



Comprehensive Annual Performance Evaluation Report FY2024 - 2025

Community Development Division
316 N 26th Street, 4th Floor
Billings, Montana 59101
www.BillingsMT.gov/comdev
406.657.8281 TTY711

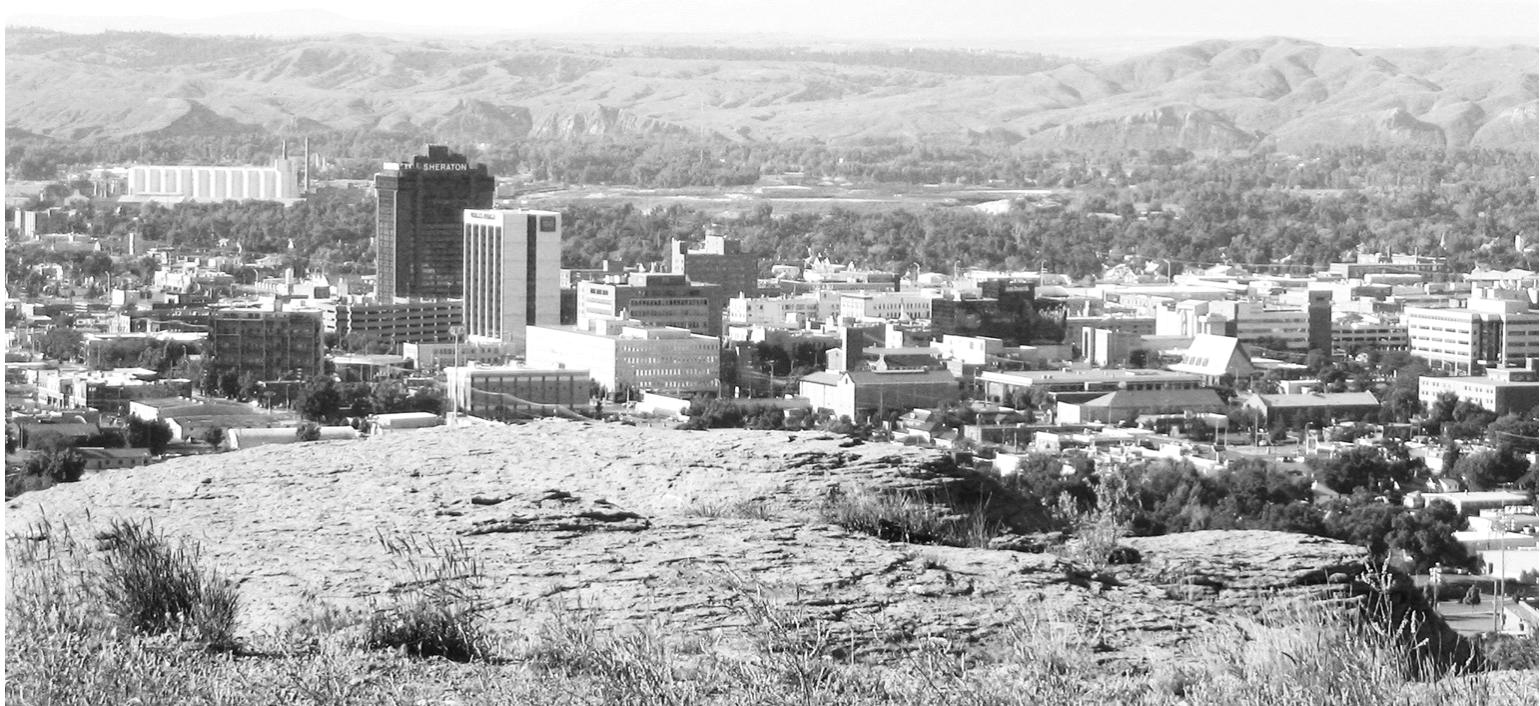


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**All table references are those included and required in HUD's IDIS eCon Planning Suite system. City of Billings staff added tables and figures to represent additional data analysis.*

CR-05 Goals and Outcomes

Progress the jurisdiction has made in carrying out its strategic plan and its action plan.

91.520(a)

This could be an overview including major initiatives/highlights that were proposed and executed throughout the program year. Maximum 4,000 characters and no additional text boxes available.

Introduction

Presented herein is the City of Billings FY2024-2025 Comprehensive Annual Performance and Evaluation Report (CAPER) for the federally funded Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME). CDBG and HOME funds were granted to the City as an entitlement community through the United States Department of Housing and Urban Development (HUD).

The CAPER covers a program year beginning on July 1 and ending June 30 and it illustrates the City's progress in meeting goals in the five-year Consolidated and Annual Action Plans. Funding is allocated on a shovel- / close-ready basis to ensure efficient use of funds.

The public comment period for this CAPER exceeded the 15-day minimum; September 6 through September 22, 2025. The City Council held a public hearing to obtain public comments on:

- CDBG and HOME achievements in the CAPER.
- 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.

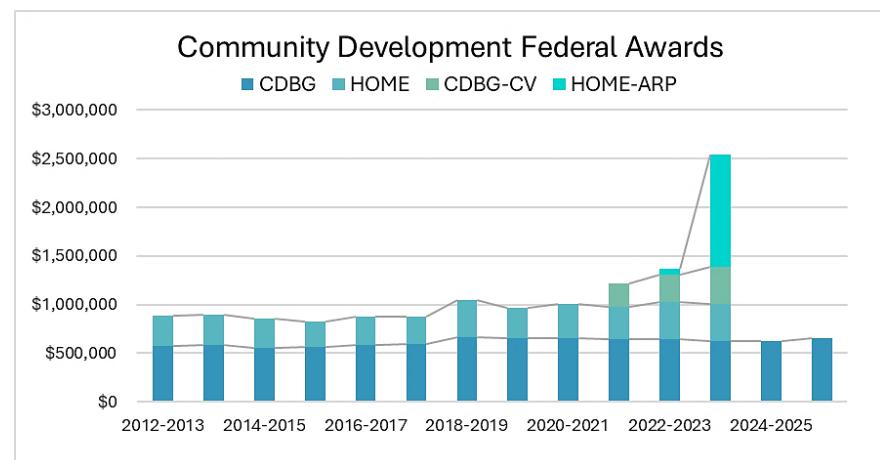
Federal regulations require the City to facilitate two public hearings, at different stages of the program year, to obtain residents' views and respond to questions. Public comments are included in the appendix.

The Last Five Years

The City's CDBG and HOME programs have undergone significant shifts in scope during the implementation of the FY2020-2024 Consolidated Plan. Traditionally, these programs focused on steady, long-term investments in affordable housing development, homeownership opportunities, rehabilitation of aging housing stock, and targeted neighborhood improvements.

The onset of the COVID-19 pandemic brought an unprecedented disruption to this framework. HUD released large, one-time allocations of CARES Act CDBG-CV and American Rescue Plan HOME-ARP funds, which allowed the City to address urgent community needs far beyond the scale of its regular annual entitlement awards. Instead of the usual focus on housing rehabilitation or first-time homebuyer assistance, staff pivoted toward rapid response: emergency rental and mortgage assistance, expanded public services for at-risk households, and new supportive service initiatives for populations at risk of homelessness.

These pandemic-era resources required the City to build and administer entirely new programming in real time - developing systems for emergency assistance, new community partnerships, and expanded monitoring protocols. The experience dramatically increased staff workload and shifted the local profile of CDBG and HOME away from long-range development projects toward immediate crisis intervention.



When pandemic-specific funding has tapered off, the City will return to regular entitlement programming, but not without lasting impacts. Local nonprofit capacity to serve unhoused and at-risk populations has expanded, and partnerships forged during the pandemic continue to shape service delivery. The community has also become more aware of the limitations of annual CDBG and HOME allocations compared to the extraordinary one-time resources received. The contrast underscores the ongoing challenge: balancing steady, compliance-driven investment with the demonstrated capacity, and community expectation, to mobilize resources for urgent needs.

Accomplishments in Housing

C&C Community: The City provided funding for infrastructure improvements in this resident-owned manufactured housing community, which is cooperatively owned and managed by 60 households.

Streets Before



After



Steffanich Drive Modular Home Reconstruction

A vacant, foreclosed home in the Billings Heights neighborhood was acquired and professionally inspected. After determining that renovation was not feasible, the existing structures were demolished and replaced with a new modular home. A low-income family purchased the home and now resides there.



First Time Home Buyer Program

Between 2020 and 2025, first-time homeownership in Billings declined as rising home prices, higher mortgage rates, limited housing construction, and an influx of out-of-state buyers drove affordability out of reach. Median home prices in Yellowstone County jumped nearly 60%, while borrowing costs remained elevated, pushing monthly payments beyond what many new buyers could manage. The City's home buyer program reflected these pressures: 61 households were assisted in FY2020–2021, but participation dropped sharply to 27 households the following year. Seven households were assisted in FY2022-2023 and eight were assisted the following year. Four households were assisted in FY2024–2025, bringing the total number of households assisted over the five-year span to 107.

Special Allocation Accomplishments

The City of Billings received CDBG-CV and HOME-ARP funds to address the pandemic's severe local impacts, including rising housing costs, income loss, and increased risk of homelessness. These supplemental resources allowed the City to stabilize vulnerable households, support public health measures, and mitigate long-term economic and housing challenges through its existing CDBG and HOME programs.

Social Services

The [following organizations were awarded CDBG-CV](#) funding to serve over 7,500 low-income individuals impacted by the pandemic:

- Alternatives, Inc. for improved access to mental health services through technology and app development.
- The Salvation Army for food delivery and food boxes.
- Chinook Horses for mental health equestrian therapy for low-income citizens.
- Education Foundation for Billings Public Schools for childhood literacy and backpack meals.
- Family Promise of Yellowstone Valley for emergency diaper assistance for unhoused families.
- Gratitude in Action Foundation for housing assistance and Wi-Fi access for employment services.
- HeadStart Billings, Inc., provides information technology software to facilitate distance learning.

Public Spaces

Pioneer Park Improvements

- Zimmerman Community Building accessibility improvements
- Restroom improvements for accessibility, touchless features, and exterior repair
- Heritage Trail accessibility improvements



Boys and Girls Club Foyer Expansion

Funding was awarded to this local nonprofit organization to allow visitors to drop off and pick up their children while remaining at a safe acceptable distance. The Boys and Girls Club serves over 250 children each day. The entryway and foyer were expanded from less than 120 square feet to nearly 250 square feet. The front desk area was also reconfigured to provide additional space to allow better traffic flow and keep those traversing the area safer.



