



Annual Action Plan FY2024-2025

DRAFT

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Section I: Executive Summary

Introduction

Five-year Consolidated Plans and one-year action plans are required by the United States Department of Housing and Urban Development (HUD) for the City of Billings to receive funding through the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs. The City's five-year [Consolidated Plan for FY2020-2024](#) identifies activities to be carried out from July 1, 2020 through June 30, 2025 to address priority needs in the community and serves as a guiding document for the use of the City's CDBG and HOME funding.

This one-year Annual Action Plan addresses priority needs and outlines the use of the City's CDBG and HOME funding for activities to be carried out from July 1, 2024 to June 30, 2025. Plans should be submitted to HUD 45 days prior to the start of the City's program year start date: July 1.

Focused on CDBG and HOME activities, the Consolidated and Annual Action Plans combine the planning and application requirements for the CDBG and HOME programs. Consolidation of the submission requirements for the CDBG and HOME programs allows program planning and citizen participation to take place in a comprehensive context covering both programs. The CDBG and HOME programs covered by the Consolidated Plan have three basic goals:

- **To provide decent housing**, including maintaining the affordable housing stock in the community; increasing the availability of permanent housing that is affordable to low-income households without discrimination; increasing support of housing that enables persons with special needs to live independently; and assisting homeless persons to obtain affordable housing.
- **To provide a suitable living environment**, including improving the safety and livability of neighborhoods; increasing access to quality facilities and services; reducing the isolation of low-income households within areas by de-concentrating housing opportunities and revitalizing deteriorating neighborhoods; restoring and preserving natural and physical features of special value for historic, architectural, or aesthetic reasons; and conserving energy resources.
- **To expand economic opportunities**, including creating jobs accessible to low-income individuals; providing access to credit for community development activities promoting long-term economic and social viability; and empowering low-income persons living in public and federally assisted housing to achieve self-sufficiency.

All activities undertaken by the City utilizing CDBG and HOME funding must primarily benefit low-income persons. The strategies described in the Consolidated and Annual Action Plans outline a specific course of action for the community's housing and community development activities. The plan builds on local assets to meet the needs of the community and sets forth goals, objectives, and performance measures to ensure progress in achieving the strategies described herein.

Pandemic Response

The Community Development Division spearheaded new initiatives in response to worldwide and national pandemic variant surges. Several pandemic projects and programs were funded:

- **The Salvation Army:** \$55,000 was allocated to increase food service by 20 percent through the mobile meals program.
- **Downtown Billings Improvement District:** \$117,715 was allocated to procure and install a public handwashing and restroom facility in an area facilitating use by people who are experiencing homelessness.
- **Parks Improvements:** A number of improvements within low-income area neighborhoods parks were funded to specifically address pandemic concerns, including touchless bathroom features. Other improvements were designed to provide suitable outdoor fitness and create spaces to support social distancing. Other projects include accessibility improvements, playground equipment, ensuring airflow exchange in a community building, and the installation of adult exercise equipment to encourage physical activity and social distancing outdoors.
- **Fast-Track Public Services:** The Community Development staff and the Community Development Board also recommended implementing a fast-track public services application process, which was approved by the City Council at the end of December, 2021. The streamlined procedure accommodated applications up to \$15,000 from social service agencies to prevent, prepare for, and respond to the coronavirus. Several organizations were funded to provide social services, including mental health care, substance abuse services, homeless programs, and programs benefitting children www.BillingsMT.gov/CDBGcvfast.
- **Alternatives, Inc.:** \$47,000 in CDBG funding was used to strengthen information technology and app development to provide mental health treatment options, at a distance, to low-income clients. The ability to provide distance services protects clients and Alternatives staff from the spread of the coronavirus. According to the City's pandemic needs assessment, one in two survey respondents experienced higher levels of stress, and one in five respondents expressed mental health care as a primary need.
- **Boys & Girls Club:** \$140,000 in CDBG funding was used to renovate an insufficient front reception area at the Boys & Girls Club in order to provide room for social distancing.
- **Billings Public Schools:** \$313,300 in CDBG funding was used to replace an insufficient HVAC system at Washington Elementary School to improve indoor air quality and ventilation. Improvements to public health will prevent spread of coronavirus to ensure the building's continued usefulness during an outbreak. The Delta variant significantly impacted children attending school in Billings and accelerated the spread of the coronavirus across the city.

Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

According to the City's most recent Consolidated Plan, the most significant housing issues in Billings include housing cost burden, the availability of affordable housing, and equal opportunity in homeownership for minority households.

- **Housing Cost Burden:** Over 80% of low-income households have been paying 30-50% or more of their income for housing costs. Minorities are disproportionately impacted by housing cost burden including Black / African American, Asian, Native American, and Hispanic families.
- **Affordable Housing Availability:** Housing affordability and availability are the most significant factors in limiting housing choice for both renters and homeowners. While there are an adequate number of housing units in Billings to accommodate the population, there appears to be a housing deficit of over 4,700 units for households with incomes less than 30% of the AMI.
- **Homeownership and Opportunity:** Racial and ethnic minorities have a lower homeownership rate than the White population (67%) in Billings. The Black cohort has the lowest homeownership rate at 16% followed by Native Americans at 31%. Thirty-three percent of the Hispanic cohort are homeowners.
- **Crime Prevention:** Violent and property crime continues to be significant in Billings and have been higher than national rates for several years. The Billings City Council has made crime prevention and public safety a strategic plan priority.

The City's goals are to: create, preserve, and expand affordable housing options; promote neighborhood revitalization through foreclosure program; to impact poverty; to prepare for, respond to, and prevent the coronavirus; and to implement Crime Prevention Through Environmental Design activities in low-income neighborhood parks. The City will continue to offer programs on a citywide basis to ensure equal opportunity in all Billings neighborhoods:

- **First Time Home Buyer** - Promote financial security, home equity, housing self-sufficiency, housing and neighborhood quality and stability; increase minority homeownership, promote equal access and opportunity, and decrease segregation citywide; improve affordable housing opportunities for the elderly, persons with disabilities, and other special populations; and reduce predatory lending through education and standardized procedures.
- **Affordable Housing Development** - Expand access and availability of decent, affordable housing citywide; improve the physical quality of affordable housing; and foster suitable living environment and quality of life through the improvement of physical conditions including infrastructure for housing projects and housing development.
- **Foreclosure, Acquisition, Rehabilitation** - Mitigate the negative community impact of vacant, foreclosed properties; improve affordable housing quality, condition, safety, livability, and accessibility; stabilize property values in neighborhoods with existing vacant, foreclosed homes; and eliminate the potential for crime related to existing vacant, foreclosed properties.
- **Billings Metro VISTA Project** - Provide resources to nonprofit organizations to undertake poverty impact activities and to support the low-income individuals and families they serve; and focus areas include education, healthcare, food security, economic opportunity, housing, financial literacy, and others.

Evaluation of past performance

An evaluation of past performance that help the City choose goals or projects.

Performance on past goals and projects has been adequate and progress on goals is summarized below.

- **Create, preserve, and expand affordable housing options:**
 - **Affordable Housing Development:** The C & C Community, a resident owned manufactured housing project, completed infrastructure improvements in 2021. Sixty households have benefitted from this project. The project was completed in 2023.
 - **First Time Home Buyer:** In FY2022-2024, the City provided assistance to 7 households and did not meet the Annual Action Plan goal of 8 households. As predicted, the number of available affordable homes has significantly declined as families from across the nation relocate to Montana and this has significantly impacted sales. The City will continue this program to ensure families can purchase their first homes, although funding may be diverted to assist with other close- and shovel-ready projects.
- **Neighborhood revitalization:**
 - **Foreclosure Acquisition / Rehabilitation Program:** A contract was completed to reconstruct one single-family home on the Steffanich property in the Billings Heights. Construction has been substantially completed and xeriscaping is currently being completed on the property. It will be sold to an income-qualified household in spring 2024.
- **Impact poverty:**
 - **Billings Metro VISTA Project:** Full-time AmeriCorps members have been working on poverty-impact programs this fiscal year. They focus on expanding services for the homeless and special needs populations: Healthcare; Food Security; Education; Employment; Financial Literacy; and Housing.
- **Pandemic Response:** Progress in pandemic projects is described in the Executive Summary and include: food distribution; downtown handwashing / restroom facility; park improvements; and public services to assist those impacted by the pandemic including mental health care, substance abuse services, homeless programs, and child services to date.
- **CDBG Timeliness:** The City did not meet the national timeliness goal by having more than 1.5 times its annual grant left in HUD's disbursement system in May 2023. National increases in building supply costs and lack of availability, workforce / contractor shortages, and the foreclosure moratorium significantly slowed the City's ability to carry out programs. The Wall Street Journal also named Billings the hottest housing market in the nation in 2021. When households moved away from highly populated areas, the housing prices in Billings drastically increased and very few affordable homes were, and are, available for purchase by low-income households. The City expects to meet the timeliness goal for 2024.

Summary of citizen participation process and consultation process

91.200(b)

Summary from citizen participation section of plan.

Citizen participation is the foundation of housing and community development programs. The City of Billings has adopted a *Citizen Participation Plan* which is implemented during Consolidated and Annual Action Plan processes to ensure active participation by residents and affiliate organizations. The City has also adopted a *Language Assistance Plan* to ensure meaningful access to program information and equal opportunity for persons with hearing impairment and limited English proficiency. Both plans can be found online at www.Billingsmt.gov/CDreports.

The Citizen Participation Plan describes public access and engagement through public comment periods, public hearings, published notices, online and hard copy access to documents, and access for the disabled and limited English proficiency. The Plan also details the public decision-making processes via the Community Development Board and the Billings City Council.

First Public Hearing: HUD requires the City to hold at least two public hearings a year to obtain citizens' views and to respond to proposals and questions. One of the hearings should be held during the development of the Consolidated / Annual Action Plan. To meet this requirement, the Community Development Board has chosen to hold the first public hearing in September in order to assist them in designing the application process for the upcoming program year, before the publication of drafted Consolidated / Annual Action Plans. **The first public hearing was held on September 11, 2023.** No public comments were made.

Substantial Amendment: The City proposed adding Crime Prevention through Environmental Design (CPTED) projects to the Annual Action Plan in order to decrease crime rates in low-income neighborhood parks. The amendment was available online from August 11 and the public comment period was held from August 12 through September 11, 2023. The City Council held a public hearing on September 11, 2023. Public comments are included in the appendices.

Second Public Hearing: The City held its second public hearing on April 22, 2024 to garner citizens' views on proposed activities.

Summary of public comments

Brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

The FY2024-2025 Annual Action Plan's public comment period began on March 23 and ended on April 22, 2024. A public hearing was held on April 22, 2024 during the Billings City Council meeting to accept public comments on the Annual Action Plan and Community Development Board recommendations for funding allocation. To facilitate an open public involvement process, the public hearing was available live and remains available on demand at the www.comm7tv.com website and also on Community 7's public Facebook page at www.facebook.com/comm7tv.

Public Comment & Hearing: See additional information relative to public comments in the appendices.

Summary of comments or views not accepted and the reasons for not accepting them

All comments are taken into consideration during the development of the Annual Action Plan.

