



**COMPREHENSIVE ANNUAL PERFORMANCE &
EVALUATION REPORT
FY 2009-2010 CDBG & HOME PROGRAMS**



Community Development Division

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Introduction

Presented herein is the City of Billings FY 2009-2010 Comprehensive Annual Performance and Evaluation Report (CAPER) for the City's federally funded Community Development Block Grant (CDBG) and Home Investment Partnership Programs (HOME). The FY 2009-2010 CAPER covers the period from July 1 to June 30 and reports on the City of Billings' progress in meeting the goals established in the FY 2005-2009 Consolidated Plan. The City's Consolidated Plan is a strategic planning document that identifies housing and community development needs and proposes strategies to address those needs with available resources.

The Consolidated Plan initiative of the U.S. Department of Housing & Urban Development (HUD) combines the planning, application and reporting requirements of the Community Development Block Grant (CDBG) and Home Investment Partnership (HOME) Programs. Although the Consolidated Plan initiative also covers the Emergency Shelter Grant Program and Housing Opportunities for Persons with AIDS Program, the City of Billings is not an Entitlement City or Participating Jurisdiction for these programs and, as such, strategies for these programs are not included in the City's Consolidated Plan. Consolidated Plans are also submitted by the cities of Great Falls and Missoula and by the State of Montana. The State's Plan covers areas of Montana, outside Billings, Great Falls, and Missoula.

The consolidation of the submission and reporting requirements for the CDBG and HOME Programs allows the City of Billings to report on its various housing and community development activities in an effective and coordinated manner. It also reduces the duplication of effort for planning and reporting for these programs and affords the opportunity for citizen participation on the CDBG and HOME Programs to take place in a comprehensive context. The CDBG, HOME, McKinney, and HOPWA programs covered by the Consolidated Plan must primarily benefit low and moderate-income persons and are intended nationally to provide decent housing, a suitable living environment, and expand economic opportunities for lower-income individuals.

The needs and strategies described in the City of Billings Consolidated Plan outline a specific course of action for the community's housing and community development activities. The City's Consolidated Plan sets forth goals and objectives that are used to measure progress in achieving the strategies described in the plan. The CAPER provides a report on the City's progress in meeting these goals and objectives.

The structure and content of the Consolidated Plan and this CAPER are based on specific requirements of HUD. Many terms used in this document are specific to the CAPER process and HUD Programs, and the reader should consult the City of Billings Community Development Office for assistance.

Summary of FY 2005-2009 Consolidated Plan

The Billings City Council approved the FY 2005-2009 Consolidated Plan on May 9, 2005. The development process included the completion of the *Billings Housing Needs Assessment* completed by the Center for Applied Economic Research, Montana State University-Billings in January of 2005. The *Billings Housing Needs Assessment* highlighted: 1) the affordability of housing; 2) the condition of the housing stock; and 3) demographic trends related to elderly / disabled households. Study results of the needs assessment formed the basis for the development of the strategies for the Consolidated Plan. The Executive Summary for the City's FY 2005-2009 Consolidated Plan is attached in the Appendices.

The following five strategies are proposed by the City of Billings in its FY 2005-2009 Consolidated Plan to address the housing and community development needs in Billings:

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.

Specific actions for each of these strategies for Fiscal Years FY 2005 through FY 2009 are described in detail in Section II along with the City's progress in FY 2009-2010 in meeting the five-year goals and objectives that were established. The complete FY 2005-2009 Consolidated Plan can be viewed [online](#). Other reports online include the [Billings Housing Needs Assessment](#) and the [Analysis of Impediments to Fair Housing Choice](#).

The Billings Housing Needs Assessment and the City's FY 2005-2009 Consolidated Plan are available by contacting the Community Development Division at the address below:

Community Development Division, City of Billings
P.O. Box 1178, Billings, MT 59103
Phone: 406-657-8281, TTY Users: 711

Substandard Housing Definition

For the purposes of this report, 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 and related items associated with the house within primary systems ranging from electrical, plumbing, heating, roofing, and foundation repairs.

SECTION II: FY 2009-2010 ACCOMPLISHMENTS

The City of Billings' FY 2005-2009 Consolidated Plan consists of five strategies to utilize CDBG and HOME resources to address Billings' housing and community development needs. These five strategies and the City's goals and objectives to undertake each strategy are identified below followed by the City of Billings' accomplishments and progress in FY 2009-2010 in meeting the goals and objectives that are established.

FFY 2009-2010 ANNUAL PLAN			
Strategy #1 - Promote the preservation of the existing supply of affordable housing in the community.			
Objective	Implementation Plan	2009-2010 Goals	2009-2010 Accomplishments
Provide affordable financing to lower income homeowners to perform needed repairs.	Complete substantial rehabilitation through the Housing Rehabilitation Loan Program.	Housing Rehab: 15 homes CDBG-R Weatherization: 9 homes	Substantial rehabilitation work was completed to 12 homes in the community with the CDBG Housing Rehabilitation Loan Program. Nine additional homes received CDBG-R funding to make extensive weatherization improvements to their homes.
	Complete minor rehabilitation work through the Minor Home Repair Program.	15 homes	Even though the Minor Home Repair program received no new funding in the program this fiscal year, minor home repairs were completed in 14 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) and Rebuilding Together (4 homes).	Funding was provided to LIFTT which resulted in the construction of 3 new ramps and home modifications for disabled homeowners. Rebuilding Together completed 4 projects this year for the elderly and disabled utilizing CDBG funding. The organization completed 11 total projects during their fiscal year, October 1 through September 30. Eight of the projects were located in Billings, 1 project in Worden and 1 in Laurel.
	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.	The City of Billings continues to coordinate housing rehabilitation activities with organizations such as Rebuilding Together. Billings continued to implement the new Low Interest Loan established in June 2002 through a partnership with Wells Fargo. Since this program was not utilized, the loan was repaid in 2009. The City continues to pursue additional resources for affordable financing for home repairs.

<p>Provide affordable financing to rehabilitate rental units affordable to lower income residents.</p>	<p>Complete substantial rehabilitation work to rental units for occupancy by lower income, elderly and special needs households through the Affordable Housing Development Program.</p>	<p>5 rental units</p>	<p>The revised Rental Rehab Program was adopted by the City in the fall of 2003 and funding remained available for use until December 31, 2009. This program was integrated with the Affordable Housing Development program in order to strengthen programming and procedures.</p>
<p>Reduce the loss of existing standard housing units affordable to lower income households due to redevelopment activities.</p>	<p>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.</p>	<p>Continue working with the Affordable Housing Task Force to continue work on housing guidelines.</p>	<p>The Affordable Housing Task Force met monthly this fiscal year and has worked on identifying regulatory barriers affecting affordable housing development in Billings.</p>
<p>Utilize the State of Montana's Neighborhood Stabilization Program (NSP).</p>	<p>Pursue project opportunities to utilize the NSP program to purchase and renovate homes that have been abandoned and foreclosed.</p>	<p>5 homes</p>	<p>The City of Billings' application to the Montana Department of Commerce (MDOC) for NSP funding was approved in January 2010. City staff reviewed 7 qualified vacant, foreclosed homes for purchase and closed on 3 homes located in low-income neighborhoods. The City's cumulative grant award from the MDOC to facilitate acquisition and rehabilitation of these homes is \$555,665.</p>

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>2009-2010 Goals</i>	<i>2009-2010 Accomplishments</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	The Paint Program was rejuvenated in 2004 after being suspended due to lack of volunteers and lead based paint program requirements. This program remained funded until December 31, 2008. The program was redesigned for implementation in FY2009-2010 in order to offer the program to lead-positive properties, utilizing lead-safe contractors to perform the work. This year, 6 households were assisted through this program.
	Support Tree Program to remove and replace diseased or dangerous trees for lower income homeowners.	6 trees through public service activity	Although this activity did not receive new funding in FY2009-2010, 13 individuals were assisted with the removal of dangerous trees during the program year.
	Support activities that help preserve historic properties.	Support annual Yellowstone Historic Preservation Board work plan.	The historic preservation work plan has been updated and completed this fiscal year and is available at the City of Billings' Planning Division.
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.	The Affordable Housing Task Force meets on a monthly basis to report on housing market conditions and recommends strategies to the City on programs. The Workforce Housing Committee finalized recommendations last fiscal year and is expected to implement affordable housing development strategies.

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 (CIP).	Implement City's FY2009-2010 CIP and projects funded through CDBG.	Funding for an accessible bathroom for the Skate Park has been retained and reviewed by the City Council this fiscal year. The project is expected to be complete by March of 2011.
	Provide Special Assessment Grants for lower income households to help pay for Special Improvement District Assessments (SIDs) resulting from the City's public improvement projects.	30 homeowners	Special Assessment Grants were provided to 5 low-income homeowner to pay for special assessments resulting from infrastructure development. The number of assisted homes varies from year to year as improvements are made within Special Improvement Districts in low-income areas.
	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).	The City of Billings has facilitated several projects through land sales, swap, and donation for the redevelopment of the 27 th Street Corridor including: - A new Northern Plains Resource Council building. - A new MTS building. - Expansion of the RiverStone Health building. - Donation of land for Southern Lights, an affordable housing development.
	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.	Neighborhood Plans were completed for several neighborhoods. Completed plans can be viewed online . Due to budget constraints, no further neighborhood planning projects was undertaken in 2008, 2009 or 2010.
	Promote historic preservation activities in a coordinated manner through Historic Preservation Organizations.	Support annual Yellowstone Historic Preservation Board work plan.	Historic preservation activities completed during the program year through the activities of the Yellowstone Historic Preservation Board (YHPB) include: - Completed the development of a draft amendment to the existing Billings Historic Preservation Ordinance.