Billings Public Handwashing Station and Restroom

The City installed its [first public handwashing station / restroom](#) in downtown Billings utilizing CDBG-CV funding. This facility will replace a portable toilet placed in an alleyway for those experiencing homelessness to utilize. The addition of a water source for a handwashing station on the outside of the unit addresses public health concerns. The facility has been used nearly 100 times per day from July 1, 2024, through June 30, 2025.



Comanche Park Improvements - Crime Prevention Through Environmental Design

The Community Development Division facilitated the City's first complete [Crime Prevention Through Environmental Design](#) assessment and improvements to Comanche Park. The playground was replaced and the City's first [sensory pathway](#) was constructed. The pathway is designed to provide a series of experiences to engage different senses. Sensory trails are often planned to benefit those with disabilities. A mural was painted on the basketball court, the road around the park was paved and made handicap accessible, and solar lighting was installed throughout the park to enhance safety.



The park also contains a gleaning area where the public can harvest fruit. [The gleaning project](#) was facilitated through the Billings Metro VISTA Project. For more information, visit www.FallingFruit.org.



North Park Improvements

- New restroom facility and touchless water fountain
- Air flow exchange, accessibility, and touchless improvements for the community building
- Pavilion and adult exercise equipment near playground



HOME-ARP Supportive Services

The City [awarded supportive services funding](#) to the following organizations, and over 400 households have been assisted to date:

- Alternatives, Inc. for housing / rental assistance and substance abuse treatment.
- District 7 Human Resources Development Council for case management, housing and rental assistance.
- Native American Development Corporation for case management, credit repair, employment assistance, job training, mental health / substance abuse treatment, and transportation.

The following table compares proposed and actual outcomes for the FY2020-2024 Consolidated Plan (*Expected / Actual Strategic Plan*) and the FY2024-2025 Annual Action Plan (*Expected / Actual Program Year*). **Comparison of the proposed versus actual outcomes for each outcome measure submitted with the consolidated plan and explain, if applicable, why progress was not made toward meeting goals and objectives.**

91.520(g)

Categories, priority levels, funding sources and amounts, outcomes/objectives, goal outcome indicators, units of measure, targets, actual outcomes/outputs, and percentage completed for each of the grantee's program year goals.

HUD Table 1 - Accomplishments –Strategic Plan to Date and Program Year

Goal	Category	Source / Amount*	Indicator	Unit of Measure	Five-Year Goals: FY2020-2024			One-Year Goals: FY2024-2025		
					Expected Strategic Plan	Actual Strategic Plan	% Complete	Expected Program Year	Actual Program Year	% Complete
Create, preserve, and expand affordable housing options	Affordable Housing	CDBG \$1,886,534 HOME \$1,779,053	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit	Households Assisted	60	60	100%	-	-	-
			Rental units constructed	Household Housing Unit	10	-	-	6	0	0%
			Homeowner Housing Rehabilitated		20	Program Closed		-	Program Closed	
			Direct Financial Assistance to Homebuyers	Households Assisted	175	107	61%	20	4	20%
Neighborhood Revitalization: Foreclosures	Affordable Housing	CDBG \$780,677	Homeowner Housing Rehabilitated	Household Housing Unit	5	2	40%	1	0	0%
			Buildings Demolished	Buildings	0	1	-	-	-	N/A
Poverty Impact	Poverty Impact	CDBG \$585,508	Public service activities other than Low/Moderate Income Housing Benefit	Persons Assisted	1,000	2,315	232%	200	943	472%
Prevent, prepare for, and respond to coronavirus	Other: Prevent, prepare for, and respond to coronavirus	CDBG-CV \$909,126	Public facility or infrastructure	People	500 People	3,111	622%	1 Public Facility	3 Public Facilities	300%
			Public service activity for low-income benefit	Persons Assisted	500	5,276	1055%	-	-	-

Staff Note: HUD's Integrated Disbursement and Information System (IDIS) screen separates
HUD Table 1 - Accomplishments - Program Year and Strategic Plan to Date.

*Monetary figures in this chart represent the estimated investment of CDBG and HOME funds noted in the Consolidated Plan for a five-year period.

Assess how the jurisdiction's use of funds, particularly CDBG, addresses the priorities and specific objectives identified in the plan, giving special attention to the highest priority activities identified.

The City of Billings utilizes CDBG and HOME funds to address low-income housing needs through home repair, home buyer, and affordable housing development programs. The City also supports public service activities to assist nonprofit organizations in meeting the needs of those impacted by the coronavirus, and those experiencing homelessness and / or poverty. The following specific priorities have been identified and are included in the Consolidated Plan.

Create, preserve, and expand affordable housing options: The use of federal funds for housing positively influences housing accessibility and affordability for current low-income homeowners and potential homebuyers. Most homeowners are cost burdened, paying greater than 30% of household income for housing expenses.

- **Affordable Housing Development:** An allocation of \$1.2 million in HOME funding was committed for the Mitchell Court rental housing project, which will create 32 new rental units, six of which will be HOME-assisted. Construction should be completed by the end of 2025.
- **First Time Home Buyer:** Four families were able to purchase their first home this fiscal year through financing for down payment and closing costs with HOME funding. A total of 107 households were assisted through the five-year period of the Consolidated Plan.



Neighborhood Revitalization: Foreclosures: Using CDBG funds to create low-income housing opportunities improves access to, and the quality of, the affordable housing stock.

Foreclosure Acquisition / Rehabilitation: The City purchased, rehabilitated, and sold thirteen homes to income-qualified households since 2009. The Steffanich property was sold to a low-income household in fiscal year 2023-2024. This is the City's first project completed with xeriscaping features to significantly reduce water usage and costs. The St. Johns property is pending sale to a low-income household.

Poverty Impact: Nonprofit social service organizations greatly benefit from the use of CDBG funds to support the Billings Metro VISTA Project. VISTA members work to alleviate poverty through the expansion or improvement of services such as housing, healthcare, education, employment, and financial literacy to alleviate poverty conditions for very low-income citizens.

- **Billings Metro VISTA Project:** AmeriCorps Volunteers in Service to America (VISTA) members were dedicated to impacting poverty and homelessness in Billings. VISTA members served to provide education, housing, health, and social services at organizations serving low-income individuals and families such as Gratitude in Action, Dog Tag Buddies, and the City of Billings Community Development Division for coronavirus prevention, preparation, and response. Overall, the project provided services to 939 low-income individuals in the Billings area this year and has exceeded the five-year goal (1,000 people) with 2,315 assisted since 2020.

CR-10 Racial and Ethnic Composition of Families Assisted

Describe the families assisted (including the racial and ethnic status of families assisted). 91.520(a)

Race / Ethnicity	CDBG	HOME / HOME-ARP	Totals
White	546	143	643 / 48%
Black or African American	27	14	
Asian	5	1	
American Indian or American Native	265	232	
Native Hawaiian or Other Pacific Islander		3	
American Indian and White*			
American Indian and Black*			
Multi-Racial*	96		
Totals*	939	405	1,344
Hispanic	76	27	103 / 8%
Not Hispanic	863	378	1241 / 92%

HUD Table 2 - Assistance to racial and ethnic populations by source of funds.

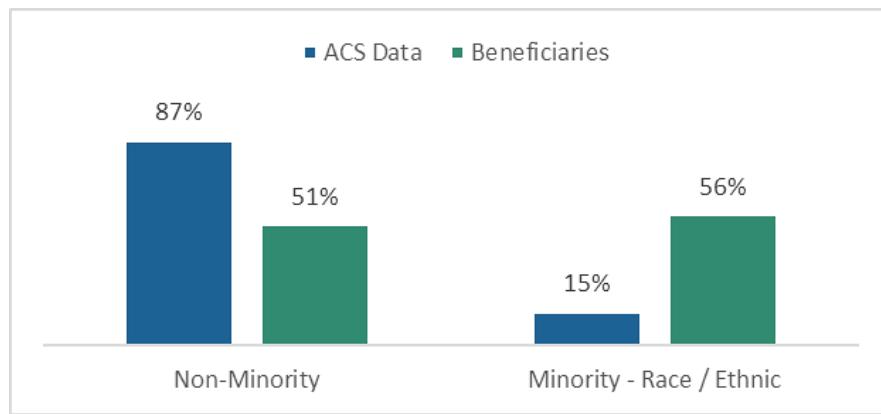
Narrative

The City assisted 1,344 beneficiaries with CDBG and HOME this fiscal year. Forty-eight percent of the beneficiaries self-reported they were a racial minority. Eight percent reported they were Hispanic.

Special Categories		CDBG	HOME / HOME-ARP	Totals All Programs
Single Head of Household	Female	1	59	84 / 6%
	Male	6	18	
Disabled		10	39	49 / 4%
Elderly		6	13	19 / 1%

City of Billings - Table A - Special category beneficiaries by funding source.

***Please note:** The above charts were adapted from HUD's IDIS system as IDIS does not include a category for American Indian and Black or Multi-Racial beneficiaries, which impacts table totals and percentages.



City of Billings - Figure 1 - Billings ACS data compared to beneficiary demographics.