Section II: The Process

PR-05 Lead & Responsible Agencies

24 CFR 91.200(b)

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

The City of Billings - Community Development Division staff is responsible for preparing the Consolidated Plan and administration of CDBG and HOME grant programs.

Agency Role	Name	Department/Agency
CDBG Administrator	City of Billings	Community Development Division
HOME Administrator	Brenda Beckett, Division Manager	

Table 1 – Responsible Agencies

Consolidated Plan Public Contact Information

Brenda Beckett, Community Development Manager
Community Development Division, 2825 3rd Avenue North, Suite 610, Billings, MT
Phone: 406-657-8286 (TTY 711)
Email: beckettb@billingsmt.gov
Web: www.Billingsmt.gov/comdev

AP-10 Consultation

91.100, 91.200(b), 91.215(l)

Introduction

Several organizations in the community are involved in affordable housing and community development-related activities in Billings and are asked to comment on the Consolidated Plan. The continued cooperation of these organizations in pursuing affordable housing for the community is required to meet the Consolidated Plan goals. Consultations include review of the plan with public and private agencies that provide health care, social services, and fair housing education. Populations targeted for consultation include agencies that provide services for children, the elderly, the disabled, minorities, single-headed households, persons with HIV / AIDS and their families, and homeless individuals and families.

The Consolidated and Annual Action Plans are available during the public comment period and interested persons were invited to attend several staff-facilitated, regularly scheduled meetings to find out more about Community Development initiatives. Routine meetings were facilitated through staff for the Community Development Board; six of the nine total members represent and reside in low-income neighborhoods.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health, and service agencies (91.215(I)).

Low-Income and Minority Households: To ensure citizen participation emphasizing the involvement of low-income and minority residents in areas where housing and community development funds may be spent, the City’s Community Development Board is comprised of six members representing lower-income neighborhoods. The City’s Planning and Community Services Department also continues to coordinate meetings with the Adjacent Neighborhood Committee including those representing the City’s low-income areas with high concentrations of minorities.

Public Housing: The City’s public housing authority, HomeFront, is primarily responsible for administration of the public housing and Section 8 Programs for the community. HomeFront is a municipal housing authority established under the laws of the State of Montana (*MCA 7-15-44*). Board members for HomeFront are appointed by the Mayor of the City of Billings. The City supports HomeFront and regularly communicates and consults with HomeFront staff on a variety of housing issues. *91.100(c)*

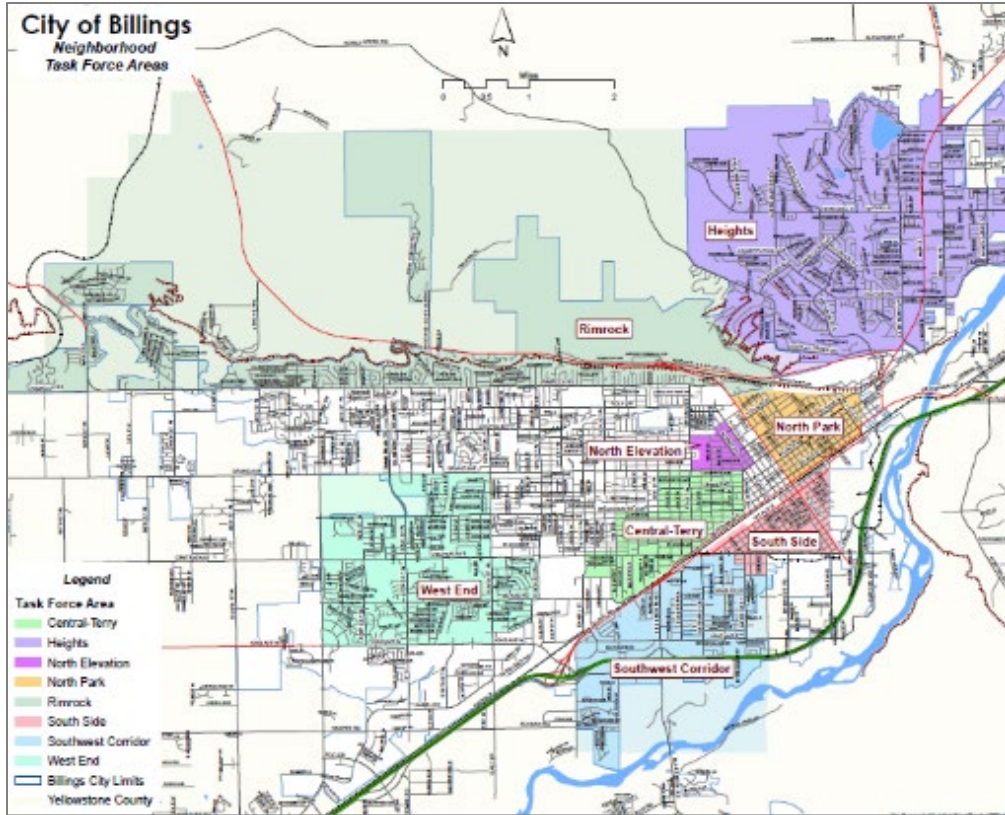
Housing Opportunities for Persons with AIDS: Public and private agencies have assisted the City in reviewing the Consolidated Plan. Organizations providing housing, health services, and social services have been involved in planning processes for the homeless and chronically homeless. The City supports the Human Resources Development Council District 7 in their implementation of Housing Opportunities for Persons with AIDS (HOPWA) goals and objectives. *91.100(b)*

Adjacent Governments: Communication regarding non-housing community development needs is conducted via collaboration through adjacent units of local government including the State of Montana and Yellowstone County. *91.100(a)(4)*

Metropolitan Planning: The City of Billings - Community Development Division is included in the Planning and Community Services Department. The department, overall, includes Code Enforcement, and Planning / Transportation (includes the City of Billings and Yellowstone County). These Divisions work internally to implement the Growth Policy, Infill Policy, Transportation Plan and Neighborhood Plans collectively. All City-assisted projects are reviewed for residential access to public transportation and broadband infrastructure. *91.100(a)(5)*

Community Development Board: The Community Development Board is a citizen’s advisory board consisting of nine members who are appointed by the Mayor of Billings with the consent of the City Council. Six members are appointed to represent low-income neighborhoods of the City as defined by federal regulations for the CDBG program and three members represent the community at large. The Community Development Board makes recommendations to the City Council regarding the Consolidated Plan, the Annual Action Plan, the Citizen Participation Plan, and the CAPER (Consolidated Annual Performance and Evaluation Report). In addition, the Board reviews applications submitted for CDBG and HOME funding to make recommendations to the City Council for approval.

Billings City Council: The *Billings City Council* is the final governmental policy body that reviews and acts on the Consolidated / Annual Action Plans, including the Citizen Participation Plan. Recommendations are presented to the City Council and a public hearing is held. After receipt and consideration of public comments, the City Council may approve proposed plan(s) and funding allocations.



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Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Continuum of Care Funding: Funding is provided to the State of Montana and are distributed by the State to various regions in Montana through the Human Resource Development Councils (HRDCs). A Continuum of Care application is prepared on a statewide basis and the City plays a small role in this process through annual Certifications of Consistency with the Consolidated Plan. One or two organizations in Billings may receive Continuum of Care funding, but a very small percentage of the available statewide Continuum of Care funding is allocated to local projects: five to seven percent annually.

The Billings City Council allocated an amount not to exceed \$210,000 to the Yellowstone County Continuum of Care for the FY23 low-barrier winter shelter for one year. The City Council also approved an allocation not to exceed \$76,700 to the Montana Rescue Mission (MRM) to support data entry into the Coordinated Entry system in the Homeless Management Information System (September 26, 2022, City Council meeting minutes). The contract has not been signed to date.

Billings Metro VISTA Project: To maintain momentum for City's ten-year plan to impact homelessness, the City's Community Development Division created an AmeriCorps Volunteers in Service to America (VISTA) program known as the *Billings Metro VISTA Project*; sponsored by the Corporation for National and Community Service. VISTA members work to create or expand community-based programs, services, and systems that prevent and intervene in homelessness. VISTA members may be supervised by City staff for over-arching, community-wide benefit programs and they can also be supervised by nonprofit organization staff that are spearheading efforts to impact poverty and homelessness.

Statewide Continuum of Care: The Montana Continuum of Care Coalition (MT CoC) is the statewide organization designed to bring homeless service providers together from across the state to identify needs, inventory resources, recognize gaps and prioritize HUD funding as part of a greater planning effort to eradicate homelessness in Montana. The coalition was formed to address homelessness with very few resources to cover Montana's vast geographical area. In 2012, MT CoC restructured to incorporate a Board of Directors to oversee the operations of the coalition. The MT CoC consists of 15 delegates; ten from districts mirroring the same planning districts used by the Montana Department of Health and Human Services and five at-large delegates. The Board of Directors is the decision-making entity for the MT CoC and is responsible for ensuring compliance with the Homeless Emergency Assistance and Rapid Transition to Housing (HEARTH) Act.

Local Continuum of Care: The South-Central Montana Continuum of Care serves as the City's local Continuum of Care organization. It is a subsidiary of the MT CoC and represents Big Horn, Carbon, Stillwater, Sweet Grass, and Yellowstone counties. The South-Central Montana Continuum of Care collaboratively works to develop, support, and promote a continuum of resources, services, and housing opportunities that prevent homelessness and promote long-term stability.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate Emergency Solutions Grant (ESG) funds, develop performance standards and evaluate outcomes, and develop funding, policies, and procedures for the administration of Homeless Management Information System (HMIS).

The City does not receive ESG funds as an entitlement; these funds are distributed statewide by the Montana Department of Public Health and Human Services through ten HRDCs throughout the state. Therefore, the City does not develop performance standards, evaluate outcomes, or develop funding, policies, or procedures for the administration of HMIS. District 7 HRDC utilizes ESG funding for homeless prevention activities and rapid rehousing. HRDC has received additional HUD Continuum of Care funds for rapid-rehousing homeless families living in shelters.

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Describe Agencies, groups, organizations, and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities.

