

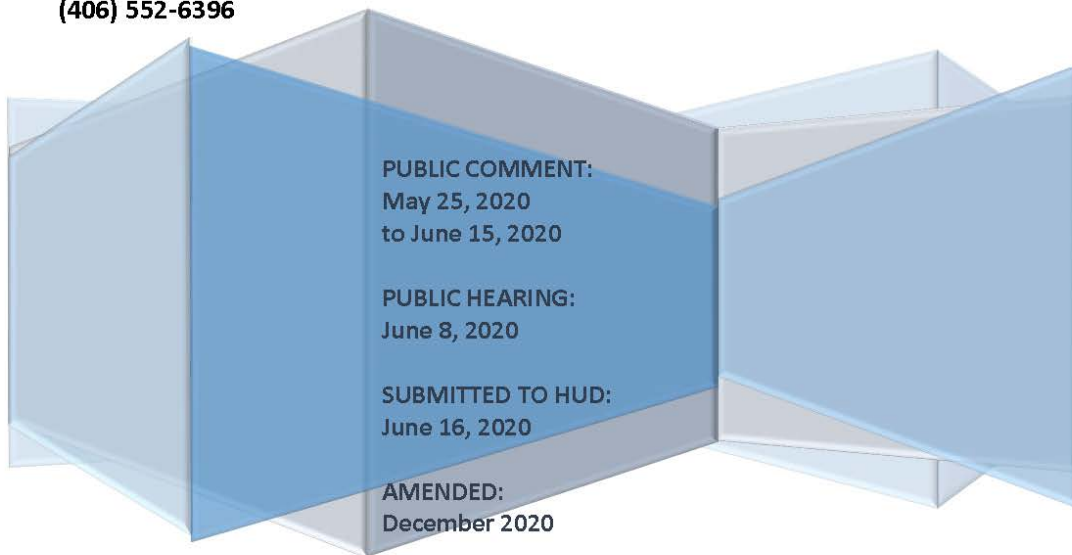


PROGRAM YEAR 2020 ACTION PLAN

Substantial Amendment

For HUD-Funded Programs

John Engen, Mayor, City of Missoula
Office of Housing and Community Development
435 Ryman Street
Missoula, Montana 59802
(406) 552-6396



Amended December 2020 to add CDBG-CV Cares Act funds to the PY2020 Annual Action Plan and to revise PY2020 CDBG and HOME allocations.

Executive Summary

AP-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

Montana is a state of more than one million people. Missoula County covers approximately 2,600 square miles in the western part of the state and has more than 118,000 residents. Missoula is the only incorporated city in the County, with a population of more than 74,000. The City's population density is 2,427 per square mile, compared with the state average of 6.8 persons per square mile. The Missoula Urban Services Area, defined as the City's wastewater and sewer service treatment area, contains 77% of the County's population. Missoula is the regional trade center for Western Montana, serving more than a quarter of the state's population for health care and retail businesses.

While Missoula boasts many assets that foster community development, the lack of housing affordability serves as a barrier to the community's continued growth. According to the Missoula Organization of Realtors' 2019 Housing Report, the median price of a home increased 8.1% to \$290,000 in 2018. In the last 10 years, the median price of a home in Missoula has increased by 39%. The Housing Affordability Index for Missoula fell well below 100 in 2018, which indicates that a family with a median income would have a difficult, if not impossible, time qualifying for a mortgage on a median-priced home.

According to the most recent 2017 data, the number of renters spending more than 30% of their income on housing increased, reaching almost 49%, and they are likely to have a hard time meeting other financial obligations. This data, coupled with citizen participation input, clearly demonstrates the need to create new opportunities for affordable housing as part of this Action Plan.

Missoula's Office of Housing & Community Development (HCD) administers the Community Development Block Grant (CDBG) and Home Investment Partnerships (HOME) programs. Missoula became an Entitlement City for CDBG in 1999 and a Participating Jurisdiction (PJ) for HOME in 2003, designations that mean that HUD grants funding for those programs directly to the City, and does not require the City to compete for the funds with other state jurisdictions. Missoula often uses HOME and CDBG funds jointly to develop projects by leveraging resources to improve the supply of affordable housing, public improvements, and public services to Missoula's low- and moderate-income residents.

In connection with the CARES Act, the City of Missoula was allocated additional funding (CDBG-CV funds) in June 2020 to address the COVID-19 pandemic and its impact on the community to be used to prevent, prepare for, and respond to the pandemic. In September 2020, the City received additional CDBG-CV funds, and in October, received notification of CDBG and HOME revised allocations from HUD, which are reflected in this **substantial amendment**. CDBG-CV funded projects were selected to target our shelter system and homeless population in part because no other federal funding sources or disaster funding sources could effectively be used for these purposes.

2. Summarize the objectives and outcomes identified in the Plan

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

Goal #1 - Rental Housing

The City will work to increase and preserve the supply of safe, healthy, affordable rental units for extremely low, low, and moderate-income households in Missoula. We will focus on addressing known challenges to the construction of new rental housing stock and the preservation of existing stock. Outcomes will include an increase in the number of affordable rental units available, as well as the improvement of the quality of rental housing in Missoula. PY20 projects will include development of 202 affordable rental homes on two separate sites; 30 permanent supportive housing vouchers will be placed in one of the sites, along with a navigation center to provide supportive services for the residents and others in the community.

