



Consolidated Plan & FY2020-2021 Annual Action Plan

Amended: CDBG-CV Allocations and Activities

Community Development Division
2825 Third Avenue North
Billings, Montana 59101
406.657.8281, 711 TTY
www.BillingsMT.gov/comdev



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To view the complete
Consolidated Plan
and Annual Action Plan,
please visit

www.BillingsMT.gov/CDreports.

Consolidated Plan & FY2020-2021 Annual Action Plan Changes

SP-35 and AP-15 Expected Resources

91.220(c)(1,2)

Introduction

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

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

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

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

The City also received \$909,126 in CARES Act CDBG-CV funding to prevent, prepare for, and respond to the coronavirus. Funding will be allocated to public service and public facility improvements.

Anticipated Resources

Program	Source of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of Con Plan	Narrative Description
		Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public / Federal	\$657,719	\$75,000	\$0	\$732,719	\$2,520,000	Entitlement Allocation
	Uses of Funds: Administration, Homeowner Rehabilitation, Homebuyer Acquisition, New Housing Development, Public Services						
HOME	Public / Federal	\$349,053	\$150,000	\$0	\$499,053	\$1,280,000	Entitlement Allocation
	Uses of Funds: Administration, Homebuyer Acquisition, New Housing Development						
CDBG-CV	Public / Federal	\$909,126	\$0	\$0	\$909,126	Leave Blank	CARES Act
	Uses of Funds: Prevent, prepare for, and respond to coronavirus						

HUD Table 48 & 52 - Expected Resources - Priority Table

SP-45 & AP-20 Goals and Objectives

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

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

#	Goal Name	Category & Needs	Outcome	Objective	\$	City Program	Goal Outcome Indicator	One Year Goal
1	Create, preserve, and expand affordable housing options	Affordable Housing	Affordability	Decent Affordable Housing	CDBG \$351,256 HOME \$314,216 NSP TBD	Affordable Housing Development	Public Infrastructure: Low-Income Housing Benefit	60 Households Assisted
							Rental Units Constructed	# Housing Units*
							Rental Units Rehabilitated	# Housing Units*
							Homeowner Housing Added	# Housing Units*
						Housing Rehabilitation	Homeowner Housing Rehabilitated	4 Housing Units
						First Time Home buyer	Direct Financial Assistance to Homebuyers	35 Households Assisted
<ul style="list-style-type: none"> Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations. Provide direct, affordable financing and assistance to low-income homeowners for the completion of needed repairs citywide. Provide affordable financing and support to promote homeownership opportunities citywide. 								
2	Neighborhood Revitalization: Foreclosures	Affordable Housing	Affordability	Decent Affordable Housing	CDBG \$100,000	Foreclosure Acquisition Rehabilitation	Homeowner housing rehabilitated	1 Housing Unit
							Buildings Demolished	# Buildings*
<ul style="list-style-type: none"> Revitalize neighborhoods through foreclosure remediation, redevelopment and infill development. 								
3	Impact Poverty	Other: Poverty Impact	Availability / Accessibility	Create Suitable Living Environment	CDBG \$75,000 CNCS TBD	Billings Metro VISTA Project	Public service activity for low-income benefit	200 Persons Assisted
								<ul style="list-style-type: none"> Provide public service activity funding to support the Billings Metro VISTA Project to support local nonprofit organizations expand services for the homeless and special needs populations: Healthcare; Food Security; Education; Employment; Financial Literacy; and Housing.
4	Prevent, prepare for, and respond to coronavirus	Other: Pandemic	Availability / Accessibility	Create Suitable Living Environment	CDBG-CV \$909,126	CDBG-CV: Public Services	Public service activity for low-income benefit	500 Low-Income Persons Assisted
							CDBG-CV: Public Facility Improvements	Public facility or infrastructure activities
						<ul style="list-style-type: none"> Provide public service activity and public facility improvement funding to prevent, prepare for, and respond to the coronavirus. Priority needs have been identified in the City's Community Assessment Report, including, but not limited to: <ul style="list-style-type: none"> Low-Income Beneficiaries: Rent, mental health care, meal distribution, mortgage payments, internet access, utility assistance, childcare, etc. Public Improvements & Facilities: Handwashing stations, additional public restrooms / cleaning, infrastructure, etc. Social Service Agencies & Public Health Support: Client remote access, vaccination activities, virtual service ability, exposure prevention - staff training, unmet hospital / public health needs, FEMA match, and facility social distancing. 		
HOME Investment Partnerships Program(HOME) Community Development Block Grant (CDBG) Corporation for National and Community Service (CNCS) CARES Act (CDBG-CV)								

HUD Table 51 & 53 - Goals Summary

Introduction

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

#	Project Name	FY2020-2021 Allocations	
		CDBG	HOME
4 & 5	Administration	\$131,463	\$34,837
6	Affordable Housing Development <i>In addition to \$150,000 in current fiscal year repayment revenue</i>	\$235,000	-
7	Community Housing Development Organizations	-	\$52,358
8	Housing Rehabilitation	\$50,000	-
9	First Time Home Buyer	\$66,256	\$261,858
10	Foreclosure Acquisition and Rehabilitation	\$100,000	-
11	Billings Metro VISTA Project	\$75,000	-
12	CDBG-CV: Administration	\$181,825	-
13	CDBG-CV: Public Services	\$363,650	-
14	CDBG-CV: Public Facility Improvements	\$363,651	-