Table 2 – Agencies, groups, organizations who participated in 2020 Consolidated Planning

#	Agency/Group/Organization	Type(s)	Consolidated Plan Section(s)	How Consulted / Outcomes
1.	HomeFront	Public Housing Authority; Services - Homeless	Housing Need Assessment; Public Housing Needs; Homeless Needs - Chronically Homeless, Families with Children, Veterans; Homelessness Strategy; Market Analysis; Anti-Poverty Strategy	Email / phone / web retrieval; data exchange for the development of relevant sections
2.	Homeward	Housing	Housing Need Assessment; Market Analysis; Anti-Poverty Strategy	
3.	Rimrock	Housing; Services - Persons with Disabilities	Housing Need Assessment; Homeless Needs - Chronically Homeless; Anti-Poverty Strategy	
4.	Mental Health Center	Housing; Services - Persons with Disabilities	Housing Need Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
5.	Family Service, Inc.	Services - Housing	Housing Need Assessment; Market Analysis; Homeless Needs - Families with Children; Homelessness Strategy; Anti-Poverty Strategy	
6.	District 7 HRDC	Housing; Services - Housing, Children, Persons with HIV/AIDs, Homeless	Housing Need Assessment; Homeless Needs - Chronically Homeless, Families with Children; Homelessness Strategy; HOPWA Strategy; Anti-Poverty Strategy	
7.	Adult Resource Alliance	Services - Elderly Persons	Housing Need Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
8.	Big Sky Senior Services	Services - Elderly Persons	Housing Need Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
9.	Living Independently for Today and Tomorrow	Housing; Services - Persons with Disabilities	Housing Needs Assessment; Market Analysis; Non-Homeless Special Needs	
10.	City of Billings - Planning Division	Local Government; Planning Organization	Housing Needs Assessment; Market Analysis; Economic Development; Anti-Poverty Strategy; Broadband Access; Resiliency	
11.	YWCA Gateway House	Housing; Services - Domestic Violence, Children	Housing Needs Assessment; Market Analysis; Homeless Needs - Families with Children; Anti-Poverty Strategy	
12.	Billings Public Schools	Services - Homeless, Education	Homeless Needs - Families with Children; Anti-Poverty Strategy	
13.	Billings Job Service	Services - Employment	Economic Development; Anti-Poverty Strategy	
14.	Montana Fair Housing	Services - Fair Housing	Housing Needs Assessment; Non-Homeless Special Needs; Anti-Poverty Strategy	
15.	The Alliance	Health Agency	Non-Homeless Special Needs; Anti-Poverty Strategy	
16.	Montana Department of Commerce	State; Housing	Housing Need Assessment; Market Analysis; Anti-Poverty Strategy	
17.	Billings Public Works Department	Local Government	Non-Housing Community Development Needs	
18.	Billings Police Department	Local Government; Services - Domestic Violence, Homeless	Housing Need Assessment; Anti-Poverty Strategy	

Identify any Agency Types not consulted and provide rationale for not consulting.

The City of Billings staff is not aware of any agency types that have not been consulted in preparation of the Consolidated Plan. City staff contacted many agencies to assist with the development of the Consolidated Plans and has widely circulated information relative to proposed programs and funding allocations to garner feedback. Additional efforts were made during the public comment period to distribute the Consolidated Plan for review and feedback.

Describe other local/regional/state/federal planning efforts considered when preparing the Plan.

Name of Plan		Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
1	Continuum of Care	Montana State Continuum of Care	Identifies Federal and State resources to impact homelessness.
2	Growth Policy	City of Billings - Planning Division	Promotes affordable housing and infill development.
3	Infill Policy	City of Billings - Planning Division	Promotes affordable housing and infill development.
4	Annexation Policy	City of Billings - Planning Division	Promotes infill development.
5	Transportation Plan	City of Billings - Planning Division	Improves transit impacting project affordability.
6	Neighborhood Plans	City of Billings - Planning Division and Neighborhood Task Forces	Guides development efforts in each neighborhood.
7	Consolidated Plan	Montana Department of Commerce - Community Development	State CDBG and HOME resources may be available to further projects. Consultation and coordination of statewide Analysis of Impediments to Fair Housing Choice.

Table 3 – Other local / regional / federal planning efforts

AP-12 Participation

91.105, 91.200(c)

Summary of citizen participation process/Efforts made to broaden citizen participation. Summarize citizen participation process and how it impacted goal setting.

Public comments are requested at least 30 days prior to submission of reports required under HUD’s Consolidated Plan process. City staff has considered all written comments by citizens, public agencies, and other interested parties prior to submission of its final Consolidated Plan and related reports to HUD and attach a summary of each comment to the final submission. If written comments were not accepted for inclusion in the Plan, City staff has provided written explanation of why those comments were not accepted.

Staff utilizes data-driven analysis processes along with citizen and community participation to establish goals, strategies, and funded activities.

Citizen Participation Outreach

#	Mode of Outreach	Target of Outreach	Summary of response/attendance
1	Public Notices	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents	Public Notices regarding the publication of the drafted HOME-ARP Allocation Plan on the City's website, the public comment period from February 25 through March 13, 2023. Notice of the public hearing, to be held during the March 13, 2023, City Council meeting, was published in the Yellowstone County News on February 24 and March 3 & 10, 2023.
			Public comments are summarized in the HOME-ARP Allocation Plan at www.BillingsMT.gov/HOMEarp .
2	Public Hearing	Nonprofit organizations with an interest in HOME-ARP funding opportunities, Broad Community	Public hearing was held during the City Council meeting on March 13, 2023.
			Public comments are summarized in the HOME-ARP Allocation Plan at www.BillingsMT.gov/HOMEarp .
3	Public Notices	Nonprofit and other organizations with an interest in CDBG and/or HOME funding opportunities, Broad Community	Public Notices to obtain public comment on: performance for the prior program year and current community needs to assist the Community Development Board in designing the application process for the upcoming program year, before the publication of the drafted Annual Action Plan. The notices were published through the Yellowstone County News on August 18, 25, and September 1, 2023.
			The City did not receive public comments.
4	Public Notice	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents	Amendment to add crime prevention projects for low-income neighborhood parks was available online on Friday, August 11, 2023. Public comment period was held from August 12 through September 11, 2023.
			See the appendix for a summary of responses.
5	Public Hearing / Public Meeting	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents	The City Council held a public hearing on September 11, 2023 for a substantial amendment to add crime prevention projects for low-income neighborhood parks. City Council meetings are streamed live and the videos are available on demand at www.comm7tv.com and www.facebook.com/comm7tv .
			See the appendix for a summary of responses.
6	Public Hearing	Nonprofit and other organizations with an interest in CDBG and/or HOME funding opportunities, Broad Community	Public Hearing on September 11, 2023 to obtain public comment on: performance for the prior program year; current community needs to assist the Community Development Board in designing the application process for the upcoming program year, before the publication of the drafted Annual Action Plan; and regarding the needs of those experiencing homelessness in preparation for HOME-ARP assessment and planning activities.
			Please reference the appendices for public comments.
7	Public Notices	Nonprofit and other organizations with an interest in HOME-ARP funding opportunities, Broad Community	Public Notices regarding the availability of HOME -ARP funding and application process were published through the Yellowstone County News on October 6, 13, and 20, 2023.
			The City received seven applications for HOME-ARP funding from local nonprofit organizations.
8	Public Notices	Nonprofit and other organizations with an interest in CDBG and/or HOME funding opportunities, Broad Community	Public Notices regarding the availability of CDBG and HOME funding and application process were published through the Yellowstone County News on December 29, January 5, and January 12, 2024.
			The City received one incomplete application for CDBG or HOME funding from organizations outside of Community Development.

Citizen Participation Outreach			
#	Mode of Outreach	Target of Outreach	Summary of response/attendance
9	Email Notification	Nonprofit organizations with an interest in AmeriCorps VISTA funding opportunities, Broad Community	Email notification regarding the availability of AmeriCorps VISTA resources.
			The City received numerous proposals for AmeriCorps VISTA placements for projects designed to impact poverty.
10	Public Notices	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents	Public Notices regarding the publication of the drafted Annual Action Plan on the City's website, the public comment period from March 25 through April 25, 2023. Notice of the public hearing, to be held during the April 25, 2023, City Council meeting, was published in the Yellowstone County News on March 24, 31, and April 7, 2023.
			No responses or comments were received.
11	Website	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents	The drafted Annual Action Plan was available online, from March 22 through April 22, 2024, for public comment and feedback. Emails were also sent to local nonprofit, healthcare, and housing organizations.
			No responses or comments were received.
12	Public Meetings	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents	Monthly Community Development Board meetings are open to the public. Meetings are held on the first Tuesday of each month and are advertised.
			There were no public comments made during the meetings.
13	Public Hearing / Public Meeting	Minorities, Disabled, Broad Community, Public & Assisted Housing Residents	The City Council public hearing held April 22, 2024, was streamed live. The videos are available on demand at www.comm7tv.com and www.facebook.com/comm7tv .
			See the appendix for a summary of responses.

Table 4 – Citizen Participation Outreach

Section III: Annual Action Plan

Introduction

The table below illustrates the CDBG and HOME resources expected for the program year. 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 program, First Time Home Buyer program, and other revitalization efforts. The City expects to receive approximately \$75,000 to \$300,000+ in repayments for the upcoming fiscal year and this funding 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 to \$300,000+ in HOME funding through these venues, and the funding will be utilized to further programs identified in this Plan. 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 was awarded \$1.2 million in HOME-ARP funding through the American Recovery Act. An assessment was designed and conducted in 2022-2023 and the HOME-ARP allocation plan was submitted to HUD by March 31, 2023 and subsequently approved. Awards to nonprofit organizations will be made by the City Council in April 2024.

Estimated Anticipated Resources

Program	Source of Funds	Expected Amount Available				Expected Amount Available Remainder of Con Plan	Narrative Description
		Annual Allocation	Program Income	Prior Year Resources	Total		
CDBG	Public / Federal	\$650,000	\$0	\$0	\$650,000	\$0	Entitlement Allocation
	Uses of Funds: Administration, Foreclosure Acquisition / Rehabilitation / Homebuyer Acquisition, New Housing Development						
HOME	Public / Federal	\$300,000	\$0	\$0	\$300,000	\$0	Entitlement Allocation
	Uses of Funds: Administration, Homebuyer Acquisition, New Housing Development						

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state, and local funds), including a description of how matching requirements will be satisfied.

The HOME program requires 25% match funding for projects be dedicated from non-federal sources. The City of Billings meets HOME matching requirements through low-interest financing available for First Time Homebuyer Loans issued through the Montana Board of Housing (MBOH) and matching funds provided for other affordable housing projects undertaken with HOME funds, such as private contributions and other local bank financing.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan.

The City of Billings does not have plans to use publicly-owned land to address needs identified in the Consolidated Plan and is not required to do so, as per federal regulation.

Requirements set forth in CFR 24 91.220 and 91.520 indicate the City *may indicate* publicly-owned land or property located within the jurisdiction that *may be used* to address the needs identified in the Consolidated / Annual Action Plan.

While the City has not dedicated land to the Community Development Division, the Billings City Council supported the Division's housing programs by dedicating nearly \$450,000 in non-federal funds to support Consolidated Plan activities.

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AP-20 Annual Goals and Objectives

Projects are funded on a close- and shovel-ready for core programs. An asterisk* indicates activities must be implemented by housing development organizations.