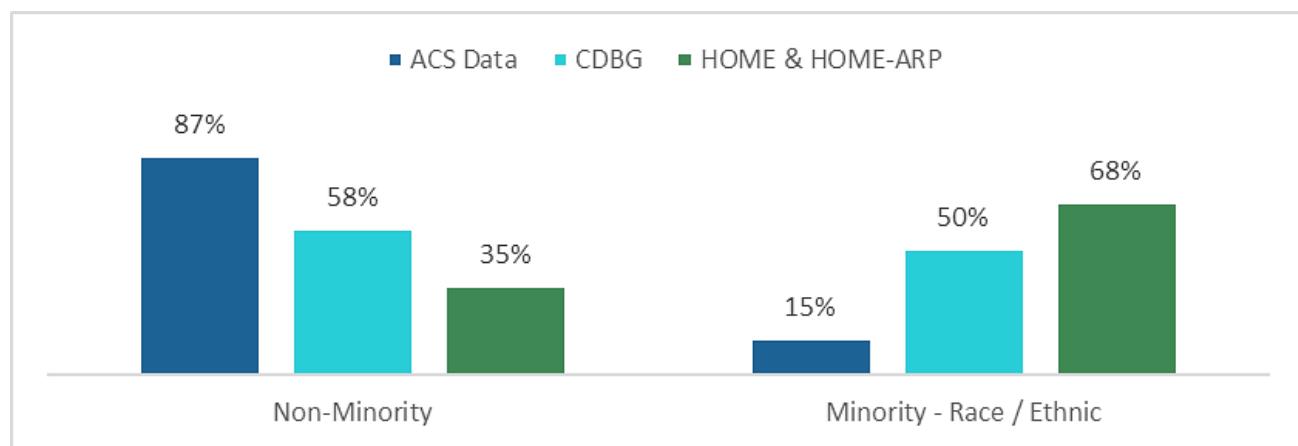
The 2022 American Community Survey (ACS) estimates indicate a 15 percent overall percent minority rate in Billings, including Hispanics. Fifty-six percent of the City's beneficiaries were racial and ethnic minorities this past fiscal year when calculated using category percentages collectively.

Please note: ACS data estimates are derived from sample data and sampling / non-sampling errors are likely. The small size of the City's population (120,864) creates variability in data accuracy, particularly for cohorts less than 10 percent of the total population and the margin of error can be significant. Further, programs serving less than 30 households are not considered statistically valid.

Beneficiaries by Program and Funding Source				
Race / Ethnicity	Home Buyer	VISTA	Supportive Services	Totals
	HOME	CDBG	HOME-ARP	
	Households	People	Households	
White	4	546	139	689
Black or African American		27	14	41
Asian		5	1	6
American Indian or American Native		265	232	497
Native Hawaiian or Other Pacific Islander			3	3
American Indian and White				
Asian and White				
Black and White				
American Indian and Black				
Multi-Racial		96	12	108
	Totals	4	939	401
				1,344
Hispanic	1	76	26	103
Not Hispanic	3	863	375	1,241
Special Populations		Home Buyer	VISTA	Supportive Services
		HOME	CDBG	HOME-ARP
		Households	People	Households
Single Head of Household	Female	1	1	58
	Male		6	18
Disabled Households			10	
Elderly		1	6	

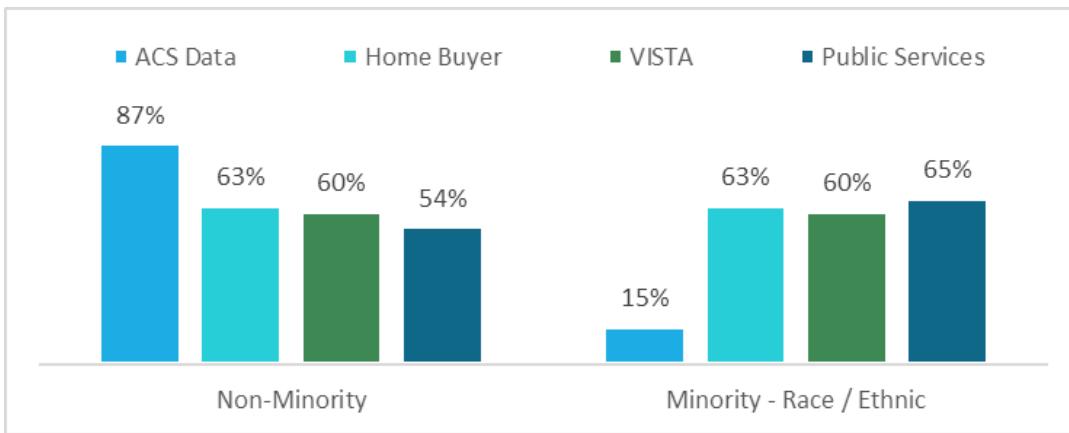
City of Billings - Table B - Beneficiaries by City program and funding source.

Demographics by Funding Source: As mentioned previously, the ACS data indicates an approximate 15 percent minority rate, including both racial and ethnic categories. Fifty percent of CDBG and 68 percent of HOME beneficiaries are minorities.



City of Billings - Figure 2 - Billings ACS data compared to beneficiaries by funding source.

Demographics by Program: Over sixty percent of all program beneficiaries are racial / ethnic minorities.



City of Billings - Figure 3 - Billings ACS data compared to beneficiaries by City program.

Please note: The PDF version of the CAPER submitted to HUD via email and through IDIS contains various charts and graphs depicting data explained herein. Charts and graphs may not be included in the IDIS version, as they are not sizing correctly when uploaded.

Ongoing Marketing: Community Development Division staff makes concerted efforts to market available programs and opportunities to attract minorities, the disabled, and female-headed households to participate. The **Montana Relay 711** phone number is placed on City correspondence, publications, notices, and on program brochures. Information on purchase programs has been continually available via the City of Billings website, at the Community Development office, the City's Building Division, and the Billings Home Center.

Community Outreach: The First Time Home Buyer program brochures and applications were mailed to lenders and realtors across the city. Staff annually participates in community events to promote home buyer program and contractor opportunity, including the *Phillips 66 Meet in the Park* event held each September in South Park, a lower income neighborhood. The South Side Neighborhood has high concentrations of low-income, racial / ethnic minorities, and female-headed households. Staff routinely provides contractor ads to local title companies who manage rehabilitation accounts for various construction agencies. Contractor recruitment cards have also been made available through the City's Building Division.

Each spring, staff offers to present information on the Consolidated Plan, Annual Action Plans, housing programs, contractor opportunity, and to garner feedback on federal funding allocations to Neighborhood Task Forces, and their leadership, representing low-income communities. In prior years, home buyer brochures, contractor opportunity, and marketing materials have been provided to the Office of Indian Education for distribution during their Native Family Nights. Materials have also been provided to the Indian Health Board. CDBG-CV grant opportunities were marketed through direct emails to all local area nonprofit organizations, website posts, and mentioned during multiple public meetings.

Advertising: Print advertisement for the home buyer program and contractor ads have appeared in multiple publications in the past including the Tidbits of Billings, Generation Link, the CityLink, and the Senior News. Online banner ads have been placed in the Billings Gazette to be displayed on their website. Several years ago, a full-color insert was enclosed in more than 35,000 utility bills and direct mailed to City residents.

Marketing and Outreach Results: The City received forty-one applications for the First Time Home Buyer program (see chart below). Sixteen percent of the applicant households self-identified as racial or ethnic minorities, collectively. Application denials are typically due to Area Median Income limits for the home buyer program.

City of Billings - Table C - Demographics of applicants by City program

Applicants by City Program	
Race / Ethnicity	Home Buyer
White	19
Black or African American	
Asian	
American Indian or American Native	1
Native Hawaiian or Other Pacific Islander	
American Indian and Black	
Multi-Racial	2
Totals	22
Hispanic	1
Not Hispanic	21
Special Populations	
Single Head of Household	Home Buyer
	Female
Male	3
Disabled Households	3
Elderly	1

Identify the resources made available

Source of Funds	Source	Resources Made Available	Amount Expended During Program Year
CDBG	HUD	\$809,775	\$781,790.19
HOME	HUD	\$577,869.46	\$1,421,488.20
CDBG-CV	HUD	\$909,126	\$45,692.55
HOME-ARP	HUD	\$1,211,321	\$362,680

HUD Table 3 - Resources made available and expended, including new entitlement and fiscal year repayments.

Narrative

Resources Made Available

- **CDBG:** New CDBG entitlement funds totaled \$651,536 and program income received during the fiscal year totaled \$158,239. The City of Billings had a total of \$809,775 in CDBG funds available this fiscal year.
- **HOME:** New HOME entitlement funds totaled \$343,869.46 and recaptured funding and other HOME revenues totaled \$234,000 (\$179,000 in recaptured funds and \$55,000 in program income). The City of Billings had a total of \$577,869.46 available in HOME funds this fiscal year.
- **CDBG-CV:** HUD allocated \$909,126 and this funding has been fully committed and expended for coronavirus response, preparation, and prevention projects and activities.
- **HOME-ARP:** The City was awarded \$1,211,321 and 15 percent was used for administration for the life of the grant. The HOME-ARP Allocation Plan was approved by HUD and funding has been committed to several organizations to carry out activities from September 2024 onward.

Amount Expended During Program Year

- **CDBG:** Expenditures in entitlement and program income funds totaled \$781,790.19 this fiscal year, including funding allocated in prior fiscal years expended this year. This year's timeliness ratio was **1.31** as measured on May 2, 2025. This is second year the City has been timeliness compliant, following two years of prior noncompliance.
- **HOME:** Expenditures in entitlement and program income funds totaled \$1,421,488.20 this fiscal year. This included funding allocated in previous fiscal years that was expended this year on the Mitchell Court affordable housing project.
- **CDBG-CV:** Expenditures total \$45,692.55 for coronavirus prevention, preparation, and response activities; 100 percent of total funding.
- **HOME-ARP:** This fiscal year, the City expended \$362,680 in administration and supportive services funding.

As required by HUD, City staff ensures the use of currently available program income prior to drawing down entitlement funds in the CDBG program.

Identify the geographic distribution and location of investments

Target Area	Planned Percentage of Allocation	Actual Percentage of Allocation	Narrative Description
Citywide	100%	100%	City of Billings Limits

HUD Table 4 - Geographic distribution and location of investments.

Narrative

As per findings and recommendations from the City's Analysis of Impediments to Fair Housing Choice, the investment of federal funds is not distributed to a specific geographical location in Billings. The City of Billings utilizes federal funding on a citywide basis, targeting qualified low-income households for investment and programs.