Goal #2 - Homeownership

The City will work to increase homeownership opportunities and preserve existing affordable homeownership stock (including mobile home parks and manufactured housing) that is safe and healthy for low, moderate, and middle-income households in Missoula. Outcomes of this goal area will include the improvement of the number and variety of homeownership opportunities in Missoula as well the preservation and maintenance of existing affordable homeownership housing stock in Missoula. PY20 projects will provide financial, renter and housing education and counseling programs to the community, as well as the preservation of 25 existing affordable homes.

Goal #3 - Homelessness

The City will work to expand Missoula's capacity to address homelessness, making it rare, brief, and one time only for those experiencing homelessness in the community. To do this, we plan to invest in capital or public service projects that build systemic capacity in the Missoula Coordinated Entry System. Outcomes for this goal area will include public services targeted to those experiencing homelessness, such as overnight shelter, transitional housing, and supportive services to help individuals navigate the

resources available to them. PY20 projects will provide ongoing shelter and supportive services for homeless families and those healing from domestic violence; one project in particular will support the development of a fully accessible facility with housing for unsheltered families and a domestic violence shelter.

Additionally, in response to the **COVID-19** pandemic, CDBG-CV allocations will be used to support outreach, services, and appropriate supportive services for homeless individuals in isolation and quarantine in compliance with U.S. Centers for Disease Control and Prevention guidance. The choice to use the CDBG-CV funds to support our shelter system and homeless populations in particular was made based on coordination with and a formal request from the City-County Health Department and County Emergency Management Agency's Community Organizations Affected by Disaster (COAD) Task Force. This group recommended the CDBG-CV funds target our shelter system and homeless population in part because no other federal funding sources or disaster funding sources could effectively be used for these purposes.

Goal #4 - Planning & Administration

The Office of Housing & Community Development will plan annually to ensure we are successfully meeting the first three goals identified in this plan. Ensuring that planning for our HUD-funded programs align and complement other community planning efforts and city housing policy are top priorities over the course of this action plan and the current consolidated plan. Additionally, we will work to establish additional, flexible funding sources to support our housing and community development goals. The Outcomes associated with this goal area will include more efficient systems and processes in the Department administration of funds.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City has administered the CDBG Entitlement program since 1999, and the HOME program since 2003. Over the course of those years, the administration of these federal funds has shifted from being contracted to Missoula County Grants and Community Programs staff, back to City of Missoula staff in 2016 with the opening of the Office of Housing & Community Development (HCD) at the City.

The Office of Housing & Community Development was created by the Mayor of Missoula to address an increasing need to focus and strategize to address housing challenges in the city. In the past several years, Missoula has seen remarkable growth in its economy and population. Missoula is a community with incredible people and an attractive quality of life. The very nature of our community and our collectively held values are what make Missoula a great place to live. This growth and vitality, however, has brought challenges. Home prices have steadily increased in recent years, outpacing wage growth and causing many Missoulians to find it challenging to afford safe and healthy homes. From young

families to retirees, more than half of Missoulians cannot afford to participate in the increasingly expensive housing market. A majority of respondents surveyed in 2020 agreed that the biggest housing challenges facing Missoula are a lack of affordable rental homes and a lack of affordable homes to purchase. Survey respondents identified the construction of housing that is affordable for Missoulians who earn less than the median wage as their top priority. When responding for the city as a whole, two initiatives tied for second most important – financial rental assistance and homelessness services. When asked whether they are satisfied with their current housing options, 73% of those who responded to the question said no.

As a result of these challenges, HCD has shifted the focus of these federal grants programs since its inception in 2016 to be more targeted on making an impact on the number and quality of affordable homes in Missoula and working to end homelessness in the community. This has meant focusing Annual Action Plans and the 2019-2023 Consolidated Plan on fewer goals. This strategy intends to more highly leverage these federal grants programs and make greater impact in the areas that the community sees the most need. HCD has also focused over the past few years on building partnerships with both nonprofit and for-profit organizations with the goal of leveraging the resources and unique strengths of these partners to help us reach our collective goals. The Consolidated Plan and this Annual Action Plan are a continuation of that more focused strategy. During this period, we hope to end homelessness in the community and alleviate the pressures on the housing market to ensure that all Missoulians can afford their homes.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

A Citizen Participation Plan (CPP) guides all HCD citizen participation processes with policies and procedures related to public notice, increasing citizen participation, and how citizen feedback should be used. The CPP is attached. Below is a summary of outreach performed in the development of the Action Plan and **Substantial Amendment**.

CDBG and HOME Application Workshop: On Jan 16, 2020, the City held a CDBG and HOME Application Workshop. Application guidelines were distributed and funding approximations for PY2020 were discussed. Local non-profit agency personnel, City Council, and the public were invited.

Community Needs Assessment Survey (CNA): In Jan and Feb 2020, the City administered a CNA survey for the community to share their top priorities related to CDBG and HOME funds. 767 individuals responded to the survey, which was available online and distributed via HCD email lists.

Community Needs Assessment Meeting: On March 4, 2020, the City held a community meeting to review the results of the online survey and ask for further feedback. 17 community members attended the meeting. A summary of survey results is attached.

CDBG-CV Funds Consultation Process and the Community Organizations Active in Disaster (COAD)

Task Force: HCD used a streamlined outreach and allocation process to respond quickly to community needs caused by the global COVID-19 pandemic. HCD directly approached and coordinated with the local COAD Homelessness Task Force to identify the most pressing needs in the community for COVID response efforts and those activities that did not have other federal funding resources available. COAD Homelessness Task Force membership includes community medical experts, health care providers, homeless service providers, and emergency management staff (roster is attached). The COAD collectively identified the highest needs that were eligible for CDBG-CV funds and sent a letter outlining those priorities to HCD. HCD staff then worked directly with organizations recommended for funding to confirm eligibility and proposed activities.