#	Goal Name	Category & Needs Addressed	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 \$0 HOME / CHDO \$315,000 NSP TBD	Affordable Housing Development	Public Infrastructure: Low-income Housing Benefit	0 Households Assisted*
							Rental Units Constructed	4 Housing Units*
							Rental Units Rehabilitated	0 Housing Units*
						First Time Home buyer	Homeowner Housing Added	0 Housing Units*
						Direct Financial Assistance to Homebuyers	5 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 via financing through the Affordable Housing Development program to private developers and nonprofit organizations. Provide affordable financing and support to promote homeownership opportunities citywide. <p>Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.215(b): The City's intent is to assist 20 low-income (under 80% AMI) families this fiscal year through the HOME First Time Home Buyer program. Of these households, zero are expected to be extremely low-income.</p>								
2	Neighborhood Revitalization: Foreclosures	Affordable Housing	Affordability	Decent Affordable Housing	CDBG \$345,000	Foreclosure Acquisition Rehabilitation	Homeowner housing rehabilitated	1 or 2 Housing Units
							Buildings Demolished	0 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 pending	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, special needs populations, and veterans: Healthcare; Food Security; Education; Employment; Financial Literacy; and Housing. 								
4	Impact Poverty: Neighborhood Revitalization - Crime Prevention	Other: Crime Prevention	Availability / Accessibility	Create Suitable Living Environment	CDBG \$100,000	Crime Prevention through Environmental Design	Public Facilities	1 Public Facility 50 Persons Assisted
<ul style="list-style-type: none"> Revitalize neighborhoods through improvements to low-income neighborhood parks in compliance with Crime Prevention Through Environmental Design concepts. 								
HOME Investment Partnerships Program (HOME)			Community Development Block Grant (CDBG)			Corporation for National and Community Service (CNCS)		

Table 6: Goals Summary Information – linked to AP-38, Project Summary

Introduction

The City of Billings is recommending the following projects for CDBG and HOME funding for FY2024-2025. Revenues received from CDBG, HOME, and other sources will be allocated to current programs under a close- or shovel-ready basis to ensure commitment and expenditure timeliness. The City will be receiving an estimated \$650,000 in new CDBG funds and approximately \$300,000 in new HOME funds. CDBG and HOME administration will be funded at the maximum allowable caps (20 and 10 percent, respectively). Last fiscal year’s available CDBG and HOME funding will be rolled over for the First Time Home Buyer program (pending).

CDBG programs will be funded with entitlement and program income funding as follows: \$100,000 for Crime Prevention through Environmental Design in low-income neighborhood parks; \$75,000 to the Billings Metro VISTA Project; \$82,340 to the Foreclosure Acquisition / Rehabilitation program for the St. Johns property and all remaining funding to purchase another foreclosed home (estimated at \$262,660). These funding allocations are subject to the City’s standard close- and shovel-ready allocation process.

Fifteen percent of new HOME entitlement funding will be dedicated to Community Housing Development Organizations for affordable housing development. Zero dollars would be reserved for the First Time Home Buyer program and current funding allocations would be carried into the new fiscal year. All remaining entitlement and program income HOME funding would be allocated to the Affordable Housing Development program. These funding allocations are also subject to the City’s standard close- and shovel-ready allocation process.

FY2024-2025 Allocations

#	Project Name	CDBG			HOME			TOTALS
		EN	PI	Last FY	EN	PI	Last FY	
1 & 2	Administration	130,000	-	-	35,000	-	-	165,000
3	Foreclosure Acq / Rehab	345,000	-	-	-	-	-	345,000
4	Community Housing Dev Orgs	-	-	-	52,500	-	-	315,000
	Affordable Housing Devel	0	-	-	262,500	-	-	
5	First Time Home Buyer	-	-	-	0	-	<i>pending</i>	<i>pending</i>
6	Billings Metro VISTA Project	75,000	-	-	-	-	-	75,000
7	Crime Prevention through Environmental Design	100,000	-	-	-	-	-	100,000
TOTALS		650,000			350,000			1,000,000

Table 7 – Project Information, Allocations including unallocated program income - Data Entry Following Page on AP-35 in IDIS

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, First Time Home Buyer, and Foreclosure Acquisition and Rehabilitation.
- **Poverty Impact:** Billings Metro VISTA Project.

Limited funding is the primary obstacle faced by the City in undertaking the activities described in its Consolidated Plan and meeting under-served needs. 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.

#	Project Name	Target Area	Goals / Needs	Funding	Target Date	Estimate # / Type Families Benefitting
1 & 2	Administration	City of Billings	Affordable Housing	CDBG \$130,000 HOME \$35,000	June 30, 2025	Not Applicable
		General grant administration for CDBG and HOME programs.				
3	Foreclosure Acquisition & Rehabilitation	City of Billings	Affordable Housing	CDBG \$345,000	June 30, 2025	1 or 2 Housing Units – Low-Income Household (IDIS Category 10)
		<p>Description: Revitalize low-income neighborhoods through foreclosure remediation, redevelopment, and infill development.</p> <p>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.</p>				
4	Affordable Housing Development	City of Billings	Affordable Housing	CDBG \$0 HOME CHDO: \$52,500 HOME EN: \$262,500	June 30, 2025	4 Household Housing Units - Low-Income Household, Rental Units Constructed (IDIS Category 7)
		<p>Description: Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community via offering financing through the Affordable Housing Development program to private developers and nonprofit organizations.</p> <p>Planned Activities: CDBG, HOME, and HOME CHDO funding would be utilized to facilitate the development of new affordable housing.</p>				
5	First Time Home Buyer	City of Billings	Affordable Housing	HOME \$0 Utilizing Rollover Funding from Last Fiscal Year	June 30, 2025	5 Low-Income Households Assisted (IDIS Category 11)
		<p>Description: Provide affordable financing and support to promote homeownership opportunities citywide.</p> <p>Planned Activities: This program provides financial resources to support low-income first-time homebuyers with down payment and closing costs.</p>				
6	Billings Metro VISTA Project	City of Billings	Poverty Impact	CDBG \$75,000	June 30, 2025	200 Low-Income Persons Assisted (IDIS Category 3)
		<p>Description: Provide public service activity funding to support the Billings Metro VISTA Project to help local nonprofit organizations expand services for the homeless and special needs populations: Healthcare; Food Security; Education; Employment; Financial Literacy; and Housing.</p> <p>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.</p>				
7	Crime Prevention through Environmental Design	City of Billings	Crime Prevention	CDBG \$100,000	June 30, 2025	1 Public Facility 50 Persons Assisted (IDIS Category #1 & 23)
		<p>Description: Provide funding to support Crime Prevention through Environmental Design for improvements to low-income neighborhood parks.</p> <p>Planned Activities: This program is designed to add amenities to reduce crime in low-income neighborhoods including, lighting, design, landscaping, social engagement, etc.</p>				

Community Development Block Grant (CDBG) HOME Investment Partnerships Program (HOME)
 Table 6: Goals Summary Information – linked to Table 6 in AP-20, Annual Goals and Objectives

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The geographic area served by the Consolidated and Annual Action Plans is defined by the current City of Billings limits. Citation 24 CFR 91.220(f) reads as follows, “When appropriate, jurisdictions should estimate the percentage of funds they plan to dedicate to target areas.” Estimating the percentage of funds planned for dedication to target areas is not appropriate for the Billings community due to the following reasons:

- Geographic area is defined by the current Billings city limits.
- Citywide strategies encourage the distribution of resources to support affirmatively furthering fair housing and equal opportunity to avoid segregation in Billings.
- Geographic distribution of investments description includes the focus of resources on a citywide basis to support diversity across the community.
- The City of Billings is classified as a smaller city on a national scale.
- The actual dollar amount planned for allocation to each program is included in this Action Plan.

The City will focus distribution of investments on a citywide basis to support diversity and mixed-income development across the community. Neighborhood Revitalization Strategy Areas **have not been established** in Billings and there is no specific amount of funding allocated for a target area in the City’s geographic distribution of resources. **Therefore, the City plans to dedicate zero percent of funding to target areas in favor of supporting a citywide approach to further fair housing, equal opportunity, and anti-segregation efforts.**

Geographic Distribution

Target Area	Percentage of Funds
Citywide	100%

Table 6 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

The strategies identified in the Consolidated and Annual Action Plans will be addressed on a citywide basis to encourage the distribution of low-income affordable housing and other assistance to lower-income households throughout the community.

Introduction

Planned affordable housing activities for the upcoming year include Foreclosure Acquisition / Rehabilitation, Affordable Housing Development, and First Time Home Buyer. While many of these programs may serve the homeless or special needs households, the programs are not designed to exclusively serve one or more of the following cohorts.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	10
Special-Needs	0
Total	10

Table 7 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	4
Rehab of Existing Units	1
Acquisition of Existing Units	1
Total	6

Table 8 - One Year Goals for Affordable Housing by Support Type



Introduction

The City's public housing authority, HomeFront, serves extremely low-income, very low-income, and low-income citizens. HomeFront plans to apply for all grants that will assist the organization in adding units to its existing programs and any programs that complement existing services and are able to be implemented. HomeFront will continue to assess and implement modernization funds to upgrade and restore units, (with sustainability as the priority) and complete energy efficient repairs as needed.

Actions planned during the next year to address the needs to public housing

The City has allocated over \$2 million to HomeFront to develop 95 affordable housing units. HomeFront may apply for funding to develop affordable housing through the Affordable Housing Development Program. In the past, the City has granted funds to build new units through the HOME and CDBG programs in neighborhoods where HomeFront property exists. The City has also provided funding for a variety of rehabilitation and new construction projects to neighborhoods that have public housing units in need of upgrading.

The City has helped rehabilitate properties, sold land for new businesses, and granted land to nonprofits to assist with neighborhood revitalization efforts in neighborhoods where HomeFront complexes have been built. The City has provided funding for parks and play areas for the neighborhoods where HomeFront families reside. In addition, the businesses that have moved into areas where HomeFront properties are located have contributed to the economic stability of HomeFront clients. The City's First Time Home Buyer program assists with home ownership down payment assistance and home ownership counseling for clients considering homeownership.

The City coordinates with HomeFront for housing needs assessments, assists in funding new projects when appropriate, and assists with applications for supportive services when called upon.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

HomeFront implements the Family Self-Sufficiency program. This program links participants to community agencies to help them become self-sufficient through individual goal setting. Forty-one households have achieved homeownership through this program to date. Resident councils, an Advisory Board and the Family Self-Sufficiency Panel are involved in providing input on program needs and assisting others to become actively involved in the process. Additional information is included in the five-year plan on file at the HomeFront office.

Each year, HomeFront goes through a process to assess physical needs addressed by tenants through their Resident Advisory Board for the Annual Plan process; comments are also solicited via Resident Council functions throughout the year. These comments, Board participation, tenant commissioners, and Public Housing Administration's daily communications with HomeFront's client base serve to assist in assessing client needs for physical adjustments, security issues, and needed links with the community. The physical needs requests are implemented along with staff recommendations in the Capital Fund planning process.

If the PHA is designated as troubled, describe the way financial assistance will be provided or other assistance

Not applicable. HomeFront is a High Performer for the Public Housing Assessment System (PHAS) and the Section 8 Management Assessment Program (SEMAP). Therefore, a review of troubled status needs is not required as part of the Consolidated and Annual Action Plans. HomeFront can always apply for funding through the City's Affordable Housing Development program if funding is needed.

Introduction

As previously stated in the SP-60 Homelessness Strategy of the [Consolidated Plan](#), the Community Development Division's ongoing activities, to the greatest extent possible:

- Continuing to maintain the most recent version of the *Resource Map*, *Notepad*, and the *Veteran's Resource Map* on the City's website. These documents include comprehensive service directories for anyone seeking assistance. The Montana 211 phone and online directory is available and is expected to replace these resources.
- Staff will continue to provide local nonprofit organizations access to AmeriCorps VISTA members through the **Billings Metro VISTA Project** resources. VISTA members may be placed at the City to undertake objective citywide initiatives. VISTA members may also be placed at nonprofit Host Site organizations to work on specific anti-poverty initiatives.