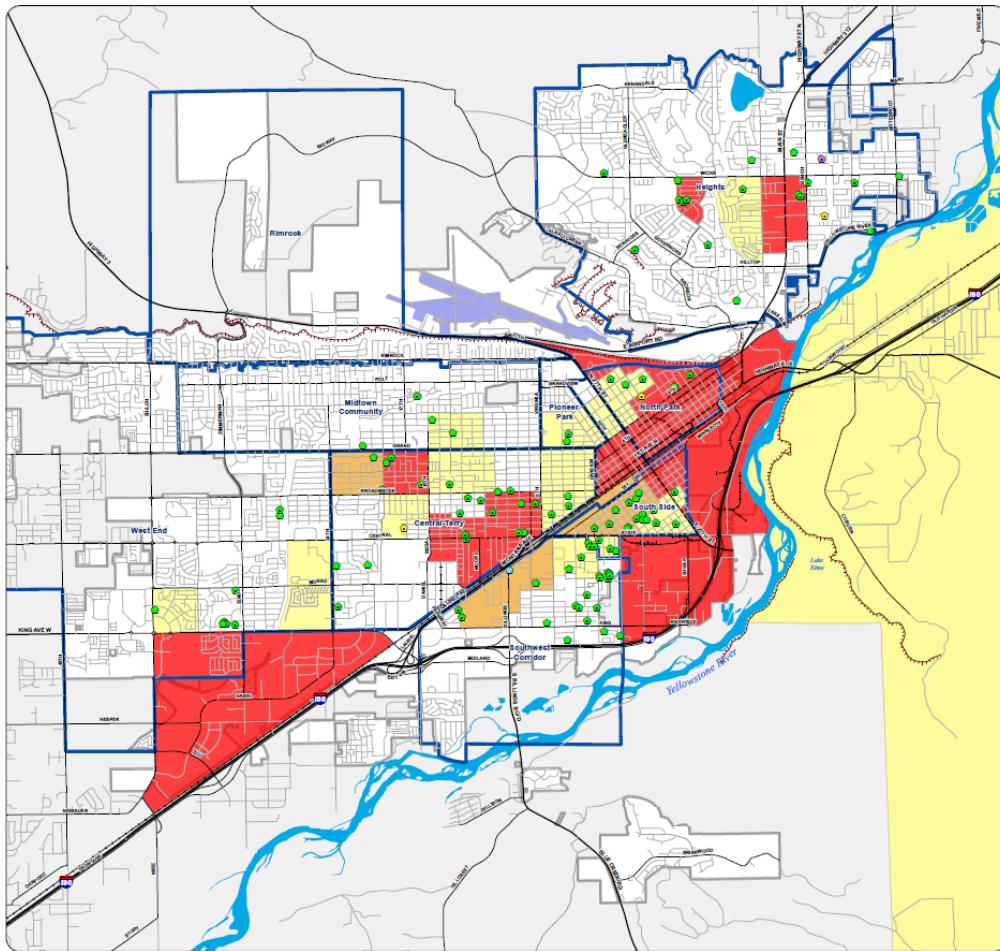
Priorities for funding are based on both the most recent Needs Assessment in the Consolidated Plan and the Analysis of Impediments to Fair Housing Choice. Citation 24 CFR 91.220(f) reads as follows, "*When appropriate, jurisdictions should estimate the percentage of funds they plan to dedicate to target 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 City of Billings limits.
- Strategies encourage the distribution of resources citywide to support affirmatively furthering fair housing, equal opportunity, and the avoidance of segregation in Billings.
- The description for geographic distribution includes the focus of resources on a citywide basis.
- The City of Billings is classified as a smaller city on a national scale.
- The preliminary dollar amount dedicated to each program is included in the Annual Action Plan.

The City has focused distribution of investments on a citywide basis in order to support mixed-income development across the community. The City's performance in serving predominantly low-income households is clear via Integrated Distribution Information System (IDIS) reporting; nearly 100%.

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 has dedicated zero percent of funding to target areas in favor of supporting a citywide approach to further fair housing, equal opportunity, and anti-segregation efforts.

The map below clearly illustrates the disbursement of federal investments to promote equal opportunity in all neighborhoods for the City's home buyer, repair, and foreclosure programs for the Consolidated Plan period of July 1, 2020 to June 30, 2025.



City of Billings - Figure 4 - Geographic distribution of CDBG and HOME investments.

Explain how federal funds leveraged additional resources (private, state and local funds), including a description of how matching requirements were satisfied, as well as how any publicly owned land or property located within the jurisdiction that were used to address the needs identified in the plan.

Publicly-Owned Land:

The requirements set forth in CFR 24 91.220 and 91.520 are as follows:

- Where the jurisdiction deems it appropriate, the jurisdiction *may* indicate publicly owned land or property located within the jurisdiction that *may be used* to address the needs identified in the plan.
- The performance report must include a *description of the resources made available*, the investment of available resources, the geographic distribution and location of investments, the families and persons assisted (including the racial and ethnic status of persons assisted), actions taken to affirmatively further fair housing, and other actions indicated in the strategic plan and the action plan.

The City of Billings has [published a map of publicly owned land](#) and is currently accepting offers for development, including affordable housing development.

The Billings City Council also supported the Community Development Division's housing programs by dedicating \$250,000 in non-federal funds in 2013. In 2015, the City Council dedicated an additional \$195,321 in non-federal funding to further the City's housing programs.

Overall Leveraging: The City continually makes strides in obtaining other public and private resources to address identified needs. The total leveraging for CDBG and HOME this fiscal year is \$2,217,556, which calculates to a leveraging ratio of 1:2. Included in this figure are the following notable leveraging resources:

- **Montana Board of Housing (MBOH) and Lender Financing:** \$732,635 in loans secured in conjunction with its First Time Home Buyer and Foreclosure programs. Several lenders also offer below-market, fixed interest rates for low-income homebuyers.
- **AmeriCorps VISTA:** This fiscal year, VISTA members generated \$326,424 in cash and in-kind contributions. The Corporation for National and Community Services' grant to the City totaled \$430,632. Host Sites also contributed \$12,500 to support the program.

Since 2005, City staff has generated over \$9 million in cash and grant awards (outside of CDBG and HOME) to further goals developed in the City's Consolidated Plans. This includes significant funds to further fair housing education through the Fair Housing Initiative and AmeriCorps programs.

HOME Leveraging: The HOME program requires 25 percent match funding for projects to be dedicated from non-federal sources. The City of Billings meets HOME matching requirements through low interest financing available for First Time Home Buyer loans issued through private lenders and the MBOH and matching funds provided for other affordable housing projects undertaken with HOME funds, such as private contributions.

Fiscal Year Summary – HOME Match	
1. Excess match from prior Federal fiscal year	\$6,509,175
2. Match contributed during current Federal fiscal year	\$0
3. Total match available for current Federal fiscal year (Line 1 plus Line 2)	\$6,509,175
4. Match liability for current Federal fiscal year	\$0 Required
5. Excess match carried over to next Federal fiscal year (Line 3 minus Line 4)	\$6,509,175

HUD Table 5 - Funding leveraged to support the HOME program.

Match Contribution for the Federal Fiscal Year								
October 1 through September 30								
Project No. or Other ID	Date of Contribution	Non-Federal Cash	Foregone Taxes, Fees, Charges	Appraised Land/Real Property	Required Infrastructure	Site Preparation, Construction Materials, Donated Labor	Bond Financing	Total Match
\$0 Required								
							Total	-

HUD Table 6 - Match contribution for the most recently completed federal fiscal year.

HOME Program Income				
Enter the program amounts for the reporting period				
Balance on hand at beginning of reporting period	Amount received during reporting period	Total amount expended during reporting period	TBRA Amount	Balance on hand at end of reporting period
\$169,630	\$55,000	\$186,030	\$0	\$38,600

HUD Table 7 - Program income entered into IDIS via the IDIS PR-09 Report during the fiscal year; does not include recaptured revenue received from loan repayments.

As noted on the PR-09 IDIS report: a total of \$55,000 was entered into IDIS prior to the fiscal year end; and the balance on hand at the end of the reporting period totals \$38,600. The City utilized loan repayment funding for homebuyer assistance activities and no HOME contracts. There were no rental property owners assisted and displacement did not occur.

Add IDIS Textbox.

Minority Business Enterprises and Women Business Enterprises						
Indicate the number and dollar value of contracts for HOME projects completed during the reporting period						
	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Contracts	0	0	0	0	0	0
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
Subcontracts	0	0	0	0	0	0
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0
	Total	Women Business Enterprises	Male			
Contracts	0	0	0			
Number	0	0	0			
Dollar Amount	0	0	0			
Subcontracts	0	0	0			
Number	0	0	0			
Dollar Amount	0	0	0			

HUD Table 8 - Minority- and women-owned business enterprises engaged during the program year.

Minority Owners of Rental Property

Indicate the number of HOME assisted rental property owners and the total amount of HOME funds in these rental properties assisted

	Total	Minority Business Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Dollar Amount	0	0	0	0	0	0

HUD Table 9 - Minority owners of rental property assisted during the program year.

Relocation and Real Property Acquisition

Indicate the number of persons displaced, the cost of relocation payments, the number of parcels acquired, and the cost of acquisition

Parcels Acquired	0	0
Businesses Displaced	0	0
Nonprofit Organizations Displaced	0	0
Households Temporarily Relocated, not Displaced	0	0

Households Displaced	Total	Minority Property Enterprises				White Non-Hispanic
		Alaskan Native or American Indian	Asian or Pacific Islander	Black Non-Hispanic	Hispanic	
Number	0	0	0	0	0	0
Cost	0	0	0	0	0	0

HUD Table 10 - Number of individuals displaced during the program year.

Evaluation of the jurisdiction's progress in providing affordable housing, including the number and types of families served, the number of extremely low-income, low-income, moderate income, and middle-income persons served.

	One-Year Goal	Actual
Number of homeless households to be provided affordable housing units	0	0
Number of non-homeless households to be provided affordable housing units	27	4
Number of special-needs households to be provided affordable housing units	0	0
Total	27	4

HUD Table 11 - Number of homeless, non-homeless, and special-needs households assisted.

	One-Year Goal	Actual
Number of households supported through rental assistance	0	0
Number of households supported through the production of new units	6	0
Number of households supported through the rehab of existing units	1	0
Number of households supported through the acquisition of existing units	1	4
Total	8	4

HUD Table 12 - Number of households receiving assistance through housing development.

Discuss the difference between goals and outcomes and problems encountered in meeting these goals.

City staff overestimated the resilience of the housing industry and optimistically forecasted 20 First Time Home Buyer closings and only closed four.

Construction of new housing units will be included in next year's CAPER for the Mitchell Court project.

The four units represented in the non-homeless households provided with affordable housing includes:

- Closing four HOME-assisted First Time Home Buyer properties, IDIS activity 1773, 1774, 1790, and 1791.
- One foreclosure project is pending closing, the St. Johns property, activity 1762.

Other efforts for activities open during the fiscal year can be reviewed in the PR-03 CDBG Activity Summary Report.