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

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

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

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

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

AP-38 Project Summary

#	Project Name	Target Area	Goals / Needs	Funding – No Program Income	Target Date	Estimate # / Type Families Benefitting
4 & 5	Administration	City of Billings	Affordable Housing	CDBG \$131,463 HOME \$34,837	June 30, 2021	Not Applicable
		Description: General grant administration for CDBG and HOME programs.				
6	Affordable Housing Development	City of Billings	Affordable Housing	CDBG \$235,000 In addition to \$150,000 current repayment revenue	June 30, 2021	60 Low-Income Households Assisted
		Description: Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations. Planned Activities: This funding would be utilized to facilitate the development of new affordable housing.				
7	Community Housing Development Organization	City of Billings	Affordable Housing	HOME \$52,358	June 30, 2023	# Housing Units: Rentals constructed, rehabbed, or owner housing added
		Description: Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations. Planned Activities: This funding would be utilized to facilitate the development of new affordable housing.				
8	Housing Rehabilitation	City of Billings	Affordable Housing	CDBG \$50,000	June 30, 2021	4 Low-Income Housing Units
		Description: Provide direct, affordable financing and assistance to low-income homeowners for the completion of needed repairs citywide. Preserve existing affordable housing supply, particularly in older neighborhoods, to support the stability of the current affordable housing stock. Planned Activities: This program provides low-income households with zero interest, no payment financing to make needed improvements. This program revitalizes established neighborhoods and preserve the existing affordable housing stock through the completion of repairs to housing.				
9	First Time Home Buyer	City of Billings	Affordable Housing	HOME \$261,858 CDBG \$66,256	June 30, 2021	35 Low-Income Households Assisted
		Description: Provide affordable financing and support to promote homeownership opportunities citywide. Planned Activities: This program provides financial resources to support low-income first time homebuyers with down payment and closing costs.				
10	Foreclosure Acquisition & Rehabilitation	City of Billings	Affordable Housing	CDBG \$100,000	June 30, 2021	1 Housing Unit – Low-Income Household
		Description: Provide direct, affordable financing and assistance to low-income homeowners for the completion of needed repairs citywide. Revitalize low-income neighborhoods through foreclosure remediation, redevelopment and infill development. Planned Activities: Funding to support the purchase of vacant and foreclosed properties for the purpose of rehabilitation and direct homeownership assistance to income-qualified homebuyers as their primary residence. Properties may also be demolished to make way for new construction of affordable housing. The purpose of the program is to stabilize neighborhoods, stem the decline of house values of neighboring homes due to foreclosure, and to preserve decent affordable housing.				
11	Billings Metro VISTA Project	City of Billings	Poverty Impact	CDBG \$75,000	June 30, 2021	200 Low-Income Persons Assisted
		Description: Provide public service activity funding to support the Billings Metro VISTA Project to support local nonprofit organizations expand services for the homeless and special needs populations: Healthcare; Food Security; Education; Employment; Financial Literacy; and Housing. Planned Activities: AmeriCorps members work on poverty impact issues in the community including hunger, homelessness, education, and veterans / military family support. Members are placed at nonprofit organization Host Sites and the City to assist in strengthening services in the poverty-impact service continuum.				

#	Project Name	Target Area	Goals / Needs	Funding – No Program Income	Target Date	Estimate # / Type Families Benefitting
12	CDBG-CV: Administration	City of Billings	Pandemic	CDBG-CV \$181,825	August 31, 2022	Not Applicable
Description: General grant administration for CDBG-CV programs.						
13	CDBG-CV: Public Services	City of Billings	Pandemic	\$363,650	August 31, 2022	500 Low-Income Persons Assisted
Description: Provide public service activity funding to prevent, prepare for, and respond to the coronavirus.						
<ul style="list-style-type: none"> • Activities benefitting low-income beneficiaries: Rent, mental health care, meal distribution, mortgage payments, internet access, utility assistance, childcare, etc. • Social Service Agencies & Public Health Support: Client remote access, vaccination activities, virtual service ability, exposure prevention - staff training, unmet hospital / public health needs, FEMA match, etc. 						
14	CDBG-CV: Public Facility Improvements	City of Billings	Pandemic	\$363,651	August 31, 2022	500 Low-Income Persons Assisted
Description: Provide public facility improvements funding to prevent, prepare for, and respond to the coronavirus. Priority needs have been identified in the City's Community Assessment Report , including, but not limited to:						
<ul style="list-style-type: none"> ○ Public Improvements & Facilities: Handwashing stations, additional public restrooms / cleaning, infrastructure, etc. ○ Social Service Agencies & Public Health Support: Client remote access, virtual service ability, unmet hospital / public health needs, FEMA match, and facility social distancing. 						
Community Development Block Grant (CDBG)		HOME Investment Partnerships Program (HOME)			CARES Act (CDBG-CV)	