<p>Support activities that provide amenities and address the infrastructure needs of older lower income neighborhoods, continued.</p>	<p>Promote historic preservation activities in a coordinated manner through Historic Preservation Organizations, continued.</p>	<p>Support annual Yellowstone Historic Preservation Board work plan, continued.</p>	<ul style="list-style-type: none"> - Assisted the North Elevation Task Force in the development of a Historic Residential District. - Completed historic review of the Old Town Neighborhood - a proposed historic district adjacent to the Montana Avenue Historic District, south of the railroad tracks along Minnesota Avenue. - Reviewed 15 CDBG Housing Rehabilitation projects for compliance with impacts on possible historic resources. - Completed an initial survey of agricultural structures (barns) in Yellowstone County was completed. - Completion and distribution of a Historic Downtown Banner Brochure. - Hosted the annual Yellowstone Historic Preservation Board Roundtable. This annual event presents two awards, one for Best Practices in historic preservation projects and the Eugene Carroll award to an individual who has contributed to local historic preservation. - Completed State Historic Preservation Office review of the local Certified Local Government (CLG) program, which occurs every 3 years. The YHPB CLG received an excellent review rating.
<p>Support efforts of residents of lower income neighborhoods to work together to address needs and respond to opportunities.</p>	<p>Support Neighborhood Planning efforts and provide on-going support for monthly task force meetings.</p>	<p>Staff support for newsletter monthly mailings.</p>	<p>The Billings City Council continued to provide \$12,000 in City General Funds to help support the activities of existing task forces. The City of Billings provided staff support for the Adjacent Neighborhood Committee. The committee meets bi-monthly to provide a forum for representatives of the City's neighborhood groups to identify and address problems and share concerns.</p>
<p>Utilize the State of Montana's Neighborhood Stabilization Program (NSP).</p>	<p>Pursue project opportunities to utilize the NSP program to demolish units built prior to 1978 requiring more than \$25,000 in rehabilitation.</p>	<p>3 homes</p>	<p>Demolition activities were not supported during the implementation of NSP due to the federal requirement to ensure 25% of the beneficiaries were households with less than 50% of the area median income. Demolition projects may result in the report of beneficiaries several years after completion, and not prior to federal deadlines.</p>

Strategy #3 - Promote new affordable housing opportunities.

<i>Objective</i>	<i>Implementation Plan</i>	<i>2009-2010 Goals</i>	<i>2009-2010 Accomplishments</i>
<p>Encourage the development of new affordable single family, and multi-family, special needs housing in the community through private developers and non-profits.</p>	<p>Provide funding through the Affordable Housing Development Program to encourage the development of new affordable housing in the community emphasizing new / converted:</p> <ul style="list-style-type: none"> - Elderly & Disabled housing - Special needs housing - Housing in lower income neighborhoods (Strategy #2) - Housing for very low and extremely low-income renters 	<p align="center">20 units</p>	<p>The City supported a Community Housing Development Organization (CHDO) application from homeWORD to facilitate a new project. Funding has been secured for a Pre-Development Loan (\$25,000), including an additional \$243,000 in CHDO Reserve funding for the project.</p> <p>The Housing Authority of Billings also applied for and was awarded CDBG funding for site development and infrastructure for Lake Elmo Subdivision (\$262,000). This is a large scale subdivision (Whitetail Square), and the first phase has been named "Whitetail Run". This phase includes 32 multi-family units in 8 buildings.</p> <p>The City put forth a Request for Proposals for funding garnered from the Montana Department of Public Health and Human Services and a federal HUD Economic Development Initiative appropriation. Funding was awarded to Interfaith Hospitality Network to acquire and rehabilitate 4 new units (two duplexes) of affordable housing for homeless families. The units will be managed utilizing a "Housing First" model, and the families will be housed and then services will follow to support education, job training, healthcare, treatment, employment, financial literacy and asset development. The units were fully occupied in January 2010.</p> <p>Funds were awarded to homeWORD (a CHDO) for the construction of Southern Lights, which resulted in the addition of 20 rental units targeted for 30-50% of the area median income population.</p>

<p>Encourage the development of new affordable single family, and multi-family, special needs housing in the community through private developers and non-profits, continued.</p>	<p>Provide funding through the Affordable Housing Development Program to encourage the development of new affordable housing in the community emphasizing new / converted, continued.</p>	<p>20 units, continued.</p>	<p>Irma House was awarded funds for construction of a transitional housing shelter for 6 men transitioning from substance abuse treatment into their former living environment. This project was completed in FY 2008-2009.</p> <p>Volunteers of America – Magic City Terrace project was completed in FY06-07 and resulted in 85 new units for the elderly. Habitat for Humanity has completed 8 single-family homes assisted with CDBG funding. HOME assistance was provided to subsidize 8 homes at Community Leadership Development’s Chrysalis Acres. Six of the 17 homes completed are HOME-assisted units.</p>
<p>Promote homeownership.</p>	<p>Provide capacity building and funding to Community Development Housing Development Organizations (CHDOs) to undertake activities to meet priority affordable housing needs.</p>	<p>10 units</p>	<p>The City supported a Community Housing Development Organization (CHDO) application from homeWORD to facilitate a new project. Funding has been secured for a Pre-Development Loan (\$25,000), including an additional \$243,000 in CHDO Reserve funding for the project.</p>
	<p>Complete Phase II & III of the Kings Green Affordable Housing Project.</p>	<p>14 units</p> <p>Complete Phase III of Kings Green, utilize the Affordable Housing Task Force to make recommendations regarding infrastructure development post Phase III.</p>	<p>Phase III of the Kings Green Subdivision infrastructure development was completed last fiscal year. This phase is expected to result in 14 new single-family homes, 7 of which were fully constructed and occupied this program year.</p> <p>The City of Billings completed Phase II of the King’s Green development in 2008. Fourteen single-family homes were built and sold to low to moderate income families. Phase I created 10 single-family units for ownership by low – moderate income households. 31 units have been completed to date, and 7 additional units are expected to be completed in FY10-11. There are 10 lots remaining in this subdivision for development.</p>
	<p>Work to address loss of mobile / manufactured housing affordable to lower income households.</p> <p>Work with Affordable Housing Task Force to identify and address barriers to affordable housing and to encourage infill development.</p>	<p>Establish work groups through the Affordable Housing Task Force to study & make recommendations for housing options.</p>	<p>The Affordable Housing Task Force met monthly this fiscal year and has worked on identifying regulatory barriers affecting affordable housing development in Billings.</p>

Promote homeownership, continued.	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.	<p>The City is committed to supporting the implementation of their Five-Year Plan. The Housing Authority of Billings (HAB) is also represented on the Affordable Housing Task Force and other City committees.</p> <p>Assistance provided to the HAB included the completion of environmental reviews for the following:</p> <ul style="list-style-type: none"> - Capital Improvement Fund Plan for FY2010-2014. - State HOME TCAP funding for the construction of housing units at Whitetail Run. - Improvements resulting in American Recovery and Reinvestment Act stimulus funding to install new hot water heaters, conduct a physical assessment and install new siding. <p>Other assistance to the HAB includes the provision of funding for the following projects:</p> <ul style="list-style-type: none"> - \$300,000 to Westchester Square, 3 units (one duplex, one single-family) designed and constructed utilizing universal design methods. - \$262,000 for the development of infrastructure for Whitetail Square Subdivision.
	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.	<p>Assistance was provided to 46 low and moderate-income individuals to help them achieve home ownership during the program year through the City's First Time Homebuyer (FTHB) with HOME and CDBG funding.</p> <p>From July 1, 2009 through June 30, 2010, Montana Board of Housing provided \$1,797,540 in funds for 16 mortgage loans to programs in the Billings First Time Home Buyer programs.</p> <p>The average household income of those receiving these loans was \$29,135.</p> <p>The Montana Board of Housing has financed, since beginning to work with the City of Billings years ago, 484 loans for a total of \$37,241,723 in leveraged funding.</p>

	Assist low- to moderate-income households achieve homeownership and provide for long-term energy efficiency and conservation by utilizing CDBG-R funding for a new acquisition / energy upgrades program.	7 households	Down payment assistance was provided to 4 homeowners through CDBG-R funding, which was awarded to the City through the American Recovery and Reinvestment Act. All 4 of these homeowners, in addition to 5 other recent FTHB recipients, were able to complete up to \$15,000 in energy-efficiency repairs to the homes to ensure long-term affordability. Nine total households were assisted with this program.
Promote homeownership, continued.	Support homebuyer education in partnership with Montana Homeownership Network.	150 households	261 households have participated in homebuyer education programs this fiscal year through homeWORD. HRDC7 was also a partner this year in the Montana Homeownership Network and provided one-on-one housing counseling in the following categories: pre-purchase; delinquency / foreclosure; HECM; and rental counseling.
	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.	The Billings Partners for American Indian Homeownership has continued its outreach activities to address American Indian Homeownership. The Partners will continue to hold events that disburse information on home ownership.
Utilize the State of Montana's Neighborhood Stabilization Program (NSP).	Provide land banking opportunities for lots where homes have been demolished for non-profit organizations.	3 lots	Land banking opportunities have been limited through NSP due to the mandate to ensure 25% of beneficiaries have household incomes of 50% or less of the area median income. Efforts were put towards acquisition and rehabilitation of vacant, foreclosed homes.

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>2009-2010 Goals</i>	<i>2009-2010 Accomplishments</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.	The Affordable Housing Task Force met monthly this fiscal year and has worked on identifying regulatory barriers affecting affordable housing development in Billings.
Encourage housing & community and development organizations to work together to build strong community structures to better address needs and respond to opportunities.	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.	The Adjacent Neighborhood Committee meets regularly to discuss neighborhood and other city issues.
	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.	The City continues to support the Billings Partners for American Indian Homeownership (BPAIH). This partnership was renewed in August of 2003 after a period of inactivity and has become an active and successful advocate for housing for American Indians in the Billings area. The partnership offers Lunch and Learn sessions and other outreach efforts. According to HUD, the homeownership rate in Billings for American Indians has risen from 22% to 35% in recent years. A celebration of American Indian Homeownership was held in September 2007 and was attended by 25 individuals.
	Support Neighborhood Task Forces to identify and address neighborhood needs.	Complete neighborhood plans & support distribution of monthly newsletters.	Newsletter distribution for 7 neighborhood task forces is facilitated through the Community Development office and approximately 969 total newsletters were distributed monthly this fiscal year which resulted in 11,630 total newsletters.

Support activities and organizations promoting fair housing and increase awareness of the rights and responsibilities of protected classes.	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 2009-2010 Fair Housing Action Plan.	Fair housing strategies were undertaken through activities identified in the Consolidated Plan: <ul style="list-style-type: none"> - Staff facilitation and administration of fair housing initiatives and capacity-building efforts. Facilitating specific grant-writing activities to further local educational efforts. - Promoting fair housing choice for all persons and working to alleviate housing discrimination in Billings. - Promoting housing that is accessible / usable by persons with disabilities, and providing opportunities for all persons to live in any given housing development.
	Undertake fair housing activities in a coordinated manner with organizations with an interest in promoting fair housing, continued.	Facilitate partnerships to ensure an application for the Fair Housing Initiatives Program (FHIP) funding through HUD is put forth in 2009 for calendar year 2010, continued.	Capacity-building assistance has been facilitated for the Community Housing Resource Board for the organization to submit a FHIP application on behalf of the all community fair housing activities in 2009, which also was not funded. The City issued a Request for Proposals (RFP) in May 2010 to generate interest for a collective application, and one organization responded to the RFP. The City actively partners with organizations with an interest in fair housing and has facilitated several grant applications for the FHIP available competitively through HUD. The City 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. An application was submitted for the FHIP grant in July 2008, but was not funded.
Support activities and organizations promoting fair housing and increase awareness of the rights and responsibilities of protected classes, continued.	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.	Implement the five-year fair housing plan for 2008 to 2012, which is based on results of the Analysis of Impediments to Fair Housing Choice.	Fair housing needs and strategies have been identified in the new FY2010-2014 Consolidated Plan.