The City does not directly receive Continuum of Care, Emergency Shelter Grant, or other federal funds to exclusively support efforts to impact homelessness. City staff does not provide direct services to those experiencing homelessness.

A network of over 50 local service providers in the community strive to meet the diverse needs of those experiencing homelessness, those who are at-risk of homelessness, and people experiencing poverty. The Mental Health Center manages a Projects for Assistance in Transition from Homelessness (PATH) outreach program to engage those living outside or in areas unfit for human habitation. Tumbleweed runs a Street Outreach program to seek out unaccompanied youth to engage them in services. A complete listing of services, including outreach, is included in the MA-30 Homeless Facilities and Services section of this Consolidated Plan.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Mental Health Center manages the PATH outreach program to engage those living outside or in areas unfit for human habitation. Tumbleweed runs a Street Outreach program to seek out unaccompanied youth to engage them in services. Additional services for the homeless are included in the MA-30 Homeless Facilities and Services section of the Consolidated Plan (www.BillingsMT.gov/ConPlan).

While not funded with federal funds, the City of Billings recently implemented a new Crisis Response Unit (CRU) in partnership with Rimrock Foundation and the Substance Abuse Connect Coalition. The goal is to help people going through a mental health crisis. The CRU team consists of a peer specialist from the Rimrock Foundation, a licensed counselor, and an EMT from the Billings Fire Department. A care coordinator will follow up with the individual for any treatment and recovery support.

Addressing the emergency shelter and transitional housing needs of homeless persons

The shelter needs for those experiencing homelessness in the Billings community are primarily met by the Montana Rescue Mission (MRM). The organization operates a men's shelter and a shelter to serve women and their children. The City of Billings recently offered a one-year grant to the MRM to implement the Homeless Management Information System (HMIS) and Coordinated Entry System. Several local service providers assist homeless families by providing funding for rent, mortgage, utility, and deposit assistance.

The Community Crisis Center provides crisis intervention, and 23-hour stays as a technique to impact chronic homelessness. The YWCA provides transitional housing for victims of domestic violence. Additional services for the homeless are included in the MA-30 Homeless Facilities and Services section of the Consolidated Plan (www.BillingsMT.gov/ConPlan).

For those living on the downtown streets of Billings, a position was created for an addiction / mental health counselor to accompany two downtown police officers when engaging people living on the streets. This initiative was undertaken as one of the many outcomes from the Community Innovations Summit, which was facilitated by the Community Development Division and the Downtown Billings Alliance. Non-federal funding through the City of Billings has been allocated to support the counselor staff position.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

Family Promise of Yellowstone Valley provides emergency shelter to several families at a time in a network of church congregations. The organization also operates a transitional housing program that provides apartments for those who have graduated from the shelter program.

YWCA Gateway House provides housing for female-headed households who have been victims of domestic violence. Additional services provided include case management, mental health treatment, budgeting assistance, and the facilitation of access to benefits. The organization also provides transitional housing and permanent supportive housing.

HRDC District 7 receives Emergency Shelter Grant funds and manages a rapid rehousing program to provide deposit and rent payment assistance to help families to quickly regain stability into permanent housing.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly-funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City does not receive McKinney-Vento Homeless Assistance Act funds and is not required to develop and implement a Discharge Coordination Policy. The Montana Continuum of Care (MT CoC) for the Homeless Coalition is the state's lead agency for addressing homeless activities and is a statewide collaboration of diverse homeless service providers, nonprofit organizations, and local and state governments. The coalition was formed to address homelessness with very few resources to cover Montana's vast geographical area. The system is established upon community and regionally-based continuum of care systems, which form the statewide coalition and continuum of care process. The City supports the MT CoC in their efforts to establish a Statewide Discharge Coordination Policy.

The City does not receive Emergency Shelter Grant funds. These funds are distributed statewide by the Montana Department of Public Health and Human Services through ten HRDCs throughout the state. The local District 7 HRDC utilizes these funds to support rapid re-housing activities in conjunction with the local shelters.

Introduction

Barriers to affordable housing are noted in the MA-40 and SP-55 Barriers to Affordable Housing sections of the Consolidated Plan, which can be found online at www.BillingsMT.gov/ConPlan.

Additional barriers have been identified in the City's Analysis of Impediments to Fair Housing Choice, including:

- Concentrations of minorities that would not exist in a free market not distorted by discrimination suggest that Billings has a dual housing market; one for non-Hispanics, Whites and Asians and another for all other minorities.
- Discriminatory real estate industry practices such as racial and ethnic steering distort the free market in housing.
- Discrimination against Latinos in issuing government-backed mortgage and refinancing loans continues unabated in Billings as it does throughout the nation.
- The relatively high cost of housing continues to pose a barrier to fair housing choice in Billings.
- A review of Unified Zoning Regulations and review requirements was needed to foster compliance with fair housing law and to promote inclusionary zoning. [Project Re:Code](#) was completed in 2021.
- There is a serious shortage of housing affordable to holders of Housing Choice Vouchers in the areas where the proportion of public-school students from low-income neighborhoods is relatively low.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment.

The City plans on assisting with housing affordability and poverty impact through the following programs:

- Foreclosure Acquisition / Rehabilitation
- First Time Home Buyer
- Affordable Housing Development
- Billings Metro VISTA Project

The City of Billings recently adopted, and has begun implementing, a new zoning code that includes several provisions to expand affordable housing options and choice citywide. [Project Re:Code](#) was a three-year process to modernize zoning codes, diversify neighborhoods, and remove barriers to affordable housing development. The new code allows for smaller, accessory dwelling units to create more compact, affordable housing options in existing residential neighborhoods. With the assistance of AmeriCorps VISTA members through the Billings Metro VISTA Project, the City also built a [new Pattern Guide website](#) to provide guidance to homeowners and small business owners investing in [Billings' First Neighborhoods](#).

In 2019, City officials met locally with several HUD officials from the Office of Fair Housing and Equal Opportunity: Assistant Secretary Anna Maria Farias; Regional Director Amy Frisk; and Enforcement Branch Chief Chris Vogel. After reviewing Project Re:Code, Farias...commended the effort, saying [Project Re:Code] was "very impressive," before adding her thoughts on the importance of zoning codes. "If you are serious about affordable housing, then somebody has to be willing to start talking about zoning." ([Billings Gazette](#))

Introduction

The City's programs have been designed to meet priority needs in the community. However, there is very limited funding coming through the City to meet the needs of local citizens.

Actions planned to address obstacles to meeting underserved needs

The City plans on meeting underserved needs through the following programs:

- **First Time Home Buyer**
 - Promote financial security, home equity, housing self-sufficiency, housing and neighborhood quality and stability.
 - Increase minority homeownership, promote equal access and opportunity, and decrease segregation citywide.
 - Improve affordable housing opportunities for the elderly, persons with disabilities, and other special populations.
 - Reduce predatory lending through education and standardized procedures.
- **Affordable Housing Development**
 - Expand access and availability of decent, affordable housing citywide.
 - Improve the physical quality of affordable housing.
 - Foster suitable living environment and quality of life through the improvement of physical conditions including infrastructure for housing projects and housing development.
- **Foreclosure, Acquisition, Rehabilitation**
 - Mitigate the negative community impact of vacant, foreclosed properties.
 - Improve affordable housing quality, condition, safety, livability, and accessibility.
 - Stabilize property values in neighborhoods with existing vacant, foreclosed homes.
 - Eliminate the potential for crime related to existing vacant, foreclosed properties.
- **Billings Metro VISTA Project**
 - Provide resources to nonprofit organizations to undertake poverty impact activities and to support the low-income individuals and families they serve.
 - Focus areas include education, healthcare, food security, economic opportunity, housing, financial literacy, and others.

Actions planned to foster and maintain affordable housing

The City plans on maintaining affordable housing through the following:

- **Create, preserve, and expand affordable housing options:** Affordable Housing Development and First Time Home Buyer
- **Neighborhood Revitalization – Foreclosures:** Foreclosure Acquisition Rehabilitation
- **Impact Poverty:** Billings Metro VISTA Project

Actions planned to reduce lead-based paint hazards

The City continues to follow HUD’s lead-based paint requirements as established in September of 2000. Projects involving structures built prior to 1978 are considered to have the potential for lead-based paint and consistent procedures have been developed to ensure compliance with federal regulations.

The City will continue diligence while undertaking rehabilitation and construction activities to maintain the safety of households participating in federal programs. Participants in the City’s housing programs are made aware of the requirements the City must follow. Education on the hazards of exposure to lead is provided for each rehabilitation project. The City currently offers risk assessments, through certified staff, paint inspections, clearance testing, and has access to lead-safe certified contractors to ensure compliance.

Actions planned to reduce the number of poverty-level families

As stated in the SP-70 Anti-Poverty Strategy section of the Consolidated Plan (BillingsMT.gov/ConPlan), the Needs Assessment contains comprehensive information on the lower-income status of local households. All the Consolidated Plan strategies target the improvement of economic conditions of lower-income households in the community, including housing development, financing home repair, continuing partnerships, and funding public service activities. The City proposes to support the following specific activities in the Consolidated Plan to address economic conditions of low-income households in Billings:

- Continue to work with nonprofit organizations to help address the human service needs of lower-income residents of the community in general and of our lower-income neighborhoods. This would be achieved primarily through supporting capacity building efforts of social service agencies through implementation of the *Billings Metro VISTA Project*.
- If available, continue to apply for the AmeriCorps VISTA project status to bring full-time and summer associate volunteers to work on poverty-impact programs.

AmeriCorps VISTA is a national anti-poverty initiative that places full-year and Summer Associate volunteers with local projects. Full-year VISTA members are recruited locally and nationally, are college graduates, and commit to at least a year of service with a project. Summer Associates are at least 18 years old and commit to ten weeks of service.

Actions planned to develop institutional structure

As described in the SP-40 Institutional Delivery Structure section of the [Consolidated Plan](#), the City of Billings maintains strong partnerships with housing and social service agencies. The only gaps in the institutional structure relate to funding limitations and the City's inability to dedicate time and resources to additional projects outside of the current funding structure.

Actions planned to enhance coordination between public and private housing & social service agencies

The City will continue coordinating with public, private, and social service agencies to further activities and projects identified herein, including participation in the following groups and initiatives:

- Nonprofit Organizations
- Neighborhood Task Forces
- Community Innovations Initiatives
- Resource Map and Notepad
- Veteran's Resource Map
- Coronavirus (COVID-19) Resource Guide
- Billings Metro VISTA Project

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Introduction

The City of Billings has programmed all available revenues in current programs identified herein.