Public Comment Period and Public Hearing: The Action Plan, which includes the CDBG, HOME and CDBG-CV CARES Act funding recommendations, was posted on our online engagement portal EngageMissoula for public comment from May 25 to June 15. City Council conducted a public hearing on June 8 and kept that hearing "open" virtually for public comment until final approval of the Action Plan on June 15, 2020.

A **substantial amendment** to the Action Plan with revised CDBG & HOME allocations, and recommendations for additional CDBG-CV funding was posted on our online engagement portal EngageMissoula from November 20 through December 14, 2020 for public comment. City Council conducted a public hearing on December 7 and kept that hearing "open" virtually for public comment until final approval on December 14, 2020.

Affirmatively Furthering Fair Housing/Analysis of Impediments to Fair Housing: The AI is a statewide effort in Montana shared between entitlement communities (Billings, Great Falls, and Missoula), the state of Montana (Montana Department of Commerce, MDOC) and disseminated by HUD. The AI looks at data, goals, and needs of the participating entitlement communities in the context of fair housing to identify and analyze impediments to fair (i.e. non-discriminatory, affordable) housing for community members and to reduce those obstacles. The AI aims to improve local planning and fair housing availability. Since 2018, entitlement cities, MDOC, and AmeriCorps VISTA members have contributed to the AI. The AI is expected to be published in spring of 2020.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

A summary of public comments can be found in the Appendix.

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

There were no public comments received that were not accepted and incorporated into the Action Plan.

7. Summary

Missoula is a vibrant community that uses many resources beyond financial allocations to address its needs in the realm of housing and community development. Increasing pressure in the housing market in recent years has resulted in a tight rental market and very high median home prices. In response, the Office of Housing & Community Development has moved towards a more targeted strategy aimed at leveraging community partnerships to end homelessness in the community and alleviate the pressures on the housing market to ensure that all Missoulians can afford their homes. The Consolidated Plan along with this Annual Action Plan represent the next phase in this strategy and aligns closely with the City's first comprehensive Housing Policy, released in 2019 entitled "A Place to Call Home: Meeting Missoula's Housing Needs." These Plans and the city's housing policy will be implemented in concert with one another to support Missoula's most vulnerable populations meet their housing needs.

In 2020, Missoula and the world face an unprecedented public health crisis with the **COVID-19 pandemic**. This crisis has created emergent needs especially in our Coordinated Entry System, Missoula's homelessness response sector, for which purposes no other federal funding sources or disaster funding sources could effectively be used. Based on these needs and the connection to our existing consolidated plan goal the Office of Housing & Community Development in coordination with our local Community Organizations Affected by Disaster (COAD) Task Force chose to use our CDBG-CV funds to help stop the spread of COVID-19 citywide by supporting outreach, services, and appropriate supportive services for homeless individuals in isolation and quarantine in compliance with U.S. Centers for Disease Control and Prevention guidance.

PR-05 Lead & Responsible Agencies – 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Agency Role		Name	Department/Agency
Lead Agency		MISSOULA	
CDBG Administrator	MISSOULA		Missoula Office of Housing & Community Development
HOPWA Administrator			
HOME Administrator	MISSOULA		Missoula Office of Housing & Community Development
HOPWA-C Administrator			

Table 1 – Responsible Agencies

Narrative (optional)

The City of Missoula Office of Housing & Community Development administers the Community Development Block Grant (CDBG) and HOME Investment Partnerships (HOME) programs for the City of Missoula, Montana. The City has administered the CDBG Entitlement Program since 1999 and the HOME program since 2003.

HOME and CDBG funds are awarded to the City from the U.S. Department of Housing & Urban Development (HUD) annual budget based on a Federal Fiscal Year (FFY). The FFY21 runs from October 1, 2020 through September 30, 2021. Program Years (PY) are adopted by each local jurisdiction and are often different from the FFY. The City of Missoula Program Year 2020 runs from July 1, 2020 through June 30, 2021. The City of Missoula Program Year runs concurrent with the City of Missoula Fiscal Year.

Consolidated Plan Public Contact Information

For information about Missoula's 2019-2023 Consolidated Plan for HUD-Funded Programs:

Go To: <http://www.ci.missoula.mt.us/Housing>

Call: (406) 552-6399

Mail/Visit: Office of Housing & Community Development

400 Ryman St. (physical address)

435 Ryman St. (mailing address)

Missoula, MT 59802

AP-10 Consultation – 91.100, 91.200(b), 91.215(l)

1. Introduction

In developing the Action Plan, the City's Office of Housing & Community Development (HCD) collaborates with a number of City departments (including the Mayor's Office, City Attorney, Development Services, Public Works, Parks & Recreation, City/County Health Department, Partnership Health Center, Fire Department, and City Finance) and the Missoula Housing Authority, Missoula County Office of Emergency Management, non-profit and for-profit housing developers, lenders, real estate professionals, economic development specialists, community-based human service providers and private citizens. Information was collected from the U.S. Census, demographic and mapping data, the local REALTOR® database, individual interviews, and an array of previously developed planning documents describing housing and community development services and needs. We appreciate the time and support of all of our partner agencies and departments in the creation of this plan.

