

Drafted Consolidated Plan Findings

Housing Cost-Burden

- Over 3,000 renting households are paying more than 30% of their income for housing costs, and nearly 3,000 households are paying over 50% of their income for housing costs. Cost burden is particularly challenging for the elderly, followed by small related households.
- Minorities comprise just under 11% of the overall 80% AMI population and nearly all minority cohorts are more likely to have one or more housing problems. Over 1,600 racial / ethnic minority households under 50% AMI are experiencing housing cost burden. Housing cost burden is an impediment to fair housing choice for these cohorts.
- The highest percentage of cost-burdened households is located in the North Park and Southside neighborhoods. Smaller neighborhoods in the West End and Billings Heights are also identified, followed by the southwest corridor neighborhood.
- Cost-burdened households are not able to afford routine home maintenance and improvements. Approximately 200 households have lead water service lines and many are older homes, located in low-income neighborhoods. The cost to replace lines from the city main to residences can be \$3,000 to \$10,000 per home.

Lack of Housing Availability, Variety, and Quality

- There are 5,175 households on the Public Housing waiting list and 3,075 households on the Section 8 tenant-based waiting list. This indicates a high need for application, deposit, rent, and mortgage assistance. Over 3,800 households are seeking one-bedroom units.
- Housing prices have increased 47% over the past five years. [Renters make up 35%](#) of Billings' population, resulting in a homeownership rate of 65%, which is lower than Montana's statewide rate of 71% and the national average of 69%. The First Time Home Buyer program is a high priority for Consolidated Plan survey respondents.
- [The 2022 National Community Survey](#) indicated the variety and availability affordable, quality housing is much lower than national benchmarks. Nearly 40% of respondents noted the variety of housing options is "Poor" and 64% indicated the availability of affordable, quality housing is "Poor".
- Approximately 200 lead water service lines replaced and many are located in low-income neighborhoods and are older homes. It is the homeowner's responsibility to make needed repairs; \$3,000 to \$10,000 per residence. Cost burden is a particularly concerning finding in this Consolidated Plan, therefore, assistance for low-income homeowners to replace these lines is a significant recommendation.

Need for Supportive Services

- The [2024 Montana Homeless Population](#) point-in-time count identified 273 individuals, nearly 50% were White, 41% were Native American, and nearly nine percent were listed as "other". The Native American cohort is disproportionately represented in the unhoused population.
- The [Office of Epidemiology and Scientific Support](#) states 270 Montana citizens die by suicide each year and in 2017, the suicide rate was two times higher than the national rate (29 deaths per 100,000 people versus 14 deaths per 100,000 people in the United States). Males account for 80% of suicide

deaths in Montana. One in ten high school students reported having attempted suicide in the past twelve months. Access to healthcare and mental health care is the number one priority for Consolidated Plan respondents.

- Over 23% of [Community Health Needs Assessment](#) survey respondents indicate they have been a victim of domestic violence at least one time in their life. This figure is higher than the nation's 13% data point. Nearly [60% of reported crimes](#) in Billings are related to domestic violence. The Billings Police Department responds to [over 600 non-aggravated Partner or Family Member Assaults](#) annually, the highest number of offenses in the state.

Need for Neighborhood Improvements

- The [violent crime rate](#) in Billings is approximately nine incidents per 1,000 residents, which is notably higher than the national median of four per 1,000. This means residents have about a one in 112 chance of becoming a victim of violent crime.
- Property crimes are also prevalent, with a rate of around 36 incidents per 1,000 residents, compared to the national median of 19 per 1,000. This translates to a one in 28 chance of experiencing property crime in Billings.
- The City's [Citizen Survey's](#) open-ended questions indicated a strong need for public safety including response to crime and safety services.
- The Billings City Council and Planning and Community Services Department is undertaking updates to neighborhood plans which will identify needed improvements in the City's lower-income neighborhoods. The need for street lighting has been identified as a significant priority in the Consolidated Plan survey.

Drafted Consolidated Plan Strategies

Affordable Housing

- Expand and improve access, availability, physical quality, economic value, accessibility, and durability of decent, affordable housing citywide.
 - Affordable Housing Development
 - Home Repair (Systems, Weatherization, Lead Water Service Line Replacements, etc.) and Home Buyer
- Mitigate the negative community impact of vacant, foreclosed properties while reducing crime and stabilizing property values.
- Improve affordable housing opportunities for the elderly, persons with disabilities, minorities, and other special populations.

Services for Vulnerable Populations

- Support efforts to expand public facilities to provide services for vulnerable populations.
 - Family Justice Center
 - Food Security
- Provide resources to nonprofit organizations to undertake poverty impact activities and to support the low-income individuals and families they serve.
 - AmeriCorps VISTA (Health/Mental Health Care, Veterans/Military, K-12 Education, Food Security, Financial Literacy)
 - Continue to utilize HOME-ARP funding for supportive services to prevent homelessness and provide services to unhoused individuals and families, including those fleeing domestic violence / trafficking (Health/Mental Health Care, Rent/Utilities/Security Deposits, Job Training, Survivor Services, etc.)

Neighborhood Revitalization

- Foster suitable living environment and quality of life through the improvement of physical conditions in lower-income neighborhoods.
- Reduce crime by making improvements to parks located in lower-income neighborhoods.
- Promote revitalization through infrastructure improvements.
 - Street Lights
 - Lead-Pipe Water Line Replacement