Discuss how these outcomes will impact future annual action plans.

The City of Billings is utilizing CDBG and HOME funds to support home buyer, foreclosure, and development programs. Outcomes are based on program demand and available federal and non-federal funding resources to carry out planned activities. Several programs and activities were impacted by the pandemic, and the City addressed new community needs with pandemic response activities. City staff will continue to set achievable annual action plan goals and will adjust the Consolidated Plan as needed to reflect community need, changes in available federal and non-federal funding, and program demand.

Include the number of extremely low-income, low-income, and moderate-income persons served by each activity where information on income by family size is required to determine the eligibility of the activity.

Number of Households / Persons Served	CDBG Actual	HOME & HOME-ARP Actual
Extremely Low-income	781	274
Low-income	158	131
Moderate income	0	0
Total	939	405

HUD Table 13 – Number of Households Served

Narrative Information

All the City's beneficiaries served this fiscal year had household incomes less than 80 percent of the Area Median Income (AMI) level. In the CDBG program, *low and moderate income* refers to households under 80 percent of the AMI, which is the same threshold in determining factor in the HOME program's *low-income* determination. All the City's affordable housing beneficiaries were homeowners or were assisted in achieving homeownership. The City did not offer rental assistance during this fiscal year.

CDBG actual data illustrated in Table 13 includes homebuyer, foreclosure, the Billings Metro VISTA Project, and Affordable Housing Development projects. The HOME actual category includes homebuyer and HOME housing development activities as well as HOME-ARP supportive services. Actions taken to foster and maintain affordable housing include the following:

- **Low-income:**
 - **CDBG:** All households were served through the Billings Metro VISTA Project.
 - **HOME:** Four low-income households were assisted through the First Time Home Buyer program and the remaining households were assisted through HOME-ARP supportive services.

The City of Billings was not able to achieve its affordable housing goals and did not provide assistance to middle-income households. The pandemic impacted the City's ability to meet many goals. The City did not meet its goals in the First Time Home Buyer program or the Affordable Housing Development program due to lasting pandemic impacts.

Efforts to address *worst case needs* refers to low-income renter households who pay more than half of their income for rent, live in seriously substandard housing, including the homeless, or who have been involuntarily displaced. This fiscal year, the City did not create any goals to assist rental households with rental assistance. However, the City may have assisted rental households in acquiring a home through the homebuyer programs. This fiscal year, zero households assisted through Community Development Division's housing programs self-reported that they were disabled.

Evaluate progress in meeting its specific objectives for reducing and ending homelessness through: Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs.

The City does not directly receive Continuum of Care, Emergency Shelter Grant, or other federal funds to exclusively support efforts to impact homelessness. CDBG resources have decreased dramatically, which greatly inhibits the City's ability to support overall administrative activities to coordinate services to benefit the homeless, particularly when the City does not directly receive mainstream federal funding sources to impact homelessness. Therefore, the City's progress in reaching out to homeless persons, particularly unsheltered persons, is greatly limited.

Current Efforts: The City has provided funding to provide emergency shelter for those experiencing homelessness through the Continuum of Care in the past.

Historical Efforts: In 2006, City staff began the process of writing a ten-year plan to impact homelessness. Local housing, health, and social service organizations have been intricately involved in planning processes for the homeless and chronically homeless. The Billings City Council created the Mayor's Committee on Homelessness, which is comprised of twenty individuals representing nonprofit organizations, lending, housing, philanthropy, social service providers, code and law enforcement, economic development, work force agencies, veterans, civic and business leaders, philanthropic organizations, academia, health care, American Indian stakeholders, and those experiencing homelessness. In 2009, the City's ten-year plan to impact homelessness, *Welcome Home Billings*, was adopted by the Billings City Council.

To the greatest extent possible, City staff has continued to implement Welcome Home Billings with support provided through the Billings Metro VISTA Project. VISTA members have been placed at over 50 nonprofit Host Site organizations to work on specific anti-poverty initiatives to assist people in accessing housing, healthcare, education, and employment.

The Community Development Division staff has implemented the following:

- Development and distribution of the City's *Resource Map* and *Notepad*, which includes a comprehensive downtown service directory for anyone seeking assistance. These resources, although dated, are also available online:
 - www.CityofBillings.net/resourcemap
 - www.CityofBillings.net/notepad
- Placement of full-year and ten-week summer associate VISTA members at local nonprofit organizations primarily serving the homeless and those at risk of homelessness through the *Billings Metro VISTA Project*.

The Mental Health Center manages the 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 the Consolidated Plan.

Addressing the emergency shelter and transitional housing needs of homeless persons.

The City of Billings addresses homelessness to the greatest extent possible, although the City does not directly receive Emergency Solutions Grants, McKinney Vento Homeless Assistance Act grants, or other federal funding to specifically address the housing needs of the homeless. Temporary housing needs for the homeless in Billings are primarily met by the Montana Rescue Mission Shelter, the Community Crisis Center, YWCA's Gateway House, Volunteers of America's Independence Hall, Family Promise of Yellowstone Valley, and Rimrock. A complete listing of services, including emergency and transitional housing, is included in the MA-30 Homeless Facilities and Services section of the Consolidated Plan.

The HOME-ARP Allocation Plan was approved by HUD in May 2023 and staff developed procedures and an application process to distribute funds for social services. Seven organizations applied for funding and the Billings City Council awarded grants in September 2024.

Several local and state agencies assist homeless families by providing funding for rent, mortgage, utility, and deposits. 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. The State of Montana provided six months of housing assistance for renters and homeowners if they have been impacted by the coronavirus.

Volunteers of America's Independence Hall is a 20-bed men's facility that has been providing transitional housing and services for honorably discharged veterans. While residing at Independence Hall, veterans can continue receiving treatment through the Department of Veterans Affairs and are given opportunities to participate in activities designed to help them reconnect with the community and get back to independent living.

City staff has provided over \$800,000 in HUD Economic Development Initiative and State financing to establish new housing for those experiencing homelessness in Billings:

- \$500,000 was awarded to Family Promise of Yellowstone Valley, formerly known as Interfaith Hospitality Network. Two duplex apartment properties were acquired and rehabilitated, resulting in a total of four rental units serving homeless families.
- \$300,000 was awarded to Rimrock, formerly Rimrock Foundation, to acquire and rehabilitate a single-family home to house up to six men who have experienced chronic homelessness.

For those living on the downtown streets of Billings, a new position has been created for an addiction / mental health counselor to accompany two downtown police officers when engaging people living on the streets. This initiative has been undertaken as one of the many outcomes from the Community Innovations Summit, which was facilitated by the Community Development Division, City Administration, and the Downtown Billings Alliance. [An article](#) published by the Billings Gazette highlights immediate successes because of this program. A complete list of service providers offering housing, services and prevention support is in the MA-30 Homeless Facilities and Services section of the Consolidated Plan.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: likely to become homeless after 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); and, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City does not receive or administer McKinney Vento Homeless Assistance Act or Emergency Solutions Grant funds to support programs to directly meet the needs of the homeless. The City did not receive requests this fiscal year for CDBG or HOME funding to assist the homeless. The HOME-ARP funding resource is the first direct allocation made directly to the City of Billings to assist those experiencing, or at-risk of, homelessness.

The Montana Continuum of Care (MT CoC) for the Homeless Coalition is primarily responsible for discharge policy and is the state's lead agency for addressing homeless activities through federal CoC funds, which includes the City of Billings. The MT CoC is a statewide collaboration of various homeless service providers, nonprofit organizations, local and state governments dedicated to preventing homelessness. The avoidance of discharging people living in federally funded programs to homelessness is a primary philosophy for Montana service providers.

CoC awards to organizations located in the City of Billings have historically been very low, as renewal grants are prioritized over pro-rata need and geographic distribution. Organizations in Billings have previously received five to seven percent of the over \$2.5 million awarded to the statewide Continuum of Care each year.

Additional local organizations providing prevention services include Family Service, Inc., the Food Bank, the Center for Children and Families, Harmony House, the Yellowstone AIDS Project, St. Vincent de Paul, and Tumbleweed, to name a few.

To the greatest extent possible, City staff has continued to implement *Welcome Home Billings*, the City's ten-year plan to impact homelessness. The City assists in the prevention of homelessness through the development and distribution of the City's **Resource Map** and **Notepad**, which includes a comprehensive downtown service directory for anyone seeking assistance. These resources have been distributed to health / mental health care facilities, foster care and other youth facilities, and local corrections programs. This initiative has been adopted by several community members and social service agencies and updates are underway. Montana 211 is also a resource to identify housing, healthcare, addiction, food, and other resources.

Through the Billings Metro VISTA Project, beneficiaries have received direct services relating to housing, food security, economic opportunity, education, and employment support. Full-year and summer associate VISTA members have supported over 50 nonprofit organizations in the Billings area from 2007 to the present. For other accomplishments, please see the response to the first question in this section (CR-25).

Evaluate the jurisdiction's progress in meeting its specific objectives for reducing and ending homelessness through 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.

As previously stated, the City of Billings does not receive mainstream federal funding to reduce and end homelessness. To the greatest extent possible, City staff has continued to implement Welcome Home Billings, the City's ten-year plan to impact homelessness.

The City's **Resource Map** and **Notepad** included a comprehensive downtown service directory for anyone seeking assistance. These resources were distributed to health / mental health care facilities, foster care and other youth facilities, and local corrections programs. A local social services group has volunteered to update these documents and they have secured funding for printing and distribution. The Montana 211 website and phone line is now up and running, and this service provides another resource for Billings citizens.

The City sponsored a full-year VISTA member to assist NeighborWorks Montana in researching the feasibility of establishing a comprehensive housing center to serve low-income renters and homeowners. The VISTA member facilitated a working group comprised of the Billings affordable housing organizations to bring the Home Center into fruition. Participants included the City of Billings, HomeFront, Rebuilding Together Yellowstone County, District 7 HRDC, Rural Dynamics, Beartooth Resource Conservation and Development, and Homeword.

After 18 months of planning, the Home Center opened in July 2015 in downtown Billings, which is central to the City's low-income neighborhoods. The City provided a second, full-year VISTA member from July 2015 to July 2016 to help create the Home Center's housing programs. Today, the Home Center provides comprehensive housing services including information on available units, fair housing information, housing education and counseling. Housing services are coordinated under one roof, creating the opportunity for potential homebuyers and renters seeking safe, affordable homes and access to all housing services in a one-stop shop.