**Community Development Block Grant Program (CDBG)
Reference 24 CFR 91.220(l)(1)**

1. Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.	\$0
2. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed.	\$0
3. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	\$0
4. The amount of surplus funds from urban renewal settlements.	\$0
5. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	\$0
6. The amount of income from float-funded activities.	\$0
Total Program Income:	\$0

Other CDBG Requirements

1. The amount of urgent need activities.	\$0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low- and moderate-income. Overall Benefit - A consecutive period of one, two, or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specific the years covered that include this Annual Action Plan.	100%
FY Year Covered 2024	

Reference 24 CFR 91.220(I)(2)

1. A description of other forms of investment being used beyond those identified in Section 92.205 is as follows:

The above-noted regulation refers to the use of HOME funds for eligible activities. The City of Billings will not utilize HOME funds outside of the following allowable investments:

- Equity investments, interest-bearing loans or advances, non-interest-bearing loans or advances, interest subsidies consistent with the purposes of this part, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of this part. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements of this part.
- Guarantee loans made by lenders and, if required, the participating jurisdiction may establish a loan guarantee account with HOME funds. The HOME funds may be used to guarantee the timely payment of principal and interest or payment of the outstanding principal and interest upon foreclosure of the loan. The amount of the loan guarantee account must be based on a reasonable estimate of the default rate on the guaranteed loans, but under no circumstances may the amount on deposit exceed 20% of the total outstanding principal amount guaranteed; except that the account may include a reasonable minimum balance. While loan funds guaranteed with HOME funds are subject to all HOME requirements, funds which are used to repay the guaranteed loans are not.

2. A description of the guidelines that will be used for resale or recapture of HOME funds when used for homebuyer activities as required in 92.254, is as follows:

Recapture provisions permit the original homebuyer to sell the assisted property to any willing buyer during the period of affordability while the City can recapture all, or a portion of the HOME assistance provided to the original homebuyer. The City utilizes recapture provisions exclusively when assisting homeowners and the provisions are enforced via a Promissory Note (not recorded), the use of a Deed Restriction Agreement and a Montana Trust Indenture that are both recorded at the Yellowstone County Clerk and Recorder's office. These written, legal documents contain language outlining the recapture provisions as established herein. The City does not use subrecipients or other grantees to carry out these activities.

Homebuyer Requirements: For homeownership housing to qualify as affordable housing eligible for HOME funding, it must be single-family; considered modest housing; be acquired by a low-income household for their principal residence; and meet affordability requirements for a single period as determined by the amount of assistance provided. The City utilizes [single family mortgage limits set by HUD](#).

Direct HOME Subsidy: The amount of HOME assistance that enabled the homebuyer to buy the unit. The direct subsidy includes down payment and closing costs provided directly to the homebuyer, which resulted in a reduced purchase price from the fair market value of the home to an affordable price. The entire amount of HOME assistance is subject to recapture.

Net Proceeds: The sales price, less the superior loan repayment and any closing costs. The City will only recapture the net proceeds from a sale. Any loans or improvements made to the property after the time of the HOME assistance will be paid after the City is repaid the amount owed under its

recapture provisions. If the net proceeds are not sufficient to recapture the full HOME investment, the City will accept the available net proceeds as full payment.

Recapture Model - City Recaptures Entire HOME Assistance Amount: The City allows the assisted homebuyer to retain all appreciation and the City expects to recapture the entire direct HOME subsidy invested in the project. Therefore, the homeowner will retain any value of the appreciation of the property after the City's HOME assistance has been recaptured / repaid. The homeowner's down payment, principal payments, and any capital improvement investment made in the property after the HOME assistance was provided will be returned to the homeowner at closing after the City's HOME assistance is recaptured and repaid from the net proceeds as described above.

Subordination: The City does not subordinate loans in the First Time Homebuyer program and other homeowner-assisted projects without City Administrator approval. Therefore, if an assisted homeowner refinances the property, the City will need to be repaid the full amount of HOME assistance provided.

Use of Recaptured Funds: Recaptured HOME funds will be used to assist other first-time homebuyers to purchase property in Billings or other HOME-eligible activities to be determined through the City's budget allocation process in accordance with the Citizen Participation Plan. Homebuyers must be low-income and must use the assisted property with the recaptured funds as their principal residence. Low-income and first-time homebuyer status will be determined based on HOME program regulations.

3. A description of the guidelines for resale or recapture that ensures the affordability of units acquired with HOME funds. See 24 CFR 92.254(a)(4) are as follows:

Long Term Affordability: Under the recapture provision, there is no requirement that the original HOME-assisted homebuyer sell the unit to another low-income homebuyer.

Affordability Periods: For City-assisted homebuyer units under the recapture provision, the period of affordability is based upon the direct HOME subsidy provided to the homebuyer that enabled the homebuyer to purchase the unit. Any program income used to provide direct assistance to the homebuyer is included when determining the period of affordability. Recapture provisions for the First Time Home Buyer program are either five or ten years for each assisted property beginning after the transfer of the property to the property owner as evidenced by the Deed Restriction Agreement, Montana Trust Indenture and Promissory Note.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that will be used under 24 CFR 92.206(b), are as follows:

The City of Billings does not propose the use of HOME funds to refinance existing debt secured by multi-family housing that is being rehabilitated with HOME funds.

Section IV: Appendix

Appendix A: CDBG Application for Federal Assistance (SF-424)

Appendix B: HOME Application for Federal Assistance (SF-424)

Appendix C: Local Government Certifications

Appendix D: CDBG Construction Assurances (SF-424D)

Appendix E: HOME Construction Assurances (SF-424D)

Appendix F: CDBG Non-Construction Assurances (SF-424B)

Appendix G: HOME Non-Construction Assurances (SF-424B)

DRAFT

Appendix H: Citizen Participation Plan

Citizen participation is the foundation of housing and community development programs. The Citizen Participation Plan for the City of Billings is designed to ensure citizen involvement in the planning and reporting on the City's programs covered under the HUD Consolidated Plan requirements. The purpose of the Citizen Participation Plan is to ensure that citizens, nonprofit organizations, and other interested parties are afforded adequate opportunity to review and comment on plans, programs, activities and reports regarding the City's federally funded housing and community development programs. Citizen participation pertains to the following documents herein referred to as "plans and reports":

- Consolidated Plan
- Annual Action Plans
- Citizen Participation Plan
- Limited English Proficiency Plan
- Comprehensive Annual Performance and Evaluation Reports
- Analysis of Impediments to Fair Housing Choice

Citizen Participation Plan Objectives

The primary objectives of the City's participation plan are to:

- Encourage citizen participation in the development of the City's plans and reports with emphasis on participation from individuals and households identified as:
 - Low / moderate income
 - Residents of blighted areas
 - Minorities and all protected class members
 - Those with limited English proficiency
 - Elderly
 - Disabled
 - Those with HIV / AIDS diagnoses
 - Homeless
 - Families with children
 - Those residing in areas where funding will be utilized
- Provide citizens with reasonable and timely access to meetings, information and records relating to the City's plan for utilizing funding in addition to allowing reasonable opportunity to comment on the above-noted plans and reports. All records regarding these activities are maintained according to the City Record Retention Schedule and as required by federal regulations.
- Consult with the local Public Housing Authority (HomeFront, formerly known as the Housing Authority of Billings) on the development and implementation of the above noted plans and reports, which includes input from residents of public and assisted housing.
- The City's Planning and Community Services Department will also continue to support the activities for the Adjacent Neighborhood Committee, which is comprised of Task Force Officers who meet bi-monthly to collaborate and exchange information regarding the lower-income neighborhood task force areas. The Community Development Division staff attends meetings of

lower-income task force neighborhoods when requested for specific presentations. The lower-income neighborhoods are comprised of higher concentrations of ethnic and racial minority populations.

- Facilitate public hearings to obtain citizen views and to respond to proposals and questions at all stages in developing and implementing activities as outlined in the City’s plans and reports. All hearings and meetings shall be provided in areas where accommodations for the disabled can be provided.
- Consult with public and private agencies and organizations during the development of the City’s plans and reports:
 - Assisted housing
 - Health and social services
 - Regional and local government agencies
 - Public Housing Authority
 - Fair Housing education and enforcement agencies
 - Continuum of Care organizations
 - Businesses
 - Housing developers
 - Nonprofit organizations
 - Philanthropic agencies
 - Faith-based communities

HUD Data

The City of Billings will share any HUD-provided data and other supplemental information relative to the City’s plans and reports. HUD-provided data is also currently provided on the City’s website at www.BillingsMT.gov/HUDdata.

Public Decision-Making Processes

The *Community Development Board* is a citizen’s advisory board consisting of nine members who are appointed by the Mayor of Billings with the consent of the City Council. Six members are appointed from, and represent, lower-income neighborhoods of the City as defined by federal regulations for the Community Development Block Grant (CDBG) program and three members represent the community at large. Staff is available to provide technical assistance to the Board in all aspects of planning and reporting processes.

This board serves in an advisory capacity to the City Council for the purpose of providing citizen input on policy decisions to the City Council. The primary responsibilities of the board are to review existing and proposed City policies and to review the Community Development Division’s activities to ensure policies are being implemented and carried out. As six of the nine Board positions are held by low income area representatives, board composition meets basic federal requirements for low income citizen input and engagement.

The Community Development Board makes recommendations to the City Council relative to all plans and reports. In addition, the Community Development Board reviews applications submitted for CDBG and HOME funding in order to make funding recommendations to the City Council for approval.

The *Billings City Council* is the final citizen policy body that reviews and takes action on plans and reports. The Community Development Board presents recommendations to the City Council during a scheduled work session preceding the public hearing in April in order to deliver information on decisions made regarding recommendations. After receipt and consideration of public comments, the City Council approves reports / plans and proposed funding allocations.

Public notices announcing Community Development Board and City Council meetings are published in a widely-circulated newspaper prior to the meeting date. These notices are designed to provide reasonable and timely access to local meetings consistent with accessibility and reasonable accommodation requirements.

Plans and reports on the City's housing and community development activities are made available for review by citizens, public agencies, and other interested parties. These documents are available at the Community Development Division and posted on its website at www.BillingsMT.gov.

Public Access and Engagement

The City of Billings takes the following actions to ensure public access to drafted / proposed plans and reports are published and accessible to ensure the public has reasonable opportunities to examine content and to submit comments. City staff will strive to explore alternative public involvement techniques and quantitative ways to measure efforts that encourage citizen participation in a shared vision for change in communities and neighborhoods, where practical.

Public Comment Periods: The City will publish and accept public comment on drafted Consolidated Plans, Annual Action Plans, Citizen Participation Plans, Limited English Proficiency Plans, and the Analysis of Impediments to Fair Housing Choice for a period of at least 30 days. The same timeline applies to substantial amendments to the aforementioned documents.

The City will publish and accept public comment on drafted Comprehensive Annual Performance Evaluation Reports (CAPER) for a period of at least 15 days. The same timeline applies to amendments to the CAPER.

The City may request public comment for one or more activities, plans, and / or reports during the same public comment period for efficiency. Staff will consider citizen comments and views made prior to document finalization and comment summaries will also be included or attached to the document.

The City will strive to provide written responses to all written complaints and grievances related to the City's housing and community development programs within 15 working days of receipt of the complaint or grievance where practical. Grievances at the City Council level will require significantly more time.

In the event of a pandemic or other infectious disease, the City may alter public participation to include social distancing, virtual attendance, and other forms of virtual participation in lieu of or in addition to efforts described herein. The City may also implement shorter public comment periods as allowed by HUD. As per federal regulation, the City of Billings may publish its application for CDBG-CV funds for no less than five calendar days to solicit public comments.