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

Housing & Community Development staff regularly attend meetings within both City and County government and participate actively in the meetings and events sponsored by our nonprofit and for-profit partners. HCD staff have been working to build these relationships since 2016 when the office opened. An important aspect of that relationship has been coordinating efforts within the areas of housing, public improvements, economic development and public services. HCD staff also coordinates and administers Missoula's At-Risk Housing Coalition (ARHC) as well as the Coordinated Entry System.

Housing & Community Development maintains an email and mailing list of individuals and entities that are interested in the planning process and the award and administration of the City's HOME and CDBG programs, and other community development activities. This list includes representatives of Missoula's Public Housing Agency, nonprofit, and for-profit assisted housing providers, and representatives of the community's private and governmental health, mental health, and service agencies; many are listed in the table below. Regular updates and information action items are sent to the lists, especially at times when public comment is being solicited. HCD also distributes information via the At-Risk Housing Coalition frequently.

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

The Missoula Continuum of Care Coalition is titled the At-risk Housing Coalition (ARHC). ARHC is an ongoing formal task force comprised of representatives from health and human service agencies and

governmental departments. ARHC was formed in 1993 to initiate a community-wide effort to prevent and address homelessness. In 2004, ARHC formalized as a coalition requiring membership and adherence to agreements and protocols. ARHC works on issues surrounding low-income housing and homelessness in Missoula and coordinates the local effort to plan and provide comprehensive services through a continuum of care.

ARHC meets bi-monthly and sub-committees meet both monthly and bi-monthly. Members perform the Annual Homeless Point-in-Time Survey and Housing Inventory. They plan, review and endorse local projects for HUD Continuum of Care funding and represent Missoula on the MT Continuum of Care Board of Directors. Members of ARHC committees also work on distinct projects, such as the annual Project Community Connect, annual Point-in-Time Survey and Housing Inventory, Missoula's Coordinated Entry System, and program planning and coordination.

ARHC membership includes representation from local government (City and County), health care, mental health and substance abuse service providers, law enforcement/corrections agencies, affordable housing developers, the Missoula Housing Authority, the district homeless school liaison, victim service providers, street outreach teams, veteran service providers, homeless shelter director and staff members, leadership of a local interfaith collaborative, faith-based service providers and university students (e.g., social work, psychology, public administration).

In 2017, the Coordinated Entry System introduced a By-Name List intended to give the Continuum of Care a robust set of data points that can be used in addition to the annual Point-in-Time Count. In November of 2019, Missoula began using a new Homeless Management Information System called Service Point. Over 50 users have access to HMIS, including CoC funded agencies and non-CoC funded agencies, like our emergency shelter, faith-based outreach provider and several other organizations. Coordinated Entry System information is now collected via the database.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

The District XI Human Resource Council (HRC) is the local recipient of Emergency Solution Grant (ESG) funds. In 2012 and 2013, the HRC hosted meetings where local Continuum of Care (CoC) members discussed the needs of Missoula's homeless individuals, and worked with the HRC to prioritize the use of Missoula's ESG funds. The representatives determined that a portion of ESG funds would be used for a Rapid Re-housing program. Representatives also produced a universal "intake form" used by staff at social service agencies. Local providers advised on the electronic, universal intake form. With input from the CoC, the HRC designated the 2-1-1 Information and Referral phone system as the virtual point of entry for homeless persons. In February 2017, the CoC re-designed our Coordinated Entry System, which includes additional Access Points, a new assessment tool, and additional components, such as diversion,

case conferencing and the By-Name-List. Our new HMIS software, Service Point, is administered through Pathways MISI, a contractor selected by the Statewide CoC. Pathways is responsible for training, licensing monitoring and ongoing technical assistance throughout Missoula and statewide.

The Missoula CoC is an active participant in the State CoC, and works closely with the State to develop performance standards, evaluate program outcomes, and to develop policies and procedures for the administration of the Homeless Management Information System (HMIS). Highlights of the oversight and collaborative implementation activities are:

- Performance standards are provided by both the HEARTH Act and HUD, and the MT CoC incorporates them into grantee scoring criteria and performance review processes.
- The MT CoC Board reviews scoring measures each year to stay current with federal changes and provides recommended performance measures to the CoC membership at its annual membership meeting for final approval.
- CoC membership adopts scoring measures.
- Performance data tables are constructed from HMIS three-times a year by CoC staff and reported by program type to the following grantees: permanent supportive housing, transitional housing, ESG, and Reallocation-Rapid Rehousing. Grantees participate in performance review sessions to evaluate progress and, if standards are not being met, each group is responsible for developing remediation activities. Each program group provides input or recommendations on future performance measures to the MT CoC board.
- Staff (DPHHS & CoC) and user groups provide input to board. MT CoC staff and the Montana Department of Public Health and Human Services-ESG program managers also provide input to the MT CoC Board.
- Board considers changes and makes recommendations to the membership. The Montana CoC Board is responsible for providing, governing and operating a HMIS and the MT CoC bylaws provide for a HMIS Oversight Committee to conduct ongoing supervision. This active committee created an ad hoc group, appointed by the Board, to undertake a comprehensive review of the existing system including its future governance, management, funding, and vendor selection. In early 2019, the State CoC Board Coordinator and Bloom Consulting facilitated and convened critical homeless and housing partners from around the state of Montana to research and select a new HMIS provider; the move to the new ServicePoint through Pathways MISI system went live September 2019.

A Policies and Procedures Manual was developed by the HMIS grantee and vendor using HUD provided documents and future HMIS users in focus groups and beta testing and will be reviewed annually to ensure compliance with national HMIS standards.