Strategy #5 - Improve the economic conditions of lower income households in the community.

<i>Objective</i>	<i>Implementation Plan</i>	<i>2009-2010 Goals</i>	<i>2009-2010 Accomplishments</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.	The City of Billings provided the full 15% available in CDBG funding to public service activities ranging from Family Service, Inc. to the YWCA shelter for victims of domestic abuse. Performance measurements have been fully implemented as per HUD's new procedural requirements. Technical assistance training has been provided to sub-recipients to assist with the implementation of performance measurements.
	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.	The Mayor's Committee on Homelessness began meeting on June 15, 2006 to develop a 10-year strategic plan to end chronic homelessness. The Community Development Division is spearheading this initiative, which includes participation from organizations involved with the Continuum of Care on a local and state level. The Billings City Council approved Welcome Home Billings, the City's ten-year plan to impact homelessness in October 2009. The City also hosted its fourth annual Project Homeless Connect event in January 2010, serving 577 individuals.
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.	An application for technical assistance was not submitted to the City for funding in FY2009-2010.
	Promote Hispanic American Homeownership	Provide staff support to establish new group to increase economic opportunities and homeownership for Hispanic Americans in Billings.	Staff support is offered to organizations seeking to further homeownership to minorities in the community on a continual basis. This support has been provided in recent years and has included design and printing of flyers to advertise events.
Utilize the State of Montana's Neighborhood Stabilization Program (NSP).	Purchase and rehabilitate an abandoned building downtown in order to provide housing and economic opportunities for low income households.	1 building	NSP funding has been utilized to purchase 3 vacant, foreclosed single-family units. Abandoned buildings were not identified in available property review this reporting period.

CITY ACCOMPLISHMENTS FOR FIVE YEAR CONSOLIDATED PLAN

Strategy	Objective	Unit Type	Goal	FY2005-2009 Con Plan					Total	Total - Goal
				05-06	06-07	07-08	08-09	09-10		
Preserve existing affordable housing.	Substantial Housing Rehabilitation	Housing Units	75	10	10	10	11	21	62	13
	Minor Home Repair	Housing Units	100	35	15	16	17	14	97	3
	Rehab - Ramps for the Disabled	Ramps - Housing Units	20	8	7	8	10	3	36	16
	Minor Home Repair for the Elderly	Housing Units	150	34	29	43	28	4	138	12
	Grant Funding to Support Rehab Activities	Housing Units	20	0	0	0	0	0	0	20
	Substantial Housing Rehab - Rental Units	Housing Units	50	4	2	0	0	0	6	44
	Housing Preservation / Demolition Response	Policy	1	0	0	0	1	0	1	0
Preserve housing stock in lower income neighborhoods.	House Painting Program	Housing Units	40	1	3	3	0	6	13	27
	Tree Program	Trees / Individuals	80	14	18	7	12	13	64	16
	Demolition Program	Properties	5	0	0	0	0	0	0	5
	Neighborhood Improvements	CIP Implemented	5	1	1	1	1	1	5	0
	Special Assessment Grants	Housing Units	100	10	5	1	2	5	23	77
	Redevelopment 27th Street Corridor	Redevelopment Projects	3	0	0	0	0	0	0	3
	Neighborhood Plans	Plans	-	1	2	2	0	0	5	-
	Heritage Trail Bike Plan	Projects	2	2	1	3	0	0	6	4
	Historic Preservation Activities	Annual Work Plan	5	1	1	1	1	1	5	0
New affordable housing.	New Housing Units	Housing Units	100	12	91	0	84	32	219	119
	CHDO Housing Units	Housing Units	50	6	0	20	0	0	26	24
	Phases I, II and III Kings Green	Housing Units	25	0	0	14	0	7	21	4
	Manufactured / Mobile Housing	Policy	1	0	0	1	0	0	1	0
	Housing Authority of Billings	5 Year Plan	1	0	0	0	0	1	1	0
	First Time Homebuyers	Households	125	44	34	59	35	50	222	97
	First Time Homebuyers - MBOH Set-Aside	Households	125	39	40	35	23	16	153	28
	Homebuyer Education	Households	750	234	288	282	260	261	1,325	575
	Billings Partners American Indian Homeownership	Monthly Meetings	60	12	12	12	12	12	60	0
		Homeownership Rate	-	27%	-	35%	-	-	-	-
Active partner to address housing & community development needs.	Affordable Housing Task Force	Work Plan - Years	5	1	1	1	1	1	5	0
	Adjacent Neighborhood Committee	Bi-monthly Meetings	30	6	6	6	6	6	30	0
	Analysis of Impediments to Fair Housing Choice	Analysis / Plan	1	0	0	1	0	1	2	1
	Task Force Support	Newsletters		17,400	15,516	16,596	17,052	11,630	78,194	78,194
	Fair Housing Initiatives Grant Applications	Grants	5	1	1	1	1	0	4	1
Improve economic conditions of lower income households.	Public Service Performance Measurements	Policy	1	0	0	1	0	0	1	0
	Technical Assistance - Business Center	Households	500	406	93	135	104	0	738	238

Introduction

The following narrative information is required by CDBG and HOME program regulations to be included in the City's Comprehensive Annual Performance and Evaluation Report (CAPER). The information provided is for FY 2009-2010 reporting period beginning July 1 and ending June 30.

Assessment of Efforts to Implement Plans

The City of Billings is required to assess efforts to carry out planned actions described in the Annual Action Plan for the most recent completed year, in addition to reporting on overall progress made on the five year Consolidated Plan. The City of Billings has met many of the goals established in the five year Consolidated Plan. Projects funded with CDBG and HOME resources can be viewed in Attachment A – Housing and Neighborhood and Public Services Project Summaries. FY 2009-2010 represented the City's progress in meeting the five-year goals established in the FY 2005-2009 Consolidated Plan for use of federal Housing and Community resources in Billings.

Challenges faced by the City in achieving its five-year goals in FY 2009-2010 continue to include limited federal funding and the rising housing costs in Billings, which has decreased the availability of affordable housing for lower-income households. The affordable housing goals have also been impacted by redevelopment activities that have resulted in the loss of affordable housing in our community. Policy recommendations following the five-year analysis of achievements include the following:

- **Focus funding and staff efforts on strong, core programs:** The City of Billings has had many programs which were underutilized over the past five years and very strong core programs, which should be continued and strengthened. Staff recommends planning to match capacity and focusing on core programs, including:
 - Housing Rehabilitation
 - Minor Home Repair
 - First Time Homebuyer
 - Special Assessment Grants
 - Affordable Housing Development
- **Integrate underutilized programs:**
 - Demolition
 - Rental Rehabilitation
 - Grants for Housing Rehabilitation
- **Implement policy recommendations:**
 - One-for-One replacement for all housing demolition.
 - Partner with community organizations with initiatives supporting the Consolidated Plan, including the Housing Authority of Billings, the City-County Planning Division, HRDC District 7 and NeighborWorks Montana.
 - Streamline reporting for sub-recipients and internal programs, lessening reporting burden and increasing value of outcomes.

ASSESSMENT OF CITY ACCOMPLISHMENTS FOR FIVE YEAR CONSOLIDATED PLAN

Strategy	Objective	Unit Type	Goal	Total	Total - Goal	Notes / Recommendations for Next Five-Year Consolidated Plan
Preserve existing affordable housing.	Substantial Housing Rehab - Homeowner Occupied	Housing Units	75	62	13	50 Housing Rehab Units
	Minor Home Repair	Housing Units	100	97	3	100 Minor Home Repair Units
	Rehab - Ramps for the Disabled	Ramps - Housing Units	20	36	16	30 Ramps
	Minor Home Repair for the Elderly	Housing Units	150	138	12	150 Minor Home Repair for the Elderly / Disabled
	Grant Funding to Support Rehab Activities	Housing Units	20	0	20	Integrate with Affordable Housing Development Program
	Substantial Housing Rehab - Rental Units	Housing Units	50	6	44	Integrate with Affordable Housing Development Program
Preserve housing stock in lower income neighborhoods.	Housing Preservation / Demolition Response	Policy	1	1	0	Implement one-for-one replacement policy for all programs
	House Painting Program	Housing Units	40	13	27	10 house painting projects
	Tree Program	Trees / Individuals	80	64	16	50 tree projects, measurements must be recorded by "individuals" served via Public Service activity
	Demolition Program	Properties	5	0	5	Integrate with Affordable Housing Development Program
	Neighborhood Improvements	CIP Implemented	5	5	0	Continue to support neighborhood initiatives built into CIP
	Special Assessment Grants	Housing Units	100	23	77	20 Special Assessment Grants
	Redevelopment 27th St. Corridor Neighborhood Plans	Redevelop. Projects Plans	3 -	0 5	3 -	Marketing plan for land sale Resources do not support initiative
	Heritage Trail Bike Plan	Projects	2	6	4	Support alternative modes through Planning Division
New affordable housing.	Historic Preservation Activities	Annual Work Plan	5	5	0	Support Yellowstone Historic Preservation Board through Planning Division
	New Housing Units	Housing Units	100	219	119	100 Units
	CHDO Housing Units	Housing Units	50	26	24	Meet commitment and expenditure deadlines for CHDO projects
	Phases I, II and III Kings Green	Housing Units	25	21	4	Complete Kings Green Phases III and IV
	Manufactured / Mobile Housing	Policy	1	1	0	Support efforts of HRDC District 7 and NeighborWorks Montana, continue Minor Home Repair for mobiles
	Housing Authority of Billings	5 Year Plan	1	1	0	Support efforts of Housing Authority of Billings
	First Time Homebuyers	Households	125	222	97	175 First Time Homebuyers
	First Time Homebuyers - MBOH Set-Aside	Households	125	153	28	Measure funding dedicated to project and / or number households
	Homebuyer Education	Households	750	1,325	575	1,000 participants in homebuyer education
Active partner to address housing & community development needs.	Billings Partners American Indian Homeownership (BPAIH)	Monthly Meetings	60	60	0	Continue supporting BPAIH
		Homeownership Rate	-	-	-	Continue tracking homeownership rate for American Indians
	Affordable Housing Task Force	Work Plan - Years	5	5	0	Continue supporting Affordable Housing Task Force
	Adjacent Neighborhood Committee	Bi-monthly Meetings	30	30	0	Continue supporting Adjacent Neighborhood Committee
	Analysis of Impediments to Fair Housing Choice	Analysis / Plan	1	2	1	Complete AI in December 2013 to implement FY2013-2014
Improve economic conditions of lower income households.	Task Force Support	Newsletters	-	78,194	78,194	Continue to support task force newsletters, focus on capacity-building for self-sustainability
	Fair Housing Initiatives Grant Applications	Grants	5	4	1	Continue to support the Community Housing Resource Board in applying for FHIP, facilitate application if necessary
Improve economic conditions of lower income households.	Public Service Activity Performance Measurements	Policy	1	1	0	Support 15% recommendations for Public Services, homeless initiatives
	Technical Assistance - Business Center	Households	500	738	238	

Affirmatively Furthering Fair Housing

The City of Billings follows a separate five-year cycle for fair housing planning. The most recent Analysis of Impediments was completed in December 2007 by the Montana State University-Billings Center for Applied Economic Research. The 2007 study has been completed and impediments have been identified: 1) Many members of protected classes do not appear to understand their rights under Fair Housing regulations; 2) Some landlords and property owners do not act consistent with knowledge of Fair Housing regulations; 3) Income, credit, and housing affordability issues are linked to fair housing issues; 4) Lack of adequate funding hampers the effectiveness of local services working on behalf of the protected classes; and 5) the lack of hard data concerning the effectiveness of specific fair housing programs hampers the goal of improving the delivery of fair housing services. The [Analysis of Impediments to Fair Housing Choice](#) can be viewed online.