Additional information regarding crosscutting strategic and programmatic goals to impact homelessness is in the SP-40 Institutional Delivery Structure section of the Consolidated Plan.

For other accomplishments, please see the response to the first question in this section (CR-25).

Actions taken to address the needs of public housing.

HomeFront, the City's local public housing authority, is eligible to apply for funding through the City's Affordable Housing Development Program. In the past, the City has granted over \$2 million to support efforts to expand affordable housing opportunities, resulting in new housing units. The City has also provided funding for a variety of rehabilitation and new construction projects to neighborhoods that have public housing units.

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 also provided funding for parks and play areas for the neighborhoods where HomeFront families reside. The City's First Time Home Buyer program assists with home ownership down payment assistance and home ownership counseling for clients interested in purchasing their first home.

City staff coordinates with HomeFront to assist with applications for supportive services when required. The City has also dedicated VISTA resources to support food security initiatives and a new reading literacy program and a local housing strategy. Several community gardens have been created on residential properties owned and managed by HomeFront.

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

HomeFront implements the Family Self-Sufficiency program, which links participants to community agencies to help them become self-sufficient through individualized goal setting. expanded the program to include clients from the Montana Department of Commerce (MDOC) and residents from the Public Housing Program. Resident Board members, the Resident 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.

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 Meetings and surveys throughout the year. These comments, Board participation, tenant commissioners, Maintenance TEAM, and Public Housing Asset Managers' 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.

Additional information relative to HomeFront's successes is included in the five-year plan on file at the HomeFront office.

Actions taken to provide assistance to troubled PHAs.

HomeFront is not a troubled PHA. While HomeFront was determined to be a standard performer due to staffing issues in maintenance and asset management, their REAC inspection score did not meet the historical high standards consistently experienced in the past. HomeFront received a score of 100% for SEMAP (Section 8 Management Assessment Program). This year, HomeFront received a high performer status. Should the need arise, HomeFront can apply to the City for funding to rehabilitate units to maintain high property standards.

Actions taken 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. 91.220 (j); 91.320 (i)

According to the City's most recent Analysis of Impediments to Fair Housing Choice, most of the typical exclusionary provisions that would hinder affordable housing development do not exist in the current Billings zoning codes. However, the following issues may act as barriers to affordable housing investment:

- Density bonuses have not been established to offset the cost of development if a project contains a certain percentage of affordable housing.
- There is currently not a way to track the approval processes for affordable housing development projects.

However, fast-tracking may not be as important in Billings as it is in other parts of the country. Subdivision review times are set by the Montana State Legislature. Building permit reviews for single-family homes (one to four units) are three to five days and commercial permits, including multi-family with five or more units in a structure, take four to six weeks to review. Other areas of the country, and some cities in Montana, take 30 days or longer for single-family reviews and four to six months for commercial reviews.

- The City does not currently permit a waiver or reduction of impact fees, including water and wastewater system development fees, to promote affordable housing development.
- The use of accessory dwelling units is not a widely practiced housing development strategy. However, Project Re:Code (see below) has facilitated the option to build accessory dwelling units in several additional zoning districts.

Project Re:Code: The City has undertaken a large-scale initiative to modernize zoning regulations to ensure equal opportunity and housing affordability citywide. Several AmeriCorps Volunteers in Service to America (VISTA) members have been placed in the City's Planning Division to assist with this effort.

Actions taken to address obstacles to meeting underserved needs.

91.220(k); 91.320(j)

The City has been meeting underserved needs through the following programs:

- **Create, Preserve, and Expand Affordable Housing:** Housing Rehabilitation, Affordable Housing Development, and First Time Home Buyer.
- **Neighborhood Revitalization - Foreclosures:** The City's Foreclosure Acquisition / Rehabilitation loan program.
- **Poverty Impact:** The Billings Metro VISTA Project.
- **Pandemic Preparation, Prevention, and Response:** The City carried out three separate processes to provide social service agencies funding to meet community needs and has funded: one public facility and one public service in June 2021; eleven parks projects and six social services agreements in December 2021; and two public facilities projects along with one social service in April 2022. All projects have been completed.

Actions taken to reduce lead-based paint hazards.

91.220(k); 91.320(j)

The City continues to maintain compliance with HUD's lead-based paint requirements as established in September of 2000. According to the American Community Survey estimates from 2007-2011, there are over 29,317 housing units built before 1979 that are at risk of containing lead-based paint, which comprises 64 percent of the total housing stock in Billings. Not all the homes built prior to 1979 contain lead-based paint and lead hazards. However, 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.

In 2012, the Center for Disease Control recommended action for children with elevated blood lead levels greater than or equal to five ug/dL. The Montana Department of Public Health and Human Services cited a [2012 field study](#) conducted in 11 counties in the state. Children enrolled in Medicaid aged one to five years were tested for elevated blood lead levels. Nearly 600 children participated in the study, and three percent of the children had levels \geq five ug/dL. One in four of the children tested had \geq one ug/dL. This information is the latest data available on children in Montana and exposure to lead to date.

The City will continue to practice 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 lead-based paint requirements. Education on the hazards of exposure to lead-based paint is provided for each rehabilitation project. The City currently offers risk assessment, paint inspections, and clearance testing through certified professionals. The City also has access to certified, lead-safe and abatement contractors to ensure compliance.

In addition, City staff promote lead-safe work practices training whenever it is offered in Montana, which gives local contractors the opportunity to become certified in lead-safe work methods. The City will continue to maintain working relationships and partners in furthering educational efforts with lead-based paint professionals to ensure HUD requirements are effectively met.

In summary, the City of Billings has achieved full compliance with HUD lead-based paint requirements. City staff continue to develop local contractor capacity for regulatory compliance. Certified Risk Assessors are utilized for assessments and clearance activities. All rehabilitation projects facilitated and monitored by City staff are brought to lead-safe standards.

Actions taken to reduce the number of poverty-level families.

91.220(k); 91.320(j)

The City supports efforts to improve economic conditions and supports activities to address economic conditions of low-income households in Billings. All the Consolidated Plan strategies target the improvement of economic conditions of lower income households in the community, including housing development, financing home repair and buyer activities, continuing partnerships to support community needs and funding public service activities. Specifically, the City's efforts to reduce the number of people living below the poverty level include CDBG and HOME funding allocations to home buyer / rehabilitation programs. The results of this fiscal year's actions are as follows:

- **First Time Home Buyer:** Low-income households acquired their first home.
- **Foreclosure Acquisition / Rehabilitation:** When units are completed, low-income households are able to purchase a fully renovated home.

The City has continued to work with nonprofit organizations to help address the human service needs of lower income residents of the community in general and to serve lower income neighborhoods. This has been achieved in the past through funding allocations to social service organizations under CDBG Public Service activities, including the VISTA program. In addition, HOME program requirements stipulate serving low-income households exclusively.

The City of Billings - Community Development Division staff began working with the AmeriCorps VISTA program in 2007 to assist with the development and implementation of Welcome Home Billings, the City's ten-year plan to impact homelessness. This project generates full-time volunteers to work in nonprofit organizations to support homeless and poverty-impact initiatives.

By July 2009, the City had earned an official project designation and the Billings Metro VISTA Project was established. This initiative is particularly important when funding levels decline; all work completed must impact poverty and homelessness. Volunteers work to provide social services to those experiencing homelessness and / or poverty. Examples of projects undertaken this fiscal year include furthering food security initiatives for low-income youth through the development of volunteer and donation programming; assisting economically disadvantaged veterans and military members address barriers to health through expanded support systems; and statewide prevention programs increasing access to healthcare and education for families.

Actions taken to develop institutional structure.

91.220(k); 91.320(j)

The City of Billings is the leading government entity responsible for Consolidated Plan activities funded through CDBG and HOME. The City's ability to conduct home buyer rehabilitation, and poverty impact programs relies heavily on partnerships in the community, representing a significant strength in institutional structure. Gaps in institutional structure would, in part, be remedied with additional administrative funds to further coordinate services.

The City has been strengthening institutional structure by conducting housing, homeless and other community development activities to address the following priorities as listed below.

Create, Preserve, and Expand Affordable Housing and Neighborhood Revitalization: The City can address priority needs through the Foreclosure Acquisition / Rehabilitation program. Private-industry contractors are trained in lead-safe work methods and staff advertise contractor opportunities through print media, on the City's website, and through the Adjacent Neighborhood Task Force through public informational meetings. Emphasis continues the provision of opportunities to Section 3, minority and women-owned businesses and furthering equal opportunity to low-income owners / employers, racial / ethnic minorities and businesses owned by women.

The City maintains relations with HomeFront, CDBG and HOME officials at the Montana Department of Commerce, private industry developers, lenders, realtors, and others to ensure collaboration and engagement in the implementation of housing programs. The City has one currently certified nonprofit CHDO and is actively seeking additional project opportunities for the purposes of affordable housing development.

Poverty Impact: CDBG and HOME resources are not adequate to meet the needs of the homeless and those experiencing poverty in Billings. The City's main anti-poverty initiative is the implementation of the Billings Metro VISTA Project. The City has provided full-year and summer associate VISTA support to dozens of nonprofit organizations in the Billings area to date. The Billings Metro VISTA Project enables the City to support nonprofit organizations in a sustainable fashion since the provision of public service grants is no longer an option due to historically low CDBG allocations.

Actions taken to enhance coordination between public and private housing and social service agencies.

91.220(k); 91.320(j)

The City of Billings staff works in collaborative partnership with social service providers, other government agencies, and the private sector to further community development programs, including HomeFront and the CDBG and HOME administrators at the Montana Department of Commerce.

City staff believe positive collaboration and coordination of programs and services will enhance the community's ability to meet the needs of low-income citizens. The City has continued coordinating with public, private, and social service agencies to further activities and projects identified herein, including participation in the following groups and initiatives:

- **Task Force Officers Meetings** The Planning and Community Services Department facilitates a quarterly meeting for the Neighborhood Task Force officers to collaborate. The City Council has dedicated \$12,000 in non-federal funds to support Task Force newsletters, public information mailings, and community events.
- **Community Innovations Initiatives:** In October 2014, staff members from the Community Development Division, City Administration, and the Downtown Billings Alliance facilitated the Community Innovations Summit. The Summit was the catalyst for a multi-jurisdictional, coordinated response to downtown street homelessness. City staff and community leaders addressed legislation, the justice system, law enforcement, and business environments. [An article](#) published by the Billings Gazette highlights immediate successes because of this collaboration.
- **Resource Map and Notepad:** City staff have continued to make available the City's *Resource Map and Notepad*, which includes a comprehensive downtown service directory. A group of social service providers is working on an update to this document and the group has garnered funding for printing.
- **Billings Metro VISTA Project:** The City has assisted dozens of nonprofit social service organizations to expand and enhance programs for the homeless and those experiencing poverty. Priority focus areas include housing, financial literacy, employment, education, food security, and access to healthcare.