Published Notices: City staff will issue notices via widely-circulated print press in advance of public comment periods. Notices will include the purpose of the document, a summary of the document contents, and instructions on how to access documents in their entirety. Statements are included in notices of public hearings and service brochures indicating that office, meeting, and public hearing locations are accessible to persons with disabilities and they include the Montana Relay phone number 711.

Plan Online Access: City staff will post drafted / proposed reports and plans online for free download at www.BillingsMT.gov/CDreports.

Plan Hard Copy Access: City staff will make available free hard copies of drafted / proposed documents to the public including residents, groups, and organizations upon request at the City's Community Development office. City staff will provide reasonable and timely access to information and records relating to all plans and reports, including the use of assistance under the programs managed by the Community Development Division. Those requesting records can complete a [Public Records Request](#) and submit it to the City's Legal Department.

Public Hearings: The City will hold at least two public hearings during City Council meetings each year to obtain residents' views and to respond to proposals and questions. Council meetings promote community access and participation and the meetings are aired live on social media and the local community television access station website and local free channels. Citizens may also access recordings of the meetings on social media and Channel 7's website.

The hearings will be held at two different stages of the program year and together they will address housing and community development needs, development of proposed activities, proposed strategies and actions for affirmatively furthering fair housing, and a review of program performance.

- **September:** One public hearing will be held each September, before publishing the proposed Consolidated and / or Annual Action Plan. The purpose of this hearing is to obtain public comment on:
 - CDBG and HOME Comprehensive Annual Performance Evaluation Report (CAPER) for the prior program year; and
 - Current community needs to assist the Community Development Board in designing the application process for the upcoming program year, before the publication of the drafted Consolidated and / or Annual Action Plan.
- **April:** One public hearing will be held during the development of the Consolidated and / or Annual Action Plan. This hearing is typically held on the last day of the public comment period and prior to staff's adjustments to Consolidated and / or Annual Action Plans and subsequent submission to HUD.
 - In the event HUD releases allocation amounts later than the public comment period, the Consolidated / Annual Action Plans will include descriptions of activities with specific recommended dollar amounts and one activity each for CDBG and HOME that will be allocated the remaining funding amounts. This will ensure only one activity for each program will be allocated variable funding amounts.
 - The City Council maintains authority to change the allocation amounts recommended by the Community Development Boards during the April public hearing meeting.

The City may facilitate one public hearing to accept public comment on one or more plans / reports for efficiency. Staff will consider public hearing comments made prior to document finalization and comment summaries will also be included or attached to the document.

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

City staff makes every effort to encourage public participation in the City Council public hearings and meetings:

- **Agenda Packet:** Available for viewing on the City’s website www.BillingsMT.gov/councilagendas.
- **Viewing the Meeting:** The Public may view the meeting on the Community 7 TV - Channel 7 or Channel 507 – Spectrum Cable. The Public may also view online at www.comm7tv.com and click the *Watch Live* icon. Community 7 also has links to their Facebook page and YouTube channel in which to view the meeting. Meeting recordings are also available after the meeting for viewing online via the Community 7 TV website, Facebook page, or YouTube channel.
- **Public Participation:** Verbal comments are taken only during the Public Comment periods as indicated on the agenda and during the Public Hearings under the regular agenda. Written communication can be submitted any time prior to or during the public comment period.
 - **In-Person:** The public may attend City Council meetings in person in the Council’s Chambers, City Hall, 210 North 27th Street, Billings, Montana.
 - **Email:** Emails can be sent to the City Council before 3:00 pm on the date of the Public Hearing at council@BillingsMT.gov.
 - **Viewing Council Emails:** All emails sent to the City Council can be viewed online at www.BillingsMT.gov/councilemails. Emails received after 3:00 pm and prior to 5:00 pm, may be read during the meeting.

Access for the Disabled and Limited English Proficiency: The City will provide accommodations for individuals with disabilities in public meetings, public hearings and in written documentation regarding programs and services available from the Division. Community Development offices and City Hall are accessible to those with disabilities. Statements are included in notices of public hearings and service brochures indicating that office and hearing locations are accessible to persons with disabilities. Accommodations can be made for other disabilities as well.

Special arrangements for participation by individuals with hearing, speech, or vision impairment may be made upon request with three business days advanced notice. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance with the City’s Language Assistance Plan.

Criteria for amending the Consolidated Plan

24 CFR part 91.105(c) of the Final Rule requires grantees of CDBG and HOME programs make public the criteria the City will use for determining what changes in planned or actual activities constitute a substantial amendment to the five-year Consolidated Plan and the Analysis of Impediments to Fair Housing Choice.

Substantial changes to the Consolidated Plan are defined as *the creation of any new program, project, or activity to be funded or carried out under the City's CDBG and / or HOME programs*. All substantial changes to the Consolidated Plan must meet demonstrated need substantiated by HUD-approved data sources. Minor amendments include the *expansion of an existing program, project, or activity funded or carried out under the City's CDBG and / or HOME programs*. Minor changes must also meet demonstrated need by HUD-approved data sources.

Prior to the submission of any substantial change in the proposed use of federal housing and community development funds or to the Analysis of Impediments to Fair Housing Choice, the City will hold a public hearing to allow citizens reasonable notice of, and opportunity to comment on, proposed amendments. Public comment periods will not be less than thirty (30) days unless otherwise allowed by HUD.

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.

City staff cannot predict annual HUD entitlement allocation amounts or repayment revenues for CDBG or HOME. Therefore, five-year Consolidated Plan numerical goals are established as estimates that may fluctuate during the five-year period based on funding received and demand for the City's programs. These changes are customary and do not require a substantial or minor amendment to the Consolidated Plan.

Technical Assistance

The Community Development Division provides technical assistance, as requested and as staff time allows, to lower income groups to develop proposals for the Division's housing and community development activities in the City limits. Technical assistance is offered any time proposals for the use of funding are requested, and is offered routinely in December and January - prior to application deadlines for CDBG / HOME funding allocations.

Nondiscrimination, Accommodations & Grievances

The Community Development Division receives federal funding to support housing acquisition, repair, development and poverty impact programs and is required to adhere to the Americans with Disabilities Act, Section 504 of the Rehabilitation Act, the Fair Housing Act, the Montana Human Rights Act, and other equal opportunity regulations. These regulations are designed to protect individuals with disabilities with equal access to employment opportunities and the services, programs and activities the City offers.

It is essential that all individuals have equal access to the Community Development Division's communication, open meetings, programs and services including: First Time Home Buyer; Home Repair; Housing Development; and the Billings Metro VISTA Project.

- **Federally Protected Classes:** Disability, including people with HIV / AIDS and people in recovery from alcohol / drugs; Race / Color; Religion; Sex, includes protection against sexual harassment; Familial Status, includes the presence of children under the age of 18 and / or pregnancy; and National Origin.
- **HUD Protected Classes:** Sexual Orientation; Gender Identity; and Marital Status.
- **Montana's Protected Classes:** Marital Status; Creed; and Age.

Accommodations: Auxiliary aids and services are available to facilitate effective communication to individuals with disabilities to ensure equal participation. Such aids and services are free to the public and may include sign-language interpreters, large print formats, and other aids to make information and communications accessible to individuals with speech, hearing or vision impairments.

Public Notices: The City of Billings - Community Development Division encourages all members of the community to participate. Special arrangements for participation by individuals with hearing, speech, vision impairment or physical disabilities can be made upon request. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance the City's Language Assistance Plan. Fair Housing Equal Opportunity.

Grievance Procedure: If a citizen feels they have been denied equal access to Community Development programs, services or activities, they may file a written complaint including their contact information and a description of the alleged act(s) of discrimination, including the date and place of the act(s). The written complaint may be submitted to any Community Development employee or specifically directed to the Community Development Manager by phone at 406.657.8286 (Montana Relay 711), email beckettb@billingsmt.gov, in person (appointment recommended) or U.S. Postal Service at 2825 3rd Avenue North, 6th Floor, Billings, MT 59101. City staff will provide a timely, substantive written response to written citizen complaints as soon as practicable. Complaints may also be filed in writing with the Denver HUD FHEO Office at 1670 Broadway, Denver, CO 80202 or by calling 303.672.5155.

Program Eligibility: If a citizen disagrees with a staff decision relative to program eligibility unrelated to discrimination, they may submit a written appeal to the Community Development Division. The letter must be received at least two weeks prior to the Community Development Board meeting when the appeal would be reviewed. If the Community Development Board upholds the staff decision, the citizen has the option to have the appeal reviewed during a future City Council meeting. Please note, it can take several months to prepare an appeal for City Council review and determination.

ADA / 504 Coordinator: The City of Billings ADA Coordinator is responsible for the City's overall Grievance Procedure and is also available to ensure compliance with the physical and general program accessibility requirements of the ADA for other City Departments and Divisions. Please call 406.237.6294 (Montana Relay 711) with any questions.

Fair Housing Complaints: Please see the City's [fair housing webpages](#) for information on how to file a fair housing complaint.

Appendix I: Public Notices

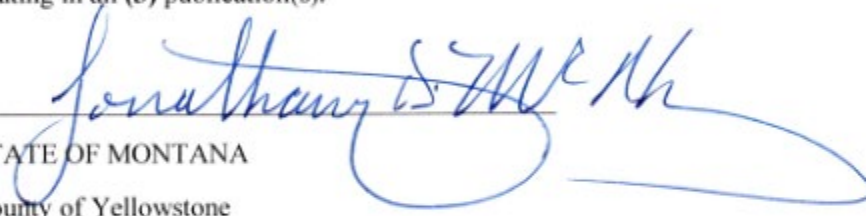
Federal regulations require the City to facilitate two public hearings, at different stages of the program year, to obtain residents' views and respond to questions. Together, the hearings must address housing and community development needs, development of proposed activities, proposed strategies and actions for affirmatively furthering fair housing, and a review of program performance.

First Public Hearing – Held Prior to Publishing Drafted Consolidated / Annual Action Plan(s)

The City of Billings held a public hearing on Monday, September 11, 2023, at 5:30 pm to obtain public comment on:

- CDBG and HOME Comprehensive Annual Performance Evaluation Report (CAPER) for the prior program year; and
- Current community needs to assist the Community Development Board in designing the application process for the upcoming program year, before the publication of the drafted Consolidated or Annual Action Plan.


Affidavit of Publication
STATE OF MONTANA
County of Yellowstone
 Jonathan McNiven
 Being duly sworn, deposes and says:
 That he is the Legal Advertising Clerk of Yellowstone County News, a newspaper of general circulation published weekly in the town of Huntley, in the County of Yellowstone, State of Montana, and that the **(6)** folio **Legal Public Notice**, a true copy of which is hereto **Included**, was published in said newspaper on the following dates:
August 18, 2023; August 25, 2023; September 1, 2023;
 making in all **(3)** publication(s).



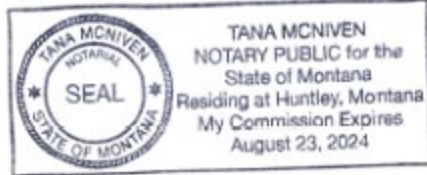
STATE OF MONTANA
 County of Yellowstone

On this 31st day of August 2023, before me, the undersigned, a Notary Public for the State of Montana, personally appeared Jonathan McNiven, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal that day and year first above written.