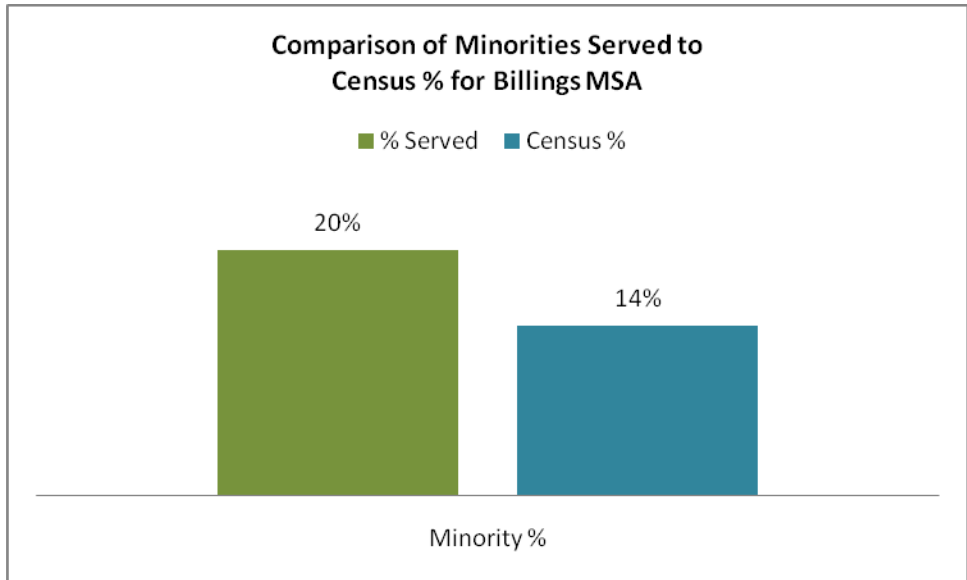
The Community Development Division staff is dedicated to supporting fair housing efforts and initiatives in Billings. This includes ensuring that activities, projects and programs funded utilizing CDBG and HOME funding are carried out without discrimination, directly or indirectly, on the basis of race, color, religion, gender, national origin, age, familial status, disability or creed. This also includes efforts to affirmatively further fair housing, such as:

- Staff facilitation and administration of fair housing initiatives.
- Facilitating capacity-building efforts.
- Facilitating specific grant-writing activities to further local educational efforts.
- Promoting fair housing choice for all persons.
- Working to alleviate housing discrimination in Billings.
- Promoting housing that is accessible / usable by persons with disabilities.
- Providing opportunities for all persons to live in any given housing development.

The Community Development Division staff and Subrecipients make concerted efforts to market available programs to minorities. Twelve percent of all client beneficiaries served this program year were American Indian, compared to an estimated 5% American Indian population, according to the Census.

Race / Ethnicity	Individuals / Households Served this Program Year		% Race / Ethnicity Billings*
	#	%	
White	1,466	84%	92%
Hispanic (combines all races)	79	5%	5%
Black / African American	24	1%	2%
Asian	0	0%	1%
American Indian or Alaska Native	216	12%	5%
Native Hawaiian or Other Pacific Islander	22	1%	<1%
American Indian or Alaska Native & White	0	0%	<1%
Asian & White	1	<1%	<1%
Black / African American & White	5	<1%	<1%
American Indian or Alaska Native and Black or African American	3	<1%	<1%
Other Multi-Racial	6	<1%	<1%

*U.S. Census 2000



The Community Development Division staff and Subrecipients make concerted efforts to market available programs to female headed-households and the disabled.

Special Categories	Individuals / Households Served this Program Year		% Population Billings*
	#	%	
Female Head of Household <i>(with dependents living in home)</i>	789	45%	7%
Disabled	318	18%	18%
<i>*U.S. Census 2000</i>			

Fair Housing Initiative Program (FHIP) Grants

The City of Billings applied for and was awarded the Fair Housing Initiatives Program (FHIP) grant for award years 2005, 2006 and 2007. In 2005, a FHIP award of \$92,879 provided funding for fair housing activities from January 1, 2006 through December 31, 2006 for the following organizations: Community Housing Resource Board; Interfaith Hospitality Network; and the Billings Partners for American Indian Homeownership. The FHIP application was designed to address needs identified in the City’s Consolidated Plan.

The City of Billings was awarded \$99,987 for FHIP activities during the 2007 calendar year. Partnering organizations included: Community Housing Resource Board, Billings Partners for American Indian Homeownership, Yellowstone County Council on Aging, HRDC District 7, homeWORD and the Interfaith Hospitality Network. The City of Billings was also awarded \$99,923 for FHIP activities during the 2008 calendar year. Partnering organizations include: Community Housing Resource Board, Billings Partners for American Indian Homeownership, Yellowstone County Council on Aging, homeWORD and the Interfaith Hospitality Network.

The City applied for a FHIP grant for the 2009 project calendar year in July 2008 and utilized a collaborative effort in order to bring together organizations with an interest in furthering fair housing including: the Community Housing Resource Board; Interfaith Hospitality Network; homeWORD; and Yellowstone County Council on Aging. The City received notification that the

application was not funded.

Capacity-building activities have commenced to assist the Community Housing Resource Board take over grant writing for this funding to support long-term educational opportunities in Billings for the Fair Housing Act. This organization submitted an application in 2009 which also was not funded. The City intends to apply for a FHIP grant again in 2010 if staff time permits and organizational interest is evident.

Affordable Housing Goals - Progress Evaluation

The City of Billings Consolidated Plan included three strategies related to affordable housing. Strategy #1 promotes preserving the community's existing supply of affordable housing; Strategy #2 promotes preserving and revitalizing the neighborhoods where the City's affordable housing stock is located; and Strategy #3 promotes new affordable housing opportunities. Activities undertaken to achieve the goals and objectives for these three strategies are highlighted in Section II and include:

- Assisting 50 first time homebuyers achieve homeownership; 46 of the households received down payment assistance through CDBG and HOME programs. Four additional homes received down payment assistance and weatherization financing through the CDBG-R program, which was funded through the American Recovery and Reinvestment Act of 2009.
- Rehabilitation of 35 owner-occupied single-family units through the Housing Rehabilitation Loan program (12 units), the Minor Home Repair program (14 units) and the CDBG-R program (9 units).
- Allocation of \$459,000 in Community Housing Development Organization (CHDO) reserve funding to homeWORD for an affordable housing project. \$25,000 of the funding will be utilized as a Pre-Development loan; the remaining funding will be utilized for project costs including acquisition, new construction or rehabilitation.
- Completing Phases I, II and III infrastructure for Kings Green Subdivision. This subdivision has a total of 48 single-family residential lots. Thirty-one units have been completed to date, and 7 are expected to be completed in FY10-11. All of these homes are sold to low / moderate income households and are considered affordable. Ten additional lots remain available for infrastructure and housing development in the future.
- Allocation of funding for the Southern Lights project totaling \$500,000 in Community Housing Development Organization (CHDO) funding. Southern Lights is a Low-Income Housing Tax Credit project located in Billings' south-side neighborhood. This project was completed last fiscal year and provides 20 affordable rental housing units for households with 30-50% of the area median income.
- Allocated a total of \$262,000 in CDBG funding to the Housing Authority of Billings for infrastructure development for Whitetail Square Subdivision, which includes Whitetail Run - a multi-family development which will provide 32 units of affordable housing in 8 separate buildings.

- Allocated \$200,000 in HOME funding to Westchester Square, a three unit (one single-family unit, one duplex) universal design project completed by the Housing Authority of Billings.



Kings Green Subdivision





Southern Lights



Whitetail Run - In Progress



Westchester Square

Affordable Housing Task Force: The City of Billings continues to sponsor the Affordable Housing Task Force to promote cooperation and coordination between the City, the Housing Authority of Billings, local non-profit organizations, financial institutions and realtors. The task force was originally created in 1994 to provide input into the City's Consolidated Planning Process. The Affordable Housing Task Force meets on a monthly basis and has developed a work plan including the following sub-committees: Housing Needs Assessment; Regulatory Issues; and Local Funding Options.

Rebuilding Together of Yellowstone County: Rebuilding Together established a local affiliate in Billings in 2003 and this year they have rehabilitated four homes utilizing CDBG funding. CDBG funding was provided to Rebuilding Together in FY 2009-2010 as the organization continues to increase capacity to marshal volunteer efforts to rehabilitate homes in the Billings area.

CHDO Support: In order to increase capacity for organizations in Billings to develop Community Housing Development Organizations (CHDO), the City held a training sponsored by HUD and the Rural Collaborative on March 14, 2008. Fifteen individuals representing ten organizations attended the training. The Rural Community Assistance Corporation also hosted CHDO education training in Billings on October 1 - 2, 2009.

Montana Board of Housing Partnership: The City partners with the Montana Board of Housing to provide access to low interest loans for low income households to facilitate the First Time Homebuyer Program.