Identify actions taken to overcome the effects of any impediments identified in the jurisdictions analysis of impediments to fair housing choice.

91.520(a)

The City's most significant achievement is the adoption of [Project Re:Code](#). This initiative was the City's first chance, in a half-century, to adopt modern zoning regulations that meet the community's stated goals and aspirations. This community-led process began in January 2018 and was steered by an ad hoc committee comprised of city and county representatives. The new zoning code was passed by the Billings City Council in January 2021.

The new zoning code has also spurred reinvestment and there is a significant increase in the number of remodeling permits for additions to existing residential homes, particularly in older neighborhoods. Accessory dwelling units can now be placed in most residential neighborhoods, a significant achievement for affordable housing development.

The City has focused on distribution of investments on a citywide basis to support mixed-income development across the community. The City's performance in serving low-income households is clear via Integrated Distribution Information System (IDIS) reporting; ~100%. Please refer to geographic distribution information in CR-15 in this CAPER.

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 has dedicated zero percent of funding to target areas in favor of supporting a citywide approach to further fair housing, equal opportunity, and anti-segregation efforts.

Describe the standards and procedures used to monitor activities carried out in furtherance of the plan and used to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Overall monitoring includes the following for CDBG and HOME programs:

- Examination of the community's use of available HUD, state, and local resources to meet the affordable housing and community development needs as outlined in the Consolidated Plan.
- Examination of the effectiveness of, and demand for, the Community Development Division's programs.
- Review of public comments received on the community's performance in meeting the affordable housing and community development needs described in the City's Consolidated Plan.

Organizations: The City may fund a variety of organizations to conduct CDBG and HOME activities each year. Written agreements are executed that describe applicable regulations, the scope of work and funding. Organizations receiving City funds are monitored by Community Development staff to ensure compliance with the terms of the agreement and applicable regulations, including Section 3 and minority business outreach.

Affordable Housing Projects: Housing projects are monitored via desk review and/or site visits, including inspections, on a schedule based on the total number of units in the project:

# of Units	Frequency of On-Site Monitoring
1 - 4 Units	Every 3 years
5 - 25 Units	Every 2 years
26+ Units	Every year
Source Documentation	Every 6 years
<i>Staff inspects 15% - 20% of the total HOME units per project, minimum one unit in each building</i>	
10+ HOME-Assisted Units = Annual Financial Review	

City of Billings – Table D, Frequency of On-Site Monitoring

The projects the City monitors regularly include Southern Lights, Magic City Terrace, Westchester Square, and Pheasant Home. On-site visits include property standards completion and ongoing compliance inspections, tenant file review, household income verification, etc. City staff also conducts annual desk reviews to ensure leases are in compliance with HOME regulations; rents are compliant with HOME limits; tenant incomes are reviewed annually and they are within eligibility limits; the property owner/manager is inspecting the property at least annually; that adequate project reserves have been established and annual reports are received; and the year-end profit and loss statements show the project is profitable and/or sustainable for the period of affordability.

Risk Assessments: Affordable housing projects are also scrutinized via routine Risk Assessment for City staff to evaluate the relative level of risk of noncompliance for each project in the assisted portfolio. The risk assessment includes reviewing:

- Number of units
- Staff turnover and experience
- Funding amounts, affordability periods, and type of assistance provided
- File and project documentation
- Past performance

Projects with higher risk assessment scores are prioritized for intensive case management efforts to bring the project into compliance. These projects typically undergo multiple site visits and extensive technical assistance from City staff.

First Time Home Buyers: Homebuyers receiving HOME assistance are monitored for residency requirements annually through the United States Postal Service. City staff sends a newsletter via first class mail to each assisted household. If homeowners have changed primary residency, the mail is returned to the City office. Noncompliant projects are prioritized for intervention through the City's legal office.

Community Housing Development Organizations (CHDOs): The City requires CHDOs to apply for recertification on an annual basis to ensure continued requirements are being met for CHDO designation throughout applicable affordability periods. The application includes (but is not limited to) maintenance of Board composition, including at least one-third membership by residents of low-income neighborhoods and no more than one-third may be public officials or local / state employees. Staff also conduct a CHDO capacity review every time a new project is funded to ensure the organization can carry out functions of the proposed project. NeighborWorks Montana and Homeword were certified as active CHDOs.

Citizen Participation Plan: Describe the efforts to provide citizens with reasonable notice and an opportunity to comment on performance reports.

91.105(d); 91.115(d)

Federal regulations require the City to facilitate two public hearings, at various 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.

The City of Billings held a public hearing in September 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 Annual Action Plan; and

As noted in the first section of this CAPER (CR-05), the public comment period for the City's CDBG and HOME CAPER exceeds the minimum 15-day requirement. A public hearing is also held before the Billings City Council at the end of the public comment period. Notice of both the public comment period and public hearing are published in a local newspaper for three consecutive weeks. Public comments are noted in the first section of the CAPER.

The City's Citizen Participation Plan includes garnering input throughout annual allocation and performance reporting procedures and continuing to collaborate with stakeholders to address needs. City staff encourages citizen participation in the consolidated planning process and makes special efforts to include low-income citizens, minorities, non-English speaking persons, persons with disabilities, and female-headed households. City staff is also fully prepared to comply with Citizen Participation requirements for the development of the Assessment of Fair Housing.

Community Development Board: The City of Billings created the Community Development Board in the 1970s to ensure low-income citizen participation and consultation for the use of federal funds. By City ordinance, six of the nine Board members must reside in low-income areas or be designated as representatives of a low-income neighborhood.

The Board meets on the first Tuesday of each month and is responsible for making recommendations to the City Council for the use of federal funds and monitoring program implementation. The Board members review drafted Consolidated Plans, Annual Action Plans and CAPERs and they annually attend Neighborhood Task Force meetings and public events to promote the City's programs.

Website Posting: The drafted CAPER was posted to the City's website and a public notice was published for two consecutive weeks to notify the public about the drafted document and the City Council's public hearing.

Specify the nature of, and reasons for, any changes in the jurisdiction's program objectives and indications of how the jurisdiction would change its programs as a result of its experiences.

The coronavirus pandemic impacted the Billings community in significant ways. The Delta variant surge in late 2021 did not influence the City's goals and strategies, as they are still relevant (see below), although the City may not meet established Consolidated Plan goals due to pandemic-related challenges. As a result, funding allocations, including the use of HUD's waivers, were changed to better meet current community needs.

The City's core programs have also been impacted by the pandemic. Foreclosed homes were not available for the City to acquire, rehabilitate, and sell to low-income households until late 2023. The cost of building supplies, lack of contractors available, and homeowner hesitancy to allow contractors in and out of their homes stalled the City's housing programs.

Goals and Objectives

- Create, preserve, and expand affordable housing options
 - Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations.
 - Provide direct, affordable financing and assistance to low-income homeowners for the completion of needed repairs citywide.
 - Provide affordable financing and support to promote homeownership opportunities citywide.
- Neighborhood Revitalization: Foreclosures
 - Revitalize neighborhoods through foreclosure remediation, redevelopment, and infill development.
- Impact Poverty
 - Provide public service activity funding to support the Billings Metro VISTA Project to support local nonprofit organizations expand services for the homeless and special needs populations: Healthcare; Food Security; Education; Employment; Financial Literacy; and Housing.
- Prevent, prepare for, and respond to coronavirus
 - Provide public service activity and public facility improvement funding to prevent, prepare for, and respond to the coronavirus. Priority needs have been identified in the City's Community Assessment Report, including, but not limited to:
 - Low-Income Beneficiaries: Rent, mental health care, meal distribution, mortgage payments, internet access, utility assistance, childcare, etc.
 - Public Improvements & Facilities: Handwashing stations, additional public restrooms / cleaning, infrastructure, etc.
 - Social Service Agencies & Public Health Support: Client remote access, vaccination activities, virtual service ability, exposure prevention - staff training, unmet hospital / public health needs, FEMA match, facility social distancing, etc.

Does this Jurisdiction have any open Brownfields Economic Development Initiative (BEDI) grants?

The City of Billings - Community Development Division does not have an open BEDI grant. However, Big Sky Economic Development (BSED) manages an Environmental Protection Agency Brownfields Program Grant for Billings and Yellowstone County. The \$500,000 grant enables property owners to conduct Phase I and Phase II Environmental Assessments of their properties to determine if any cleanup is needed for reuse or redevelopment activities. The program covers most of the City of Billings but is focused on the downtown area and East Billings area where property redevelopment activities are ongoing.

BSED also manages a Environmental Protection Agency Brownfields Revolving Loan Fund Program in concert with the Brownfields program that allows certain qualifying entities, like the City of Billings, to access funds to conduct cleanup activities if the property is used for certain community benefits after it is remediated. These programs are helping the City clean up a local property in Billings to prepare for redevelopment and positive contribution to the neighborhood and community.

Include the results of on-site inspections of affordable rental housing assisted under the program to determine compliance with housing codes and other applicable regulations.

Please list those projects that should have been inspected on-site this program year based upon the schedule in §92.504(d). Indicate which of these were inspected and a summary of issues that were detected during the inspection. For those that were not inspected, please indicate the reason and how you will remedy the situation.

City staff conducts annual reviews of affordable rental housing projects funded through the HOME program throughout the affordability period. All issues detected during the inspection of HOME-assisted units were minor and were immediately remedied. Staff determined that they are being operated in compliance with HOME program regulations. Properties not meeting compliance with regulations are addressed through case-management and a targeted provisional work plan is created to bring the project into compliance.

