE / OUTCOME: *Table 1C***

<i>Objective</i>	<i>Activity</i>	<i>Measurement Type</i>	<i>Five-Year Goals</i>	<i>HUD Objectives / Outcomes</i>	<i>Admin</i>
<b>DECENT HOUSING &amp; AVAILABILITY / ACCESSIBILITY</b>					
Provide financing and assistance through partnerships to facilitate needed repairs for special needs populations.	Wheelchair and accessibility ramps	Ramps - Housing Units	<b>30</b>	DH-1	-
<b>DECENT HOUSING &amp; AFFORDABILITY</b>					
Provide financing and assistance through partnerships to facilitate needed repairs for special needs populations.	Rehabilitation for special needs populations	Housing Units	<b>15</b>	DH-2	-
Encourage the development of new affordable single-family, multi-family and special needs housing in the community through private developers and non-profit organizations.	Support the efforts of the Housing Authority of Billings	Five-Year Plan Implemented	<b>1</b>	DH-2	Admin
Provide affordable financing and support to promote homeownership opportunities.	First Time Homebuyers - MBOH Set-Aside Use	Households	<b>35</b>	DH-2	-
Support partnerships and regular meetings to facilitate community participation and collaboration.	Affordable Housing Task Force	Monthly Meetings	<b>50</b>	DH-2	Admin
<b>SUITABLE LIVING ENVIRONMENT &amp; AVAILABILITY / ACCESSIBILITY</b>					
Support partnerships and regular meetings to facilitate community participation and collaboration.	Adjacent Neighborhood Committee	Quarterly Meetings	<b>20</b>	SL-1	Admin
Support partnerships and regular meetings to facilitate community participation and collaboration.	Analysis of Impediments to Fair Housing Choice completed in December 2013 to implement activities for 2014-2019	Analysis / Plan completed	<b>1</b>	SL-1	Admin
Support task force newsletters and further capacity-building for self-sustainability.	Task Force newsletter support	Newsletters	<b>50,000</b>	SL-1	Admin
Encourage activities that promote fair housing and increase awareness of the rights of protected classes.	Continue to support the Community Housing Resource Board in applying for FHIP, facilitate application if necessary	Annual submission of FHIP grant representing residents of Billings	<b>5</b>	SL-1	Admin
Encourage collaboration to better address needs and to respond to opportunities for special needs populations.	Assist in the implementation of Welcome Home Billings, the City's ten-year plan to impact homelessness.	Completed FY09-11 & FY11-13 Action Plans	<b>2</b>	SL-1	Admin
Preserve housing stock in older, lower-income neighborhoods.	See objectives / activities / Goals outlined in Strategy A	See objectives / activities / Goals outlined in Strategy A		SL-1	-
<b>SUITABLE LIVING ENVIRONMENT &amp; AFFORDABILITY</b>					
Provide direct, affordable financing and assistance to low-income homeowners for the completion of needed repairs.	Housing Rehabilitation Loan Program	Housing Units	<b>50</b>	SL-2	-
	Minor Home Repair Program	Housing Units	<b>100</b>	SL-2	-
	Painting Program	Housing Units	<b>10</b>	SL-2	-
Encourage the development of new affordable single-family, multi-family and special needs housing in the community through private developers and non-profit organizations.	Affordable Housing Development Program	Housing Units	<b>100</b>	SL-2	-

Encourage the development of new affordable single-family, multi-family and special needs housing in the community through private developers and non-profit organizations.	Complete Kings Green single-family development	Housing Units	17	SL-2	-
Encourage the development of new affordable single-family, multi-family and special needs housing in the community through private developers and non-profit organizations.	Meet CHDO commitment / expenditure deadlines	Years in compliance	5	SL-2	-
Provide affordable financing and support to promote homeownership opportunities.	First Time Homebuyer Program	Households	175	SL-2	-
Support activities that provide amenities, neighborhood stabilization and maintain infrastructure needs.	Special Assessment Grants	Housing Units	20	SL-2	-
<b>SUITABLE LIVING ENVIRONMENT &amp; SUSTAINABILITY</b>					
Encourage collaboration to better address needs and to respond to opportunities for special needs populations.	Assist in the implementation of Welcome Home Billings, the City's ten-year plan to impact homelessness.	Completed FY09-11 & FY11-13 Performance Reports	2	SL-3	Admin
Infill development of vacant lots and redevelopment of substandard properties.	Affordable Housing Development Program	See goals for Strategy B		SL-3	-
	Redevelopment 27th Street Corridor	Redevelopment Projects	1	SL-3	-
Support activities that provide amenities, neighborhood stabilization and maintain infrastructure needs.	Tree Program	Individuals	50	SL-3	-
	Neighborhood improvements through the Capital Improvement Plan	CIP Years Implemented	5	SL-3	-
<b>ECONOMIC OPPORTUNITY &amp; AVAILABILITY / ACCESSIBILITY</b>					
Provide affordable financing and support to promote homeownership opportunities.	Billings Partners American Indian Homeownership	Homeownership Rate (1992 benchmark: 22%)	40%	EO-1	Admin
Support partnerships and regular meetings to facilitate community participation and collaboration.	Billings Partners American Indian Homeownership	Monthly Meetings	50	EO-1	Admin
Encourage collaboration to better address needs and to respond to opportunities for special needs populations.	Facilitate AmeriCorps*VISTA application and pursue project status	Annual submission of VISTA grant application / VISTA member placements	5	EO-1	Admin
Provide CDBG Public Service funding and HOME Tenant-Based Rental Assistance (TBRA) for deposits to non-profit organizations.	CDBG Public Service and HOME TBRA funding allocations for basic needs assistance and supportive services	Years Funding Committed	5	EO-1	-
<b>ECONOMIC OPPORTUNITY &amp; SUSTAINABILITY</b>					
Provide affordable financing and support to promote homeownership opportunities.	Homebuyer Education	Households	1,000	EO-3	-
Encourage collaboration to better address needs and to respond to opportunities for special needs populations.	Mayor's Committee on Homelessness	Monthly Meetings	50	EO-3	Admin
Provide CDBG Public Service funding and HOME Tenant-Based Rental Assistance (TBRA) for deposits to non-profit organizations.	CDBG Public Service and HOME TBRA funding allocations for basic needs assistance and supportive services	Organizations	20	EO-3	-

<b>HUD OBJECTIVES / OUTCOMES MATRIX</b>			
	<i>Availability / Accessibility</i>	<i>Affordability</i>	<i>Sustainability</i>
<i>Decent Housing</i>	DH-1	DH-2	DH-3
<i>Suitable Living Environment</i>	SL-1	SL-2	SL-3
<i>Economic Opportunity</i>	EO-1	EO-2	EO-3

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