Rebuilding Together September 2009



AFFORDABLE HOUSING ACCOMPLISHMENTS

Past Five Years

Strategy	Objective	Unit Type	FY05-09 Total Achieved	FY05-09 Grouped Accomplishments
Preserve existing affordable housing.	Substantial Housing Rehab / Weatherization	Housing Units	62	439 total units preserved
	Minor Home Repair	Housing Units	97	
	Rehab - Ramps for the Disabled	Ramps - Housing Units	36	
	Minor Home Repair for the Elderly	Housing Units	138	
	Substantial Housing Rehab - Rental Units	Housing Units	6	
Preserve housing stock in lower income neighborhoods.	House Painting Program	Housing Units	13	
	Tree Program	Trees / Individuals	64	
	Special Assessment Grants	Housing Units	23	
New affordable housing.	New Housing Units	Housing Units	219	266 total new housing units created
	CHDO Housing Units	Housing Units	26	
	Phases I, II and III Kings Green	Housing Units	21	
	First Time Homebuyers	Households	222	222 new homeowners
	Homebuyer Education	Households	1,325	1,325 households educated

Homeless & Special Needs Action – Continuum of Care

Activities to meet the homeless and special needs housing in FY 2009-2010 are also highlighted in Section II and include:

- Funding for the YWCA Gateway House, a shelter for victims of domestic abuse (350 individuals were assisted during this fiscal year).
- Funding for public service activities funded through the City's CDBG program to provide services to the homeless, including the Medication Assistance Program (1,065 individuals were assisted).
- Funding to support Tenant Based Rental Assistance via the Housing Authority of Billings for deposit assistance to 32 households.
- Funding to support the new Volunteers of America - Independence Hall facility, which provides housing for up to 20 homeless veterans.

The Montana Rescue Mission is one of the primary service providers for Billings' homeless population. The Montana Rescue Mission does not utilize federal funding for its operation.

The Mayor's Committee on Homelessness

In November 2005, the Montana Council on Homelessness chose the City of Billings for a pilot project to end chronic homelessness. In June 2006, Mayor Tussing appointed a 20-member committee including representation from a broad stakeholder group of housing / service providers, civic / business leaders, economic / work force agencies, faith based / philanthropy groups, and other interested parties. The first meeting of the Committee was scheduled for Thursday, June 15th, 2006 and has been meeting frequently to develop a 10-Year Strategic Plan to impact chronic homelessness.

Over 300 cities in the United States have joined in a collective effort to develop plans to end homelessness following the guidelines established by the United States Interagency Council on 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, but are not limited to: Service Providers – including a Continuum of Care sub-committee; Homeless Participant Advisory Group; and the Business Consortium for Social Change.

Billings Area Resource Network

Billings offers a great number of services to its citizens, but needs for funding, staffing, innovative programs and coordination exist. It is important to the Mayor's Committee on Homelessness to be able to effectively relay information regarding the vast service array available in Billings to the homeless and those who may be at risk of homelessness. To this end, the Billings Area Resource Network (BARN) has been established to provide a vast knowledge and advisory base for the Mayor's Committee on Homelessness. The expertise and willingness of the BARN members to participate in the ten-year planning process are to be commended. The BARN is comprised of 33

service and resource providers who network for the purpose of improving service delivery in Billings.

Other Coordination & Collaboration

Several teams and groups are assisting in the overall implementation of Welcome Home Billings, including homeless participants and members of the business community. Local “social enterprise” employers, such as MasterLube and the Business Improvement District, employ currently and formerly homeless and at-risk individuals. Employing this population certainly comes with risks, but there are also great benefits for both employee and employer, as well as for the larger community. Social enterprise is a business model that has been implemented world-wide, and the Mayor’s Committee on Homelessness hopes it will find more wide-spread implementation in Billings.

Social Media - Homeless Initiative

YOUTUBE: [Illuminate Poverty Channel](#) utilized for the homeless initiative. Here are the direct links to the individual videos:

- [Outta Sight, Outta Mind](#) - homeless living outside in Billings
- [Housing Conditions in Billings](#)
- [Billings Project Homeless Connect](#) - 2010
- [Google Keyword - Homeless](#)
- [Billings’ Homeless Youth](#)

Here are some links to the flashmob that was performed to launch the [Spare Change for Real Change](#) parking meter expansion during the last holiday season:

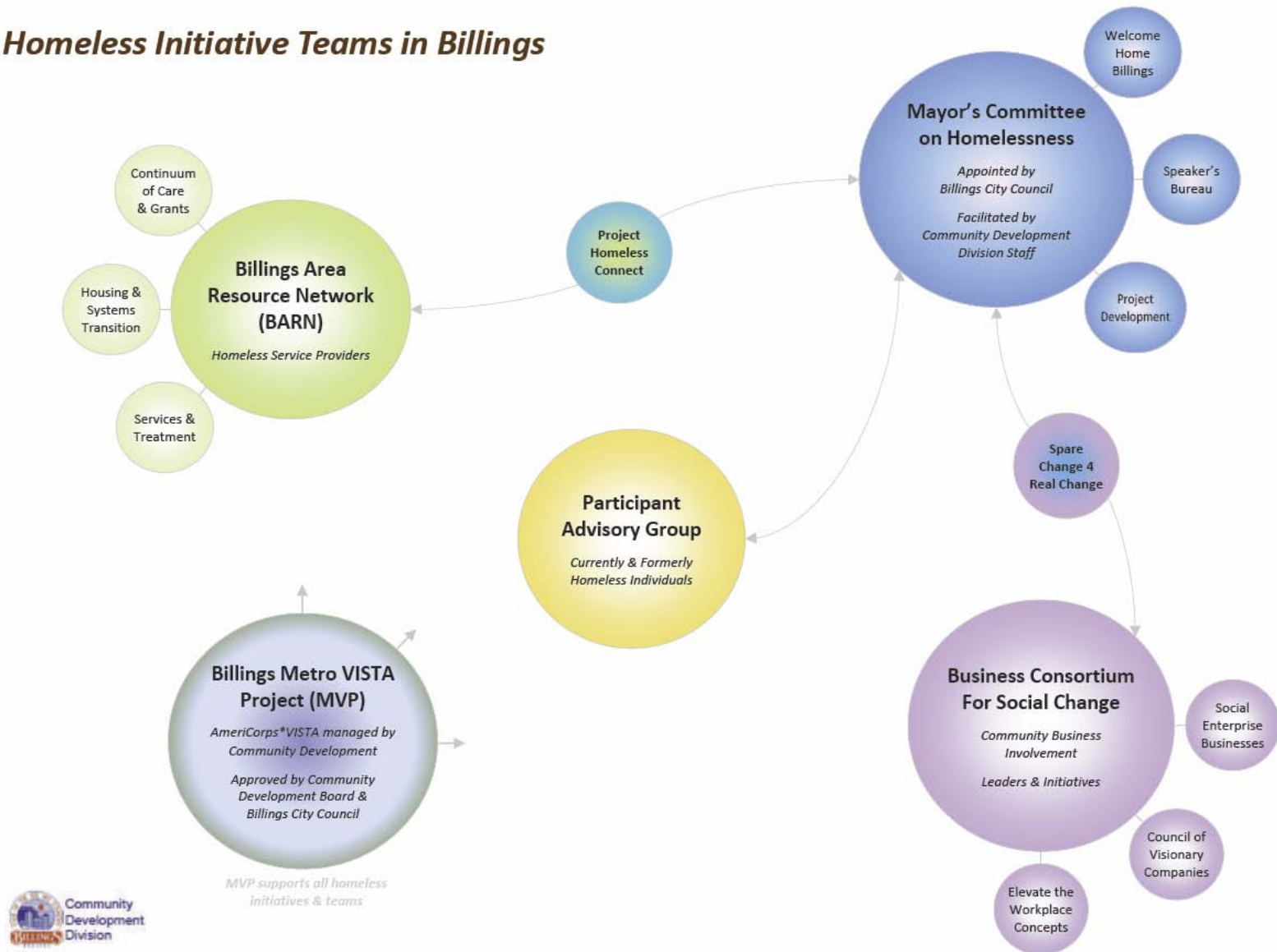
- [Flash Mob – Operation Cupcake](#)
- [Billings Flash Mob!](#)
- [My 105.9 Christmas Stroll 2009](#)

BLOGSPOT: The [Illuminate Poverty Blogspot](#) features stories regarding homeless individuals / families, along with video links and various statistics.

FACEBOOK: The AmeriCorps*VISTA page is named the “[Billings Metro Vista Project](#)”.

TWITTER: [Billings_MVP](#)

Homeless Initiative Teams in Billings



The Mayor's Committee on Homelessness Accomplishments

- ***Welcome Home Billings***, the City's ten-year plan to impact homelessness, was adopted on October 26, 2009 by the Billings City Council. The ten-year plan can be found [online](#). The plan was based, in part, on a compilation of homeless data from point-in-time surveys (facilitated by the Montana Continuum of Care) for 2005, 2006, 2007, 2008 and 2009. Data utilized to determine the cost of homelessness and the needs of the homeless were compiled from the Billings Addendum to the Continuum of Care point-in-time survey in January 2007.
- ***Business Consortium Project*** - in August of 2010, a [Request for Proposals](#) was issued by the Community Development Division for \$300,000 in financing to support a housing / social enterprise business for job training and employment of residents. Proposals are due on October 1, 2010 and the project is expected to be underway by early 2011. Funding was sought and secured through a HUD Economic Development Initiative allocation.
- ***Housing First Project***, 4 units to house homeless families in Billings, in full operation by January 2010. Community Development Division staff were successful in garnering **\$562,640** in grants to support the efforts of the Mayor's Committee on Homelessness and the Housing First Project. This included a \$300,000 allocation from the State Department of Public Health and Human Services via a "food stamp" performance bonus, and a \$262,640 via a HUD Economic Development Initiative allocation.
- ***Billings Metro VISTA Project***, 7 AmeriCorps*VISTA members working on poverty and homeless issues in Billings, from July 2009 to July 2010. Five new AmeriCorps*VISTA members were placed in July 2010 and will serve until July 2011. The value of these project awards is \$410,126.
- ***Project Homeless Connect*** events – March 31, 2007, March 28, 2008, January 30, 2009, and January 29, 2010. The value of donations received to support these events is over \$382,000.
- Creation and staff support of the ***Billings Area Resource Network*** – a group of homeless service providers working together to increase service and grant coordination, 2006.
- ***Understanding Homelessness in the American Indian Population: Roundtable Discussion*** in February 2007, the first of its kind in the nation.
- ***Cultural Competency Training: Understanding the American Indian Perspective*** – June 2007.
- ***Social Enterprise Conference*** featuring Pioneer Human Services, February 13 & 14, 2008.
- ***Continuum of Care Discussion*** - March 10, 2009.



Project Homeless Connect



Photograph taken by Casey Riffe, courtesy of the Billings Gazette

Other Required Narratives

Lead Based Paint

The City continues to work to assure full compliance with Lead Based Paint regulations by developing local contractor capacity to comply with the regulations. The City of Billings has achieved full compliance with HUD Lead Based Paint Requirements. Two of the City's Community Development employees received EPA certifications as a risk assessor. All rehabilitation projects monitored and facilitated by the Community Development Division are brought to lead-safe standards.