Provide an assessment of the jurisdiction's affirmative marketing actions for HOME units. 92.351(b)

The City adheres to an Affirmative Marketing Procedure to further the City's commitment to nondiscrimination and equal opportunity in housing. The intention of City staff's efforts is to attract those who are least likely to apply for housing and community development programs. City staff has assessed affirmative actions taken and believe the marketing completed for HOME units is adequate.

Affordable Housing: Proposed affordable housing development projects with more than five HOME units are required to submit an Affirmative Marketing Plan with the application for funding. Plans include procedures for marketing units to minority / disabled populations and performing significant outreach to ensure equal housing opportunity for potential renters / owners of the housing units.

Affirmative Marketing Action Plans were also reviewed during annual monitoring reviews. Organizations list the process by which they are marketing vacant units (rental offices, the local newspaper, and entrance of the project) in attempt to reach different minorities, genders, and people with disabilities.

Home Buyer: In recent fiscal years, information regarding the home buyer programs and contractor opportunities have been distributed as follows:

- City staff routinely emails fliers to agencies serving the elderly, disabled and those experiencing homelessness including HRDC District 7, Rimrock, Family Service, Inc., the Mental Health Center, and the Community Crisis Center.
- Print advertising appeared in multiple issues of ***Tidbits of Billings*** (a weekly publication).
- Printed brochures and information are continually distributed through the Billings Home Center.
- Before the pandemic, over 35,000 full-color direct mail inserts were distributed to City residents via water bills.
- Distributed printed flyers, brochures and information through the Office of Indian Education and the Indian Health Board of Billings.
- The First Time Home Buyer program brochures and applications were mailed to lenders and realtors across the city. Staff also delivered materials to lenders in the Billings downtown area.
- Information, applications, and other information are continuously available on City of Billings' website [here](#).

Refer to IDIS reports to describe the amount and use of program income for projects, including the number of projects and owner and tenant characteristics.

A total of \$234,000 in program income and recaptured funds was received in the HOME program this fiscal year. Funding was committed and expended this fiscal year via the First Time Home Buyer program and remaining funds were committed and expended in the Affordable Housing Development program.

HUD requires the City of Billings to utilize program income, repaid, and recaptured revenues prior to drawing down entitlement funds. Therefore, staff reduces previously committed entitlement funds from IDIS activities and replaces it with cash revenue funds for immediate use. The Consolidated Plan stipulates that federal resources will be allocated on a close- and shovel-ready basis, ensuring the efficient use of funds in programs that are in higher demand.

A total of four households achieved homeownership through the First Time Home Buyer program. One household was extremely low-income, one was very low-income, and two were low-income. The average purchase price of the homes was \$206,850 this fiscal year (FY24-25). In prior years, the average purchase prices were:

- \$231,613 in FY23-24
- \$206,176 in FY22-23
- \$191,176 in FY21-22
- \$172,404 in FY20-21

Describe other actions taken to foster and maintain affordable housing. 91.220(k)

The City has been managing the following programs to foster and maintain affordable housing:

- **Create, preserve, and expand affordable housing options**
 - First Time Home Buyer and Affordable Housing Development.
- **Neighborhood Revitalization:** Foreclosure Acquisition / Rehabilitation
- **Poverty Impact:** Billings Metro VISTA Project
- **Prevent, prepare for, and respond to coronavirus**
 - **Public Services:** Rent, mental health care, meal distribution, mortgage payments, internet access, utility assistance, childcare, etc.

HUD Section 3 is the legal basis for providing jobs for residents and awarding contracts to businesses in areas receiving HUD CDBG and HOME funding.

The Section 3 program requires recipients of HUD funding to direct employment, training, and contracting opportunities to low-income individuals and the businesses that employ these persons within their community. Recipients of HUD funds (i.e. grantees and contractors) ensure that “to the greatest extent feasible,” when certain HUD funds are used to assist housing and community development projects, preference for construction-related training, jobs, and contracting opportunities go to low- and very-low income people and to businesses that are owned by low- and very-low income persons or businesses that hire them. These opportunities are both gender and race neutral.

Section 3 Reporting				PROJECT		Total
IDIS #	Activity Description		Funding Source	CDBG	HOME	
		Total Labor Hours	Section 3 Labor Hours	Targeted Section 3 Labor Hours		
1631	930 Steffanich - Demolition & Reconstruction	124	0	0	124	124
1664	Foreclosure Rehabilitation – 817 N 22 nd Street	650	0	0	650	650
1669	C & C Community	1,202	0	0	1,202	1,202
1690	CDBG-CV: Public Facility - DBA-BID Downtown Public Restroom	138	44	35	138	138
1741	CDBG-CV & CDBG: Public Facility - Washington Elementary	306	61	0	306	306
1744	CDBG-CV: Public Facility - Boys & Girls Club	331	0	0	331	331
1758	CDBG-CV: Public Facility - Comanche Park CPTED (Section 3 NOT required, but we have data)	469	0	0	469	469
1762	Foreclosure Rehabilitation - 1709 Saint Johns	100	25	10	100	100
1775	Affordable Housing Development - Mitchell Ct	19,592	4,310	470	19,592	19,592
1778	Foreclosure Rehabilitation – 1302 Parkhill Drive	Pending Contractor Report				
	Total Labor Hours	22,912	4,440	515	3,320	19,592
	Section 3 Worker Hours				130	4,310
	Targeted Section 3 Worker Hours				45	470
						515

HUD Table 14 – Total Labor Hours

Nature of Agency Efforts

This section is required if, based on the labor hours reporting above, the reporting agency did not meet the safe harbor benchmarks.

Check all that apply. Maintain records available for HUD review to document any efforts checked.

Funding Source	CDBG	HOME	Total
Outreach efforts to generate job applicants who are Public Housing Targeted Workers	3	1	4
Outreach efforts to generate job applicants who are Other Funding Targeted Workers.	1		1
Direct, on-the job training (including apprenticeships).	4	1	5
Indirect training such as arranging for, contracting for, or paying tuition for, off-site training.	1		1
Technical assistance to help Section 3 workers compete for jobs (e.g., resume assistance, coaching).	1		1
Outreach efforts to identify and secure bids from Section 3 business concerns.	2		2
Technical assistance to help Section 3 business concerns understand and bid on contracts.	2		2
Division of contracts into smaller jobs to facilitate participation by Section 3 business concerns.	0		0
Provided or connected residents with assistance in seeking employment including: drafting resumes, preparing for interviews, finding job opportunities, connecting residents to job placement services.	0		0
Held one or more job fairs.	3		3
Provided or connected residents with supportive services that can provide direct services or referrals.	1		1
Provided or connected residents with supportive services that provide one or more of the following: work readiness health screenings, interview clothing, uniforms, test fees, transportation.	0		0
Assisted residents with finding child care.	0		0
Assisted residents to apply for, or attend community college or a four year educational institution.	0		0
Assisted residents to apply for, or attend vocational/technical training.	0		0
Assisted residents to obtain financial literacy training and/or coaching.	0		0
Bonding assistance, guaranties, or other efforts to support viable bids from Section 3 business concerns.	0		0
Provided or connected residents with training on computer use or online technologies.	0		0
Promoting the use of a business registry designed to create opportunities for disadvantaged and small businesses.	0		0
Outreach, engagement, or referrals with the state one-stop system, as designed in Section 121(e)(2) of the Workforce Innovation and Opportunity Act.	0		0
Other, specify.	1		1

HUD Table 15 – Qualitative Efforts – Number of Activities by Program

Narrative

IDIS has a Section 3 report and the information noted above represents program years 2020, 2021, 2022, 2023 and 2024. Projects include:

- 1631 930 Steffanich - Demolition & Reconstruction
- 1664 Foreclosure Rehabilitation – 817 N 22nd Street
- 1669 C & C Community
- 1690 CDBG-CV: Public Facility - DBA-BID Downtown Public Restroom
- 1741 CDBG-CV & CDBG: Public Facility - Washington Elementary
- 1744 CDBG-CV: Public Facility - Boys & Girls Club
- 1758 CDBG-CV: Public Facility - Comanche Park CPTED
- 1762 Foreclosure Rehabilitation - 1709 Saint Johns
- 1775 Affordable Housing Development - Mitchell Court
- 1778 Foreclosure Rehabilitation – 1302 Parkhill Drive

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:

September 5, 2025; September 12, 2025; September 19, 2025;

making in all **(3)** publication(s).



STATE OF MONTANA

County of Yellowstone

On this 18th day of September 2025, 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.

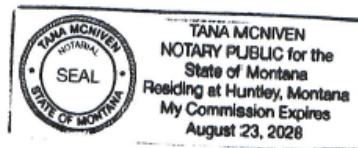
IN WITNESS WHEREOF, I have hereunto set my hand and affixed my notarial seal that day and year first above written.



Tana McNiven

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

My commission expires: August 23, 2028



**PUBLIC NOTICE
CITY OF BILLINGS
FY2024-2025 COMMUNITY
DEVELOPMENT BLOCK
GRANT PROGRAM (CDBG)
AND
HOME INVESTMENT PART-
NERSHIP PROGRAM (HOME)
COMPREHENSIVE ANNUAL
PERFORMANCE EVALUATION
REPORT (CAPER)**

The City of Billings will hold a public hearing on Monday, September 22, 2025 at 5:30 pm to obtain public comment on:

• CDBG and HOME Comprehensive Annual Performance Evaluation Report (CAPER) for the prior program year; and

• Garner input on 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.

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 FY2024-2025 CDBG and HOME CAPER are available beginning September 6, 2025 online at www.BillingsMT.gov/CReports. The City must facilitate a minimum 15-day public comment period for the CAPER and exceeds this requirement by facilitating a public comment period beginning September 6 through September 22, 2025. For more information, please contact Brenda Beckett at 406-657-8286 (711 TTY) or via email at beckettb@billingsmt.gov.

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.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.

• **Comments:** Verbal comments are taken only during the Public Comment period 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, 316 North 26th 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 September 5, 12, and 19, 2025.

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

9/5, 9/12, 9/19 2025
MNAXLP

PUBLIC NOTICE

CITY OF BILLINGS
FY2024-2025 COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM (CDBG) AND
HOME INVESTMENT PARTNERSHIP PROGRAM (HOME)
COMPREHENSIVE ANNUAL PERFORMANCE EVALUATION REPORT (CAPER)

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Published on September 5, 12, 19

ATTACHMENT B - Public Comments

The City of Billings held a public hearing on Monday, September 22, 2025 and there were no public comments.