Tana McNiven
 NOTARY PUBLIC for the State of Montana, residing
 at Huntley, MT.
 My commission expires: August 23, 2024



PUBLIC NOTICE
 CITY OF BILLINGS
 FY2022-2023 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 Monday, September 11, 2023 at 5:30 pm to obtain public comment on:

- CDBG and HOME Comprehensive Annual Performance Evaluation Report (CAPER) for the prior program year; and
- Current community needs to assist the Community Development Board in:
 - o Designing the application process for the upcoming program year, before the publication of the drafted Annual Action Plan; and
 - o Regarding the needs of those experiencing homelessness in preparation for HOME-ANIP assessment and planning activities.

Federal regulations require the City to facilitate two public hearings, at different stages of the program year, to obtain residents' views and respond to questions. Together, the hearings must address housing and community development needs, development of proposed activities, proposed strategies and actions for affirmatively furthering fair housing, and a review of program performance.

Copies of the City's drafted FY2022-2023 CDBG and HOME CAPERs are available beginning August 25, 2023 online at www.BillingsMT.gov/CDReports. The CAPER is also available for review at the Community Development office on the 6th floor of the Miller Building, 2825 3rd Avenue North, Billings, MT. The City must facilitate a minimum 15-day public comment period for the CAPER. The City of Billings exceeds this requirement by facilitating a public comment period beginning August 26 through September 11, 2023.

PUBLIC PARTICIPATION
 The City of Billings encourages all members of the community to participate in the Consolidated Planning process. The public hearing is accessible to individuals with physical disabilities. Special arrangements for participation in the public hearings by individuals with hearing, speech, or vision impairment may be made upon request at least three days prior to the hearing. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance with the City's Language Assistance Plan. The public is encouraged to participate.

- Agenda Packet: Available for viewing on the City's website www.BillingsMT.gov/council/agendas.
- Viewing the Meeting: The Public may view the meeting on the Community 7 TV - Channel 7 or Channel 507 - Spectrum Cable. The Public may also view online at www.com7tv.com and click the Watch Live icon. Community 7 also has links to their Facebook page and YouTube channel in which to view the meeting. Meeting recordings are also available after the meeting for viewing online via the Community 7 TV website, Facebook page, or YouTube channel.
- Comments: Verbal comments are taken only during the Public Comment periods as indicated on the agenda and during the Public Hearings under the regular agenda. Written communication can be submitted any time prior to or during the public comment period.
- o In-Person: The public may attend the meeting in person in the Council's Chambers, City Hall, 220 North 27th Street, Billings, Montana.
- o Email: Emails can be sent to the City Council before 3:00 pm on the date of the Public Hearing at council@BillingsMT.gov.
- o Viewing Council Emails: All emails sent to the City Council can be viewed online at www.BillingsMT.gov/council/emails. Emails received after 3:00 pm and prior to 5:00 pm, may be read during the meeting.

Published on August 18 and 25, and September 1, 2023.

Denise R. Bohman,
 Billings City Clerk
 P.O. Box 1178
 Billings, MT 59103

8/18, 8/25, 9/1 2023
 MNAXLP

Substantial Amendment Public Hearing Notice

NOTICE OF PUBLIC HEARING CITY OF BILLINGS FY2023-2024 ANNUAL ACTION PLAN AND CONSOLIDATED PLAN CRIME PREVENTION ACTIVITIES AMENDMENT

The City of Billings will hold a PUBLIC HEARING on an amendment to its FY2023-2024 Annual Action Plan and Consolidated Plan on Monday, September 11, 2023 at 5:30 p.m. at the City Council meeting in Billings, Montana. The purpose of the public hearing is to obtain public comment on a proposed substantial amendment.

ANNUAL ACTION PLAN AND CONSOLIDATED PLAN AMENDMENT: The City of Billings has prioritized crime prevention activities and the Community Development Division needs to meet Community Development Block Grant (CDBG) timeliness goals to comply with federal regulations.

Crime Prevention Through Environmental Design (CPTED) indicates the design of buildings, landscaping and outdoor environments can discourage crime. The Community Development Division will work with the Parks and Recreation Department to prioritize low-income neighborhood parks with elevated crime levels for improvements to lighting, design, landscaping, social engagement, etc. Any and all available CDBG funding, including the new allocation for FY2023-2024, unallocated funding from prior fiscal years, and repayment program income, may be allocated to meet timeliness deadlines. Allocations may be moved from currently funded programs including Foreclosure Acquisition / Rehabilitation, Affordable Housing Development, First Time Homebuyer, and CDBG support for the AmeriCorps VISTA program.

The City's proposed amendment will be available on the City's website at www.BillingsMT.gov/ConPlan on Friday, August 11, 2023 and open for public comment from Saturday, August 12 through Monday, September 11, 2023. The amended plan will then be revised, as required, and submitted to the U.S. Department of Housing and Urban Development.

Detailed information about the rules and regulations governing CDBG program, proposed projects, and the upcoming public hearing can be requested via email at beckettb@billingsmt.gov or calling 406-657-8286 or 711 for TTY.

PUBLIC PARTICIPATION: The City of Billings encourages all members of the community to participate in the Consolidated Planning process. The public hearing is accessible to individuals with physical disabilities. Special arrangements for participation in the public hearings by individuals with hearing, speech, or vision impairment may be made upon request at least three days prior to the hearing. Non-English speaking persons wishing to participate will also be accommodated through translation and /or interpretation in accordance with the City's Language Assistance Plan. The public is encouraged to participate:

- Agenda Packet: Available for viewing on the City's website www.BillingsMT.gov/councilagendas.

- Viewing the Meeting: The Public may view the meeting on the Community 7 TV - Channel 7 or Channel 507 - Spectrum Cable. The Public may also view online at www.comm7tv.com and click the Watch Live icon. Community 7 also has links to their Facebook page and YouTube channel in which to view the meeting. Meeting recordings are also available after the meeting for viewing online via the Community 7 TV website, Facebook page, or YouTube channel.

- Public Participation: Verbal comments are taken only during the Public Comment periods as indicated on the agenda and during the Public Hearings under the regular agenda. Written communication can be submitted any time prior to or during the public comment period.

- o In-Person: The public may attend the meeting in person in the Council's Chambers, City Hall, 210 North 27th Street, Billings, Montana.

- o Email: Emails can be sent to the City Council before 3:00 pm on the date of the Public Hearing at council@BillingsMT.gov.

- o Viewing Council Emails: All emails sent to the City Council can be viewed online at www.BillingsMT.gov/councilemails. Emails received after 3:00 pm and prior to 5:00 pm, may be read during the meeting.

Additional information regarding the public hearing can be obtained by contacting the Community Development office at 406-657-8286 (Montana Relay 711), or via email at beckettb@billingsmt.gov.

Fair Housing Equal Opportunity.

8/11, 8/18, 8/25 2023
MNAXLP

Public Notice - CDBG & HOME Applications Available

Affidavit of Publication

STATE OF MONTANA

County of Yellowstone

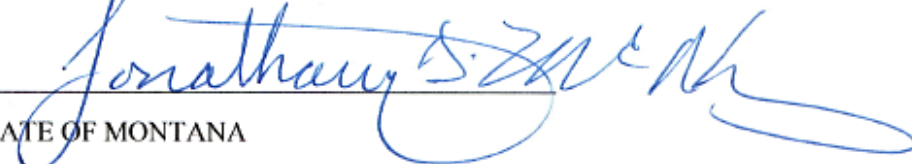
Jonathan McNiven

Being duly sworn, deposes and says:

That he is the Legal Advertising Clerk of Yellowstone County News, a newspaper of general circulation published weekly in the town of Huntley, in the County of Yellowstone, State of Montana, and that the (3) folio Legal Public Notice, a true copy of which is hereto **Included**, was published in said newspaper on the following dates:

December 29, 2023; January 5, 2024; January 12, 2024:

making in all (3) publication(s).


STATE OF MONTANA

County of Yellowstone

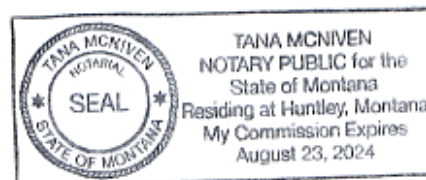
On this 12th day of January 2024, before me, the undersigned, a Notary Public for the State of Montana, personally appeared Jonathan McNiven, known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal that day and year first above written.


Tana McNiven

NOTARY PUBLIC for the State of Montana, residing at Huntley, MT.

My commission expires: August 23, 2024



PUBLIC NOTICE

Housing & Community Development Funding Requests

As a part of the City of Billings' Consolidated Planning process, the City is accepting loan applications for FY2024-2025 Community Development Block Grant (CDBG) and HOME Investment Partnership (HOME) funding. The City of Billings anticipates allocating an estimated \$650,000 in new CDBG funding for community development activities, which primarily benefit lower income neighborhoods or households. The City of Billings also anticipates allocating an estimated \$300,000 in new HOME funding for activities to preserve or increase the supply of affordable housing for lower income households in Billings. Actual allocation figures are not available as of publication date. Applications and an application guidebook may be downloaded from the City's website at www.BillingsMT.gov/allocations. Requests for funding must be submitted to the Community Development Office by 5:00 pm on Friday, January 19, 2024.

For further information on eligible activities or to obtain the application materials via email, please call Brenda Beckett, Community Development Manager, at 406-657-8286 (TTY 711) or contact via email beckettb@billingsmt.gov or write to:

Community Development Division
City of Billings
P.O. Box 1178
Billings, MT 59103

Technical assistance is available upon request to interested parties through the Community Development Office. The City of Billings encourages all members of the community to participate in the Consolidated Planning process. Special arrangements for participation by individuals with hearing, speech, vision impairment or physical disabilities can be made upon request. Non-English speaking persons wishing to participate will also be accommodated through translation and / or interpretation in accordance the City's Language Assistance Plan. Fair Housing Equal Opportunity.

Published on December 29, 2023 and January 5 and 12, 2024.

Denise R. Bohlman
Billings City Clerk
PO Box 1178
Billings, MT 59103

12/29 2023, 1/5, 1/12, 2024
MNAJLP

Second Public Hearing – Held During the Public Comment Period

pending

DRAFT

Appendix J: Public Comments - Summarized

City Council Public Hearing, September 11, 2023

Community Development Board has chosen to hold the first public hearing in September in order to assist them in designing the application process for the upcoming program year, before the publication of drafted Consolidated / Annual Action Plans. No public comments were made.

City Council Public Hearing for Substantial Amendment, September 11, 2023

The City of Billings held a public hearing on an amendment to the FY2023-2024 Annual Action Plan and Consolidated Plan on Monday, September 11, 2023 during the City Council meeting. The purpose of the public hearing was to obtain public comment on a substantial amendment to include Crime Prevention Through Environmental Design (CPTED) for improvements to parks located in low-income neighborhoods.

No public comments were made during the hearing.

City Council Public Hearing, April 22, 2024

pending

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