South 27th Street Corridor Redevelopment

The City promoted the redevelopment of the South 27th Street Corridor through completion of the Skate Park and through the sale of four parcels of land which:

- Assisted in the redevelopment of the Food Bank Grocery for the offices of the Northern Plains Resource Council.
- Generated funds for the Skate Park.
- Assisted in the expansion of the RiverStone Health Clinic.
- Resulted in the development of new offices for Mailing Technical Services.

These projects have assisted in the 20-year effort to complete the redevelopment of the South 27th Street Corridor.

Skate Park





Before - Food Bank Grocery Building



After – NPRC Building

Low / Moderate Income Benefit

Over 90% of the City's CDBG and HOME resources are targeted to activities that primarily benefit low and moderate-income persons and households. CDBG activities that help reduce the number of families living below the poverty level include funding for the Big Sky Economic Development Authority's Small Business Development Center which utilizes CDBG funding to provide technical assistance to lower-income individuals interested in starting or expanding a business in Billings.

The City also provides funding for a variety of social service agencies for activities which assist households improve their economic condition including Forever Families, Volunteers of America, Young Families Early Head Start and the Medication Assistance Program.

Public Participation

Billings continues to work with the City's Neighborhood Task Forces to respond to opportunities and address neighborhood needs. The City's Citizen Participation Plan includes garnering input throughout annual allocation procedures and continuing to work with neighborhood task forces to address needs. The City has allocated \$12,000 in City general funding to support neighborhood task forces. The City also provides staff support to the Affordable Housing Task Force, Billings Partners for American Indian Homeownership and the Adjacent Neighborhood Committee, which provide input into the development and implementation of the City's programs.

Environmental Review

In FY 2009-2010, the City was responsible for completing the Environmental Reviews for agencies receiving appropriations through HUD and the City including:

Neighborhood Projects

Recent neighborhood projects include: resurfacing of the tennis courts in Central, Pioneer, and North parks; the addition of spray features at the North Park spray pad; the purchase and installation of a new pool heater and pool cover for the South Park neighborhood pool; the installation of fencing, backstops and dugout roofing for South Park Ball Field. This fiscal year, the playground equipment at Central Park was purchased utilizing CDBG funding and was installed by Park employees.



Central Park Playground



Central Park Playground

A storm drain was replaced at Milton Road, a 100% low-moderate income area in the Billings Heights. The area in front of a school was flooded throughout the year due to an inadequate storm drain.

Milton Road Storm Drain Improvements



Before



In Progress

The new Kings Green Subdivision project included the construction of a neighborhood bike path, which partially completes a connection to a local school. This part of the project included landscaping to complete the trail through the neighborhood.

Kings Green Neighborhood Trail



Leveraged Funding

The City continued to utilize low-interest acquisition financing available through the Montana Board of Housing (MBOH) to be used in conjunction with its First Time Home Buyer Program. To date, \$37,241,723 in MBOH financing has been reserved for participants in the City's First Time Home Buyer program financing and MBOH has closed on 484 loans.

Volunteers of America was awarded a HUD Section 202 grant of approximately \$6 million to construct 85 units of elderly housing in Billings, resulting in the Magic City Terrace project.

The City has formerly participated in Fannie Mae's American Community Fund and secured a \$2 million revolving loan fund for new housing. The first loan was made for the Securities Building in downtown Billings and resulted in 12 new housing units in 2005.

The City of Billings is a partner in many activities that address community needs particularly those carried out by social service agencies as a public service activity under the CDBG Program. The City's contributions to these projects often represent a small part of the overall resources that are committed to address a particular need. There also are other local, State, and Federal resources available to address those needs such as FEMA funding for emergency food and shelter, funding received through the Housing Authority of Billings, rental assistance provided by private non-profit assisted housing providers and low income tax credits assistance provided through the Montana Board of Housing.

Citizen Comment

The public comment period for its FY 2009-2010 CDBG and HOME Comprehensive Annual Performance and Evaluation Report extended from September 10 through September 27, 2010 and included a public hearing before the Billings City Council on Monday, September 27, 2010. Comments received during the public hearing include...

Self Evaluation of City's Progress in Meeting Goals

The City of Billings has had a successful year in FY 2009-2010 in meeting and exceeding the goals established in its five-year FY 2005-2009 Consolidated Plan, and the plan achieved the anticipated goals and objectives. The City continues to work to leverage the CDBG and HOME resources provided to the community. This fiscal year the City participated in the Montana Homeownership Network and utilized resources available through Neighborhood Housing Services, Home\$tart and Montana Board of Housing to help meet the needs of first time homebuyers in Billings.

Adjustments in the plan may be recommended in the future to better focus funding for public services. The Community Development Board is currently working with City Council to better identify their preferences for funding many organizations with smaller amounts of funding versus funding a few organizations to enhance impact. The 2009-2010 CDBG / HOME application process will include revised guidelines for public service activities to better meet the goals of the program.

Performance Measurements & Criteria

The City has implemented performance measurement standards for each of the programs receiving CDBG and HOME funding including measuring number of units, households, and individuals served through programs. Training has been offered to all sub-recipients on the new HUD performance measurement standards including homeless housing and support, public services, public facilities, neighborhood-based revitalization efforts, and economic development standards.

For the last five fiscal years, sub-recipients have been required to report on the number of clients who have new access or improved access to services / benefits and the number of clients who are receiving services / benefits which are no longer substandard. Similar requirements have been implemented for public facilities and infrastructure improvements. Economic Development activities will be required to report on the actual number of businesses started or expanded in addition to the number of existing businesses assisted with expansion or relocation. DUNS numbers on each business assisted are also a new HUD requirement. Quarterly outcome and progress reports are submitted to the Community Development Division, in addition to an annual report, detailing sub-recipient demographic, performance and income data.

The City of Billings recognizes the importance of performance measurement criterion and has gathered data on performance for several years. Section II of this document illustrates the diversity of the City's programs and the outcomes of each of the activities completed during the fiscal year. Other performance reports and benchmarks have been established over time include: leveraging ratio, percentage of funding allocated by Consolidated Plan strategy; the number of houses served through rehabilitation programs, the total number of houses purchased through the First Time Homebuyer programs, the number of active Community Housing Development Organizations in Billings, the American Indian Homeownership rate, percentages of funding allocated / expended and other indicators.

Criteria		Measurement
Total Budget: \$1,696,652	Leveraging: \$5,384,401	Leveraging Ratio: 1:3
Total Households / Individuals assisted:		1,716
Strategy One: % of total funding allocated to enhance existing housing		20%
Strategy Two: % of total funding allocated to preserve older neighborhoods		5%
Strategy Three: % of total funding allocated to develop new housing opportunities		54%
Strategy Four: % of total funding allocated to support partnerships		13%
Strategy Five: % of total funding to enhance economic opportunity		8%
Number of houses rehabilitated through City home repair programs - Including CDBG-R (9)		35
Number of houses rehabilitated using partnership programs <i>Note: Includes Rebuilding Together non-CDBG funded projects</i>		14
CDBG Timeliness deadline compliance as of the beginning of May (should be less than 1.5)		0.87
Number of homes closed through the First Time Homebuyer program - Including CDBG-R (4)		50
Cumulative # of homes purchased - HOME / CDBG First Time Homebuyer program		778
Number of active Community Housing Development Organizations (CHDOs)		2
Number of faith-based organizations funded		2
Cumulative % of HOME funding used for Homebuyer activities as of 6/30/2010		84%
American Indian Homeownership Rate in Billings (1992 benchmark: 22%)		35%
% of 2008 HOME funding committed as of 7/31/2010		100%
% of 2007 HOME CHDO funding reserved as of 7/31/2010		100%
% of completed HOME rental disbursements to all rental commitments (should be above 74.60%)		100%
% of completed CHDO disbursements to all CHDO reservations (should be above 52.28%)		100%
% of renters below 50% of the area median income (should be above 70%) <i>Note: 90% of rental and TBRA units must assist households with income lower than 60% of the area median income</i>		95.28%
% of occupied HOME rental units to all rental units (should be above 91.32%)		100%
Allocation years not disbursed (should be below 3.03)		1.02

Timeliness of Expenditures

The Community Development Board approved an expenditure procedure, which has been implemented which will ensure the timely expenditure of funds by sub-recipients. Funds not expended within three years will be considered un-programmed funds and made available for allocation to new projects. The City of Billings continues to meet timeliness deadlines as established and monitored by HUD. This ratio must be less than 1.5 at the beginning of the month of May each year, by HUD regulation.

Assessment of CDBG Use & Five Year Consolidated Plan Priorities

CDBG activities described in detail in Section II are consistent with the strategies identified with the FY 2005-2009 Five-Year Consolidated Plan.

Amendments to the Annual Plan

On January 26, 2009, the City Council approved a Substantial Amendment to the FY2009-2010 Consolidated Plan to include Neighborhood Stabilization Program (NSP) funding to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight. The City Council approved an application through this agenda item to support the City's application to obtain funding through the Montana Department of Commerce.

On Tuesday, May 26, 2009, the City Council approved a Substantial Amendment to the FY2009-2010 Consolidated Plan to include CDBG stimulus funding (CDBG-R), awarded to the City through the American Recovery and Reinvestment Act of 2009 (ARRA). This funding was utilized to establish a new program, "Energy Upgrades / Acquisition". Eligible households received up to \$15,000 for weatherization, in addition to a maximum of \$15,000 for down payment and closing costs. A total of 9 households were served through this program.

On October 14, 2009, the City Council approved a Substantial Amendment to the FY2009-2010 Consolidated Plan to move \$150,000 in CDBG funds from the Affordable Housing Development fund to the First Time Homebuyer program. On January 11, 2010, The City Council approved a transfer of \$15,000 in HOME funding from the Affordable Housing Development fund to the Housing Authority of Billings for a Tenant-Based Rental Assistance Program.

Use of CDBG Funding to Further the Consolidated Plan

All activities undertaken in FY 2009-2010 were consistent with the city's Five-Year FY 2005-2009 Consolidated Plan. Section II provides a detailed report on accomplishments on each of the City's five year goals and objectives.

Acquisition or Demolition of Occupied Properties

There was no acquisition or demolition of occupied properties using CDBG or HOME funds during this fiscal year.

Economic Development Job Creation

Funding was provided for the Big Sky Economic Development Authority's Small Business Development Center to provide technical assistance to lower-income persons interested in starting or expanding their own business. Assistance was provided to 104 lower-income persons during the FY 2008-2009 reporting period. One of these low / moderate clients started a business and two clients expanded their current businesses. This organization did not apply for funding in the FY2009-2010 cycle, thus no outcomes are available to report.

Limited Clientele

The City served a large number of individuals / households this program year and achieved its low-moderate income service goal of 90%. Integrated Disbursement and Information System (IDIS) Grantee Summary Reports also document lower-income benefit for each CDBG funded activity as

applicable.