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

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	City of Missoula
	Agency/Group/Organization Type	Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Lead-based Paint Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended planning meetings to develop needs assessment and other related Action Plan sections
2	Agency/Group/Organization	City of Missoula Department of Neighborhoods
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Shared opportunities for citizen participation with the Neighborhood Councils.
3	Agency/Group/Organization	Development Services - City of Missoula
	Agency/Group/Organization Type	Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Conducted growth policy planning meetings to develop needs assessment and other related Action Plan sections

4	Agency/Group/Organization	HOMEWORD
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Service-Fair Housing Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Community Needs Assessment to share input in development of the Action Plan.
5	Agency/Group/Organization	HUMAN RESOURCE COUNCIL DISTRICT XI
	Agency/Group/Organization Type	Housing Services - Housing Services-homeless Service-Fair Housing Regional organization Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Strategy Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Community Needs Assessment to share input in development of the Action Plan.
6	Agency/Group/Organization	Missoula County
	Agency/Group/Organization Type	Health Agency Other government - County Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Community Needs Assessment to share input in development of the Action Plan.
7	Agency/Group/Organization	MISSOULA HOUSING AUTHORITY
	Agency/Group/Organization Type	PHA Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended the Community Needs Assessment to share input in development of the Action Plan.

8	Agency/Group/Organization	POVERELLO CENTER
	Agency/Group/Organization Type	Services - Housing Services-homeless Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended CDBG & HOME Workshop Application meeting, and attended the Community Needs Assessment to share input in development of the Action Plan.
9	Agency/Group/Organization	NORTH MISSOULA COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Civic Leaders Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended CDBG & HOME Workshop Application meeting, and attended the Community Needs Assessment to share input in development of the Action Plan.

10	Agency/Group/Organization	YWCA of Missoula
	Agency/Group/Organization Type	Housing Services-Victims of Domestic Violence Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Attended CDBG & HOME Workshop Application meeting, and attended the Community Needs Assessment to share input in development of the Action Plan.
11	Agency/Group/Organization	Missoula County Office of Emergency Management, Community Organizations Active in Disaster (COAD)
	Agency/Group/Organization Type	Local Task Force - Emergency Management
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Shared input in the response to community need from the COVID-19 pandemic.

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

Based on consistent feedback in our Community Needs Assessment surveys and community meetings, as well as gaps and needs analyses performed in recent years, a clear prioritization of housing and homeless services has arisen. Based on these priorities, HCD has chosen to focus outreach and consultation in those service areas. This has resulted in less robust consultation in service areas prioritized in previous plans such as criminal justice, arts, mental health and healthcare, and economic development.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Montana Continuum of Care Coalition	The statewide Continuum of Care provides funding for many of the activities provided locally to bring services and housing to homeless individuals and families.
10 Year Plan to End Homelessness	City of Missoula Housing & Community Development	Drafting of the Growth Policy Plan is under the purview of the City's Development Services Department. HCD consults closely with Development Services to ensure Consolidated Plan goals and strategies align with other City policies dealing with development within the City and future residential development opportunities.
Our Missoula Growth Policy	City of Missoula Development Services	Drafting of the Growth Policy Plan is under the purview of the City's Development Services Department. HCD consults closely with Development Services to ensure Consolidated Plan goals and strategies align with other City policies dealing with development within the City and future residential development opportunities.
Our Missoula Development Guide	City of Missoula Development Services	The Our Missoula Development Guide uses a Development Model that joins Growth Policy recommendations with recent development data to help identify quality places that provide opportunities for creating a supply of land that meets projected demand. The methodology is illustrated through mapping Capability, Capacity and Suitability to provide the public and decision makers with detailed community demographic profile, growth pattern information and a database of information important to the discussion of growth. This project contributes greatly to Growth Policy amendments and City Housing Policy. HCD also uses the guide to understand the need and opportunities for housing in Missoula.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Pedestrian Facilities Master Plan	City of Missoula Transportation Division	HCD consults closely with the Transportation Division to ensure Consolidated Plan goals and strategies align with other City policies dealing with development of infrastructure within the City.
State Consolidated Plan and Annual Action Plans	State of Montana, Department of Commerce	The City and the State of Montana's HOME and CDBG programs collaborate on jointly funded projects. The City testifies at public comment sessions on the States plans and participates in planning meetings to help develop those plans.
Missoula County Jail Diversion Master Plan	Missoula County Sheriff's Office	The JDMP proposes short and long-term policy and procedure changes to reduce the number of nonviolent arrestees and offenders in the Missoula County Detention Facility (MCDF).
Conservation and Climate Action Plan	City of Missoula Housing & Community Development	The Energy Conservation Coordinator works across all department to coordinate implementation of the Conservation & Climate Action Plan and integrate concepts into municipal operations, infrastructure and services.
Missoula Housing Policy - A Place to Call Home	City of Missoula Housing & Community Development	The city-wide Housing Policy, entitled "A Place to Call Home: Meeting Missoula's Housing Needs" aims to create a cohesive policy and program approach in the city to minimize barriers and provide financial incentives where possible to promote the production and preservation of diverse, healthy, and safe homes that all Missoulians can afford.
FEMA's National Preparedness Goal	Missoula Disaster Planning Committee	Missoula County's DES staff prepares and manages plans and programs directed at disaster preparedness and coordination of response and recovery. This service is mandated by State Law (10-3-401 MCA) and is provided to the City of Missoula and Missoula County through an Interlocal Agreement.