<i>Low / Moderate Income Categories</i>	<i>Individuals / Households Served this Program Year</i>	
	#	%
Extremely Low Income: Up to 30% AMI	588	34%
Very Low Income: 31 – 50% AMI	338	19%
Low Income: 51 – 60% AMI	379	24%
Low Income: 61 – 80% AMI	437	25%
Total Low Income Served:	1,742	99%
Moderate Income: 81 – 100% AMI	1	<1%

Program Income

CDBG Program Income was received from the following sources during the FY 2009-2010 reporting period:

Miscellaneous Revenue (Account 70-16)	\$ 84
Loan Principal (70-22)	\$ 15,846
Housing Rehab Repayment (71-20)	\$ 90,178
Minor Home Repair Repayment (71-22)	\$ 16,026
Special Assessment Repayment (71-23)	\$ 6,933
Loan Interest (63-20)	\$ 5,685
Interest on Deferred Loans (63-25)	\$ 447

TOTAL FY 2009-2010 CDBG Program Income **\$135,199**

HOME Program Income was received from the following sources during the FY 2009-2010 reporting period:

First Time Homebuyer Recapture	\$174,099
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TOTAL FY 2009-2010 HOME Recaptured Funding **\$174,099**

Analysis of HOME Funding Distribution

In FY 2009-2010, the City of Billings received \$538,612 in new HOME funding. Additional funding was available through program income and reprogrammed funds for a total of \$106,980. These funds were allocated as follows:

- First Time Homebuyer activities \$360,731
- Community Housing Development Organizations \$ 81,000
- Affordable Housing Development program \$150,000 (*moved to FTHB in October 2009*)
- HOME Administration \$ 53,861

FY 2009-2010 accomplishments for the HOME Program are included in Section II and Section IV

provides a summary report on expenditures for each HOME activity in FY 2009-2010.

HOME Match & MBE / WBE Reports

See Appendices.

Annual Site Inspections: HOME Assisted Rental Housing

On-site inspections of HOME-funded multi-family projects must be inspected on a routine basis in order to ensure the units are compliant with Housing Quality Standards, appropriate and affordable rents are being applied, and to ensure the units are being rented to low-income households. The frequency of on-site inspections is determined by the number of units in the complex:

# of Units	Frequency of On-Site Inspections
1 - 4	Every 3 Years
5 - 25	Every 2 Years
26+	Every Year

Source Documentation for income determination is conducted every six years for all projects.

Rental projects assisted with HOME funding required annual inspections in FY 2009-2010:

- Accessible Space's Grandview Apartments, at 1151 28th Street West was completed in the spring of 2009.
- Sage Towers, located at 115 North 24th Street, completed in 2009.
- Housing Authority of Billings' Spring Garden Apartments, located at 3232 Henesta, completed in 2010.
- Housing Authority's Town Square Apartments completed in 2010.
- Magic City Terrace, located at 1439 Main Street, completed in 2010.
- Southern Lights, located at 801 South 28th Street, completed in 2010.

The annual inspections of these properties by the City's Community Development Program Coordinator resulted in the determination that these properties are being operated in compliance with HOME program regulations.

SECTION IV: FY2009-2010 ACCOUNT BALANCES

FY2009-2010 CDBG Activity Summary - Account Balances

The following are year-end balances for FY2009-2010. Accounts with balances are noted. All other accounts have been expended as of June 30, 2009.

FISCAL YEAR	CDBG Account Descriptions	FY09-10 Budget	Balance	Notes
2005-2006	DOWNTOWN SKATE PARK	29,925.00	29,925.00	Re-allocated from Galles Building to Skate Park Restroom Project - must be used by March 24, 2011
2006-2007	PROFESSIONAL SERVICES	1,916.00	1,916.00	Reserved to complete fair housing survey for Analysis of Impediments to Fair Housing Choice
	DOWNTOWN SKATE PARK	50,000.00	50,000.00	Re-allocated from Galles Building to Skate Park Restroom Project - must be used by March 24, 2011
2007-2008	YCCOA RESOURCE CENTER	289.00	289.00	See Section II for accomplishments
	CDBG 1ST TIME HOME BUYER	4,523.00	4,523.00	REPROGRAMMED FOR FY10-11
	HOMEWORD-FINANCIAL FITNESS	2,063.00	2,063.00	REPROGRAMMED FOR FY10-11
2008-2009	YELLOWSTONE COUNTY COUNCIL ON AGING - HOME REPAIRS	3,759.00	769.74	See Section II for accomplishments
	LIVING INDEPENDENTLY FOR TODAY & TOMORROW	1,600.00	1,150.00	See Section II for accomplishments
	MINOR HOME REPAIR	42,487.00	204.34	See Section II for accomplishments
	YCCOA RESOURCE CENTER	2,000.00	925.34	See Section II for accomplishments
	SPEC ASSESSMENT GRANT	44,796.00	37,593.80	REPROGRAMMED FOR FY10-11
2009-2010	CDBG ADMINISTRATION	171,068.00	16,977.00	See Section II for accomplishments
	SPEC ASSESSMENT GRANT	25,000.00	25,000.00	See Section II for accomplishments
	YWCA GATEWAY HOUSE	20,000.00	18,000.00	See Section II for accomplishments
	PROPERTY MANAGEMENT	15,000.00	9,013.10	See Section II for accomplishments
	LIVING INDEPENDENTLY FOR TODAY & TOMORROW	12,500.00	11,200.00	See Section II for accomplishments
	HOUSING REHABILITATION PROGRAM	239,921.00	66,720.00	See Section II for accomplishments
	YOUNG FAMILIES EARLY HEAD START	30,000.00	15,062.60	See Section II for accomplishments
	MEDICATION ASSISTANCE PROGRAM	27,000.00	18,000.00	See Section II for accomplishments
	NEIGHBORHOOD STABILIZATION PROGRAM	50,000.00	48,875.00	See Section II for accomplishments
	VOLUNTEERS OF AMERICA - INDEPENDENCE HALL	23,493.00	1,521.00	See Section II for accomplishments
CDBG 1ST TIME HOME BUYER	278,076.00	6,472.11	REPROGRAMMED FOR FY10-11	
FISCAL YEAR	HOME Account Descriptions	FY09-10 Budget	Balance	Notes
2007-2008	AFFORDABLE HOUSING	8,050.00	8,050.00	REPROGRAMMED FOR FY10-11
2008-2009	KINGS GREEN PHASE III	41,882.00	41,849.00	7 homes completed in FY09-10, 7 additional to be completed in FY10-11
2009-2010	HOME ADMINISTRATION	53,812.00	9,065.00	See Section II for accomplishments
	AFFORDABLE HOUSING	135,000.00	135,000.00	Allocated to homeWORD for the 2010 CHDO Project
	COMMUNITY HOUSING DEVELOPMENT ORGANIZATIONS	81,000.00	81,000.00	

APPENDIX A: PROJECT SUMMARIES

**HOUSING & NEIGHBORHOOD ACTIVITIES
FY 2009-2010**

<i>ADMINISTRATION / PLANNING / FAIR HOUSING ACTIVITIES</i>		
HN - 1	<i>CDBG Administration</i>	\$171,068
	Funds are requested for general administration expenditures for CDBG Program including office space, salaries and benefits for various staff positions. CDBG also provides the resources for administration for other grant programs related to Community Development received by the City.	
HN - 2	<i>HOME Administration</i>	\$53,861
	Funds are requested for general HOME administration expenditures and salary and benefits for the HOME Program Coordinator.	
<i>AFFORDABLE HOUSING ACTIVITIES</i>		
HN - 4	<i>Housing Rehabilitation Loan Program</i>	\$300,000
	Funds are requested to rehabilitate up to 15 homes throughout the City of Billings. The program is intended to provide affordable financing to low / moderate income applicants to provide substantial improvements that help preserve the City's affordable housing stock and revitalize older neighborhoods. Funds will be used to partially fund the CD Grants Coordinator position.	
HN - 5	<i>HOME / CDBG Affordable Housing Support Program</i>	\$300,000 <i>\$150,000 CDBG moved to FTHB</i> <i>\$15,000 HOME moved to TBRA</i> <i>\$135,000 moved to CHDO reserve for homeWORD</i>
	Funds are requested to encourage the development of affordable housing for lower-income households in the City of Billings. Applicants for this program can be for-profit developers or non-profit agencies.	
HN - 6	<i>HOME First Time Home Buyer Program</i>	\$488,807
	Funds are requested to assist low-income families in the purchase of their first home. The program is designed to provide financial assistance to help qualify for traditional housing financial programs to purchase a home. Funds will be used to provide down payment assistance, closing costs, and minor repairs and for related project administration expense.	
HN - 7	<i>HOME Set-Aside Community Development Organizations (CHDO)</i>	\$81,000 <i>CHDO reserve for homeWORD</i>
	As a recipient of HOME funds, the City of Billings must provide at least 15% of its funding for CHDO activities. CHDO funds will be made available by the City of Billings through an application and approval process. This funding is requested for CHDOs to develop affordable housing in the community.	
HN - 8	<i>Neighborhood Stabilization Program</i>	\$50,000
	Funds are requested to provide up-front funding for project costs in appraisals, engineering, inspection, and consulting services to determine feasibility of specific properties for purchase through this foreclosure intervention program.	
HN - 9	<i>Living Independently for Today and Tomorrow (LIFTT)</i>	\$12,500
	Funds are requested to construct or provide maintenance work on ramps for low-income persons with disabilities to access their homes.	

HN - 10	Rebuilding Together – Home Rehabilitation	\$10,000
	Funds are requested for building materials and construction costs to assist up to five low-income households. Volunteers paint, clean, weatherize, and perform carpentry work. Plumbing, roofing, and electrical work is completed by certified and licensed professionals.	
HN - 11	Exterior Paint Program	\$10,000
	Funds will be used to assist up to 5 low-income homeowners with exterior painting projects to their owner-occupied stick built or mobile / manufactured homes. The program targets those households at or below 60% of the area median income. The maximum assistance for supplies and labor for each project is \$2,000 and will incorporate the use of lead-safe work methods if needed.	
NEIGHBORHOOD PROJECTS		
HN - 12	Property Management	\$15,000
	Funds are requested to pay existing SIDs and maintain weeds and snow on property previously acquired through the CDBG program. These properties are primarily located along South 27 th Street which were purchased specifically for re-development. This program will also be utilized for property management expenses incurred in the Neighborhood Stabilization Program.	
HN - 13	Special Assessment Grants	\$25,000
	Funds are requested to provide grant funds to lower-income households impacted by Special Improvement District assessments for public improvements such as curb, gutter, and sidewalk projects in lower income areas.	

**PUBLIC SERVICE ACTIVITIES - CDBG
FY 2009-2010**

	<i>Forever Families Resource Center</i>	
PS - 4	Funds are requested to cover operating expenses such as rent, utilities, insurance, and maintenance. Funds will also be used to expand projects and services provided in the past and to promote new activities for this foster family resource center.	\$23,493
	<i>Volunteers of America – Independence Hall</i>	
PS - 11	Funding is requested to purchase furniture, fixtures and equipment for the Independence Hall transitional living facility at 700 Lake Elmo Road, Billings, Montana.	\$23,493
	<i>Yellowstone Health Partnership - Medication Assistance Program</i>	
PS - 12	Funds are requested for salaries of staff for the Medication Assistance Program (MAP) over a three year period at the RiverStone Health Clinic site.	\$27,000
	<i>Young Families Early Head Start</i>	
PS - 13	Funding is requested to provide furniture/equipment/supplies for three additional classrooms; family case management services for 12-24 additional children; and for new personal financial planning classes for all parents in the program.	\$30,000
	<i>YWCA - Gateway House Domestic Violence & Sexual Assault Services</i>	
PS-14	Funding is requested to support general operating expenses of the program, which includes utilities, phones, taxes, supplies, security, building repairs, and accountant contracted services. Gateway services include housing, support, education, and advocacy for victims of domestic violence and sexual assault.	\$20,000

APPENDIX B: PUBLIC NOTICE

PUBLIC NOTICE

CITY OF BILLINGS

FY2009-2010 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) AND
HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
COMPREHENSIVE ANNUAL PERFORMANCE EVALUATION REPORT (CAPER)

The City of Billings will hold a public hearing on the CDBG and HOME Comprehensive Annual Performance Evaluation Report (CAPER) at 6:30pm on Monday, September 27, 2010 in the City Council Chambers at City Hall, 210 North 27th Street, Billings, MT.

The purpose of the Public Hearing is to obtain public comment on the City's performance under FY2009-2010 CDBG and HOME programs. Federal regulations require a minimum 15-day public comment period for the CAPER. The City of Billings exceeds this requirement by facilitating a public comment period beginning September 10, 2010 through September 27, 2010.

Copies of the City's drafted FY2009-2010 CDBG and HOME CAPER are available beginning September 10, 2010 for review from the Community Development office on the 4th floor of the Parmly Billings Library, 510 North Broadway, Billings, MT. The drafted CAPER, City Council agendas and minutes can also be viewed on line at www.ci.billings.mt.us.

Additional information regarding the FY2009-2010 CDBG and HOME CAPER or the public hearing can be obtained by contacting the Community Development office at 657-8281, or via email at beckettb@ci.billings.mt.us.

The Public Hearing is accessible to individuals with physical disabilities. Special arrangements for participation in the public hearing by individuals with hearing, speech, or vision impairment may be made upon request at least three days prior to the hearing. FHEO.

PUBLISHED:

September 2
September 9
September 16

APPENDIX C: CDBG TIMELINESS REPORT

IDIS - PR56

U.S. Department of Housing and Urban Development
Office of Community Planning and Development
Integrated Disbursement and Information System

DATE: 05-03-10
TIME: 11:48
PAGE: 1

Current CDBG Timeliness Report
Grantee : BILLINGS, MT

PGM YEAR	PGM YEAR START DATE	TIMELINESS TEST DATE	CDBG GRANT AMT	--- LETTER OF CREDIT BALANCE ---		DRAW RATIO		MINIMUM DISBURSEMENT TO MEET TEST	
				UNADJUSTED	ADJUSTED FOR PI	UNADJ	ADJ	UNADJUSTED	ADJUSTED
2008	07-01-08	05-02-09	701,191.00	1,028,398.13	1,028,398.13	1.47	1.47		
2009	07-01-09	05-02-10	711,407.00	620,170.13	620,170.13	0.87	0.87		

APPENDIX D: HUD FORM 272

FEDERAL CASH TRANSACTIONS REPORT		OMB APPROVAL NO. 0348-0003	
(See instructions on the back. If report is for more than one grant or assistance agreement, attach completed Standard Form 272A.)		1. Federal sponsoring agency and organizational element to which this report is submitted U.S. Department of Housing & Urban Development	
2. RECIPIENT ORGANIZATION Name: City of Billings Number and Street: PO Box 1178 City, State and ZIP Code: Billings, MT 59102		4. Federal grant or other identification number B-09-MC-30-0001	5. Recipient's account number or identifying number
		6. Letter of credit number N/A	7. Last payment voucher number N/A
		<i>Give total number for this period</i>	
		8. Payment Vouchers credited to your account 4	9. Treasury checks received (whether or not deposited) 4
3. FEDERAL EMPLOYER IDENTIFICATION NO. 81-6001237		10. PERIOD COVERED BY THIS REPORT	
		FROM (month, day, year) July 1, 2009	TO (month, day, year) June 30, 2010
11. STATUS OF FEDERAL CASH (See specific instructions on the back)	a. Cash on hand beginning of reporting period		\$ 0.00
	b. Letter of credit withdrawals		0.00
	c. Treasury check payments		0.00
	d. Total receipts (Sum of lines b and c)		0.00
	e. Total cash available (Sum of lines a and d)		0.00
	f. Gross disbursements		1,228,450.00
	g. Federal share of program income		43,512.00
	h. Net disbursements (Line f minus line g)		1,184,938.00
	i. Adjustments of prior periods		0.00
	j. Cash on hand end of period		\$ 0.00
12. THE AMOUNT SHOWN ON LINE 11j, ABOVE, REPRESENTS CASH REQUIREMENTS FOR THE ENSUING Days		13. OTHER INFORMATION	
		a. Interest income	\$ 0.00
		b. Advances to subgrantees or subcontractors	\$ 0.00
14. REMARKS (Attach additional sheets of plain paper, if more space is required)			
Funding included in this report is for the Community Development Block Grant, CDFA 14.218. Expenditures are from funding awarded from FY2007-2008, FY2008-2009 and FY2009-2010. Interest paid on eligible loans made through the Housing Rehabilitation Revolving Loan fund are considered program income and treated accordingly, as per 24 CFR 570.500.			
15. CERIFICATION			
I certify to the best of my knowledge and belief that this report is true in all respects and that all disbursements have been made for the purpose and conditions of the grant or agreement.	AUTHORIZED	SIGNATURE	DATE REPORT SUBMITTED
	OFFICIAL	TYPED OR PRINTED NAME AND TITLE Christina F. Volek, City Administrator	TELEPHONE (Area Code, Number, Extension) 406-657-8430

THIS SPACE FOR AGENCY USE

FEDERAL CASH TRANSACTIONS REPORT		OMB APPROVAL NO. 0348-0003	
(See instructions on the back. If report is for more than one grant or assistance agreement, attach completed Standard Form 272A.)		1. Federal sponsoring agency and organizational element to which this report is submitted U.S. Department of Housing & Urban Development	
2. RECIPIENT ORGANIZATION		4. Federal grant or other identification number M-09-MC-30-0213	5. Recipient's account number or identifying number
Name: City of Billings		6. Letter of credit number N/A	7. Last payment voucher number N/A
Number and Street: PO Box 1178		<i>Give total number for this period</i>	
City, State and ZIP Code: Billings, MT 59102		8. Payment Vouchers credited to your account 5	9. Treasury checks received (whether or not deposited) 5
3. FEDERAL EMPLOYER IDENTIFICATION NO. 81-6001237		10. PERIOD COVERED BY THIS REPORT	
		FROM (month, day, year) July 1, 2009	TO (month, day, year) June 30, 2010
11. STATUS OF FEDERAL CASH <small>(See specific instructions on the back)</small>	a. Cash on hand beginning of reporting period		\$ 0.00
	b. Letter of credit withdrawals		0.00
	c. Treasury check payments		0.00
	d. Total receipts (Sum of lines b and c)		0.00
	e. Total cash available (Sum of lines a and d)		0.00
	f. Gross disbursements		423,341.00
	g. Federal share of program income		91,884.00
	h. Net disbursements (Line f minus line g)		331,457.00
	i. Adjustments of prior periods		0.00
	j. Cash on hand end of period		\$ 0.00
12. THE AMOUNT SHOWN ON LINE 11j, ABOVE, REPRESENTS CASH REQUIREMENTS FOR THE ENSUING <small>Days</small>	13. OTHER INFORMATION		
	a. Interest income		\$ 0.00
b. Advances to subgrantees or subcontractors		\$ 0.00	
14. REMARKS (Attach additional sheets of plain paper, if more space is required)			
Funding included in this report is for the HOME Investment Partnerships Program, CDFA 14.239. Expenditures are from funding awarded from FY2007-2008, FY2008-2009 and FY2009-2010.			
15. CERTIFICATION			
I certify to the best of my knowledge and belief that this report is true in all respects and that all disbursements have been made for the purpose and conditions of the grant or agreement.	AUTHORIZED	SIGNATURE	DATE REPORT SUBMITTED
	CERTIFYING OFFICIAL	TYPED OR PRINTED NAME AND TITLE Christina F. Volek, City Administrator	TELEPHONE (Area Code, Number, Extension) 406-657-8430
THIS SPACE FOR AGENCY USE			

APPENDIX E: FAIR HOUSING INITIATIVES PROGRAM REPORTS

*APPENDIX F: FY09-11 ACTION PLAN / ACCOMPLISHMENTS
MAYOR'S COMMITTEE ON HOMELESSNESS*

APPENDIX G: HOME MATCH REPORT

APPENDIX H: HOME MBE / WBE REPORT

APPENDIX I: SECTION 3 SUMMARY REPORT

Executive Summary

The City of Billings Consolidated Plan for the five year period from FY 2005 through FY 2009 was considered by the Billings City Council on May 9, 2005 following a 30-day public comment period extending from April 7 to May 7, 2005. City Council Action on the Consolidated Plan followed a plan development process which included the development of the 2005 Billings Housing Needs Assessment undertaken by Montana State University-Billings, input from five neighborhood groups, public hearings on housing and community development needs on March 29 and March 30, 2005, and a public hearing on the draft FY 2005-2009 Consolidated Plan and FY 2005 Action Plan on April 25, 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. The Consolidated Plan includes the one-year Action Plan for FY 2005 which will serve as the budget for the City's FY 2005-2006 Community Development Block Grant (CDBG) Program and Home Investment Partnership Program (HOME).

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 McKinley Act and the Housing for Persons with AIDS (HOPWA) Program. The City of Billings does not receive McKinley funds or HOPWA funds and the City's Consolidated Plan is 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 urban and rural areas of Montana outside of Billings, Great Falls, and Missoula.

Five primary strategies are proposed in the FY 2005-FY 2009 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 & 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.