Table 3 – Other local / regional / federal planning efforts

Narrative (optional)

The City values its partnership with the local, state, and federal governmental entities in developing the Consolidated Plan and Annual Action Plan. Within the City, HCD works with other City agencies, including Development Services, the City-County Health Department, Missoula Housing Authority, Missoula Redevelopment Agency, Missoula Economic Partnership, and Partnership Health Center, in assessing needs, coordinating planning efforts, and providing services.

This partnership also includes associations with other local governmental agencies, such as Missoula County and quasi-governmental Neighborhood Councils; the State of Montana, which administers State HOME and CDBG and the statewide Continuum of Care program; and our federal partners, including the U.S. Department of Housing and Urban Development and the Environmental Protection Agency. At every level of the Action Plan process, from holding public meetings to soliciting public comment to planning, writing and implementing the Action Plan itself, relevant agency requirements are at the forefront of what is done and how it is accomplished.

AP-12 Participation – 91.105, 91.200(c)

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

A Citizen Participation Plan (CPP) guides all HCD citizen participation processes with policies and procedures related to public notice, increasing citizen participation, and how citizen feedback should be used. The CPP is attached. Below is a summary of outreach performed in the development of the Action Plan and **Substantial Amendment**.

CDBG and HOME Application Workshop: On Jan 16, 2020, the City held a CDBG and HOME Application Workshop. Application guidelines were distributed and funding approximations for PY2020 were discussed. Local non-profit agency personnel, City Council, and the public were invited.

Community Needs Assessment Survey (CNA): In Jan and Feb 2020, the City administered a CNA survey for the community to share their top priorities related to CDBG and HOME funds. 767 individuals responded to the survey, which was available online and distributed via HCD email lists.

Community Needs Assessment Meeting: On March 4, 2020, the City held a community meeting to review the results of the online survey and ask for further feedback. 17 community members attended the meeting. A summary of survey results is attached.

CDBG-CV Funds Consultation Process and the Community Organizations Active in Disaster (COAD) Homelessness Task Force: HCD used a streamlined outreach and allocation process to respond quickly to community needs caused by the global COVID-19 pandemic. HCD directly approached and coordinated with the local COAD Task Force to identify the most pressing needs in the community for COVID response efforts and those activities that did not have other federal funding resources available. COAD membership includes community medical experts, health care providers, homeless service providers, and emergency management staff (roster is attached). The COAD collectively identified the highest needs that were eligible for CDBG-CV funds and sent a letter outlining those priorities to HCD. HCD staff then worked directly with organizations recommended for funding to confirm eligibility and proposed activities.

Public Comment Period and Public Hearing: The Action Plan, which includes the CDBG, HOME and CDBG-CV CARES ACT funding recommendations, was posted on our online engagement portal EngageMissoula for public comment from May 25 to June 15. City Council

conducted a public hearing on June 8 and kept that hearing "open" virtually for public comment until final approval of the Action Plan on June 15, 2020.

A **substantial amendment** to the Action Plan with revised CDBG & HOME allocations, and recommendations for additional CDBG-CV funding was posted on our online engagement portal EngageMissoula from November 20 through December 14 for public comment. City Council conducted a public hearing on December 7 and kept that hearing "open" virtually for public comment until final approval on December 14, 2020.

Affirmatively Furthering Fair Housing/Analysis of Impediments to Fair Housing: The AI is a statewide effort in Montana shared between entitlement communities (Billings, Great Falls, and Missoula), the state of Montana (Montana Department of Commerce, MDOC) and disseminated by HUD. The AI looks at data, goals, and needs of the participating entitlement communities in the context of fair housing to identify and analyze impediments to fair (i.e. non-discriminatory, affordable) housing for community members and to reduce those obstacles. The AI aims to improve local planning and fair housing availability. Since 2018, entitlement cities, MDOC, and AmeriCorps VISTA members have contributed to the AI. The AI is expected to be published in spring of 2020.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Members of governmental and non-profit agencies</p>	CDBG and HOME Application Workshop meeting held on January 16, 2020 and attended by 14 people from the Missoula area.	The CDBG and HOME Application Workshop was held on Jan. 16, 2020. Guidelines were distributed and funding approximations for PY20 were discussed. Local non-profit agency personnel, City Council, and the public were invited to attend and provide input. Attendees were invited to participate in the Action Plan Update process. HCD staff reviewed with attendees Application Guidelines and responded to questions.	No comments were rejected.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
2	Internet Outreach	Non-targeted/broad community	To advertise the CDBG & HOME Workshop, a notice was placed on the Office of Housing & Community Development (HCD) website leading up to the January 16, 2020 meeting. HCD also emailed an invitation to this meeting to 96 community leaders so that they could share the invitation with their networks.	N/A	N/A	

3	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p> <p>Members of governmental and non-profit agencies</p>	<p>Annual Community Needs Assessment meeting held on March 4, 2020 and attended by 17 people from the Missoula area. Comments were solicited through February 7, 2020.</p>	<p>Local non-profit agency personnel, City Council, city staff, Neighborhood Council leaders, & the public were invited to identify areas of community need. The meeting also included the Annual Action Plan process. All stated needs were summarized & sent to meeting participants, the City Council, and a CDBG/HOME interest email list, for additional feedback. Overwhelmingly, the need for increased affordable housing in Missoula was the number one issue. A summary of</p>	<p>No comments were rejected.</p>	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
				public comments can be found in the Appendix.		
4	Newspaper Ad	Non-targeted/broad community	To advertise the Community Needs Assessment meeting, English-Spanish legal ads and display ads were published in the local newspaper of general distribution, the Missoulian, on Sunday, February 24, 2020 and March 2, 2020.	A summary of public comments can be found in the Appendix.	No comments were rejected.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
5	Internet Outreach	Non-targeted/broad community	To advertise the Community Needs assessment meeting, a notice was placed on the Office of Housing & Community Development (HCD) website leading up to the March 4, 2020 meeting. HCD also emailed an invitation to this meeting to 96 community leaders so that they could share the invitation with their networks.	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
6	Newspaper Ad	Non-targeted/broad community	To advertise the Annual Action Plan meetings and the CDBG, HOME and CDBG-CV funding recommendations, and to solicit comments, legal ads were published in the local newspaper of general distribution, the Missoulian, on June 7 and June 14, 2020.	Comments on the Annual Action Plan are in the Appendix.	No comments were rejected.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	Non-targeted/broad community	To advertise the Annual Action Plan meetings and the CDBG, HOME and CDBG-CV funding recommendations, and to solicit comments, a notice was placed on the Office of Housing & Community Development online engagement portal, EngageMissoula, during the public comment period from May 25, 2020 to June 15, 2020.	Comments on the Annual Action Plan are in the Appendix.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Internet Outreach	Non-targeted/broad community	To communicate about issues (e.g., soliciting input, inviting attendance, etc.) with regard to the PY 2020 Annual Action Plan and the CDBG, HOME and CDBG-CV funding recommendations, Housing and Community Development staff maintained an email list of 96 community leaders. HCD staff emailed this list so that they would share Action Plan-related information with their vast networks.	N/A	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
9	Newspaper Ad	Non-targeted/broad community	To advertise the Annual Action Plan Substantial Amendment meeting, with CDBG, HOME revised allocations and CDBG-CV funding recommendations, and to solicit comments, legal ads were published in the local newspaper of general distribution, the Missoulian, on November 29 and December 6, 2020.	Comments on the Annual Action Plan are in the Appendix.	No comments were rejected.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
10	Internet Outreach	Non-targeted/broad community	To advertise the Annual Action Plan Substantial Amendment meeting, with the CDBG and HOME revised allocations and CDBG-CV funding recommendations, and to solicit comments, a notice was placed on the Office of Community Planning, Development & Innovation's online engagement portal, EngageMissoula, for public comment period from November 20, 2020 to December 14, 2020.	Comments on the Annual Action Plan are in the Appendix.	N/A	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Internet Outreach	Non-targeted/broad community	To communicate about issues (e.g., soliciting input, inviting attendance, etc.) with regard to the PY 2020 Annual Action Plan Substantial Amendment with CDBG and HOME revised allocations and CDBG-CV funding recommendations, Community Planning, Development & Innovation staff maintained an email list of 96 community leaders. CPDI staff emailed this list so that they would share Action Plan Substantial Amendment-related information with their vast networks.	N/A	N/A	

Table 4 – Citizen Participation Outreach

Annual Action Plan
2020

Expected Resources

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The City has a history of collaborating with nonprofit service organizations to address priority housing needs. The table that immediately follows and the subsequent text describes Missoula's CDBG and HOME resources for the upcoming year. This includes federal, state, local, and private resources expected to be available to the city to address the priority needs and specific objectives identified in this Annual Action Plan.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	576,866	29,367	309,953	916,186	1,765,480	Annual allocation awarded to the City of Missoula as an Entitlement City plus prior year resources and program income. Revised allocation.

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	394,095	471,014	0	865,109	1,083,200	Annual allocation awarded to the City of Missoula as a Participating Jurisdiction plus program income. Revised allocation
Other	public - federal	Other	704,630	0	0	704,630	0	CDBG-CV funds to be used to prevent, prepare for and respond to the Coronavirus. In response to the Coronavirus/COVID-19 pandemic, on March 27, 2020 the President signed the Coronavirus Aid, Relief and Economic Security (CARES) Act, Public Law 116-136, to assist communities in addressing the growing needs made apparent by this public health crisis.

Table 5 - Expected Resources – Priority Table

Annual Action Plan
2020

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

Federal funding will leverage private, state, and local funds as well as leveraging other types of support such as volunteer labor and in-kind support. In each award decision, the ability of a project or agency to demonstrate sustainable services by both maximizing other sources of funding and minimizing or eliminating the need for ongoing CDBG or HOME support is an important ranking criterion. An agency or project must ensure that they are not duplicating services already available and that other sources of funding have been explored.

HOME Match. The HOME Program requires participating jurisdictions to provide a 25 percent match on most HOME entitlement funds expended each program year. Match is a permanent contribution to affordable housing of non-federal funds. Applicants for HOME-CHDO set-aside funds are encouraged to demonstrate matching funds. Matching funds are reported and approved by HCD annually. HOME-funded projects and match resources are reported in the annual CAPER.

For Program Year 2020, agencies receiving HOME and CDBG funding are leveraging other resources to carry out their programs. Based on financial information submitted with each application, CDBG subrecipients are estimated to leverage \$12,435,262 from a variety of sources including \$11,842,858 in private funds, \$450,000 in state funds, and \$142,404 in local funds.

For the HOME program, based on financial information submitted with each application, HOME CHDOs and subrecipients are estimated to leverage \$39,054,380 from a variety of sources including \$35,304,380 in private funds, \$3,000,000 in state funds, and \$750,000 in local funds.

In total subrecipient projects have been recommended for \$1,400,700 of CDBG and HOME fund allocations by the City of Missoula. These partnering agencies and projects are estimated to leverage \$51,489,642 from a variety of sources. In addition, subrecipient projects have been recommended for \$704,630.00 of CDBG-CV fund allocations by the City of Missoula.

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

The City is continuously reviewing its available vacant public lands to see what might be used to address the community's needs. Given the need to produce more affordable housing, the City is evaluating these parcels to determine which may be most appropriate for housing or mixed-use development. Several years ago, the City awarded several parcels to the Missoula Housing Authority to construct affordable housing; one of which is a six-unit affordable rental development that was completed in 2016. Two remaining parcels were functioning as unofficial neighborhood “pocket parks,” but have now been developed as community gardens through the efforts of the City's Department of Parks and Recreation and Garden City Harvest, with a number of other community partners. The City of Missoula is in the process of developing a formal public land disposition policy, which will guide the development of two city-owned 5+ acre parcels in Qualifying Census Tracts and a newly designated Opportunity Zone.

Discussion

The resources listed here are financial and thus are not all-encompassing. Funds come from other sources that are not within the purview of HUD-sponsored programs, but still contribute to the vitality of the City and CDBG- and HOME-funded projects. Missoula staff and volunteers who provide their personal time and money to assist their fellow Missoulians every day cannot be adequately captured here. Most boards are all volunteer, and every nonprofit relies heavily on volunteer support to accomplish its work. Volunteer labor and in-kind support are often captured in project budgets, but are difficult to quantify in all instances. The City's CDBG and HOME funding decisions try to leverage and capture the value of those contributions and support projects with varied and robust funding and support bases.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rental Housing	2019	2023	Affordable Housing Homeless		Rental Housing	CDBG: \$0 HOME: \$806,000	Rental units constructed: 202 Household Housing Unit
2	Homeownership	2019	2023	Affordable Housing		Homeownership	CDBG: \$193,278 HOME: \$0	Public service activities other than Low/Moderate Income Housing Benefit: 1007 Persons Assisted Homeowner Housing Rehabilitated: 25 Household Housing Unit
3	Homelessness	2019	2023	Homeless		Homelessness	CDBG: \$549,765 HOME: \$0 CDBG-CV: \$704,630	Public service activities other than Low/Moderate Income Housing Benefit: 50 Persons Assisted Homeless Person Overnight Shelter: 3762 Persons Assisted
4	Planning and Administration	2019	2023	Planning and Administration		Planning and Administration	CDBG: \$115,373 HOME: \$59,109	Other: 3 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Rental Housing
	Goal Description	In PY20, HOME funding will support the development of a 202-unit affordable rental project that will contribute to the overall Consolidated Plan Goal of Rental Housing.
2	Goal Name	Homeownership
	Goal Description	In PY20, CDBG funds will support Homeward's Financial and Homeownership Education Programs. PY20 CDBG funds will also support the preservation of 25 existing affordable homes.
3	Goal Name	Homelessness
	Goal Description	<p>In PY2020, CDBG funding will support four projects related to homelessness in the community. The first is a homeless shelter's intake and assessment of new clients (Poverello Center Rapid Intake). The second is an emergency housing program for homeless families (YWCA Ada's Emergency Housing). The third is a housing retention program where a specialist works with recently-housed chronically homeless individuals to help keep them housed (Poverello Center Housing Retention Specialist). The fourth is the development of a fully accessible facility with housing for unsheltered families and a domestic violence shelter. Each of these projects supports the Missoula Coordinated Entry System.</p> <p>Additionally, in response to the COVID-19 pandemic, CV-Public Services funding will be used to support our shelter system and homeless populations through outreach, services and appropriate support to unsheltered homeless individuals (Poverello Center, CV-Poverello Homeless Outreach, CV-Poverello Emergency Shelter Sanitation, and CV-Poverello Emergency Winter Shelter) and support and service coordination for homeless individuals in isolation and quarantine in response to the pandemic (Missoula City-County Health Department, CV-Community Outreach) in order to prevent, prepare for, and respond to the pandemic.</p>

4	Goal Name	Planning and Administration
	Goal Description	In PY20, Missoula's Office of Housing & Community Development will continue to undertake annual planning and administration tasks for CDBG and HOME, including grants administration, financial reporting, and development of the Annual Action Plan and Consolidated Annual Performance and Evaluation Report (CAPER).Homeword will use CHDO Operating Assistance to support their efforts to plan and develop new housing developments that will result in increased rental and homeownership units that are affordable for low- to moderate-income households.

Projects

AP-35 Projects – 91.220(d)

Introduction

Missoula's Office of Housing & Community Development (HCD) recommends funding eight CDBG and HOME projects in addition to funding administration and planning up to HUD limits. The eight projects will be funded with **2020 CDBG-HOME** allocations. Additionally, in response to the COVID-19 pandemic, HCD recommends funding four CDBG-CV projects with **2020 CDBG-CV** allocations.

CDBG funds received during the competitive application round did not exceed the amount of CDBG funds HCD had on hand to award, between the PY20 Allocation and prior year funds on hand. HCD made the remaining funds available to the COVID 19 Pending Response efforts.

Four of the projects fall into the public services category for CDBG and service the needs of homeless Missoulians and provide financial and homeownership education to the community. One project is a CDBG public facility that will provide shelter and supportive services for homeless families and those healing from domestic violence. Another CDBG housing project will help to preserve existing affordable homeownership stock in Missoula. Four CDBG-CV projects will be used to support our shelter system and unsheltered homeless populations through outreach, services, and appropriate supportive services for homeless individuals in isolation and quarantine in order to help stop the spread of COVID-19 citywide.

A HOME-funded project will provide 202 homes people can afford on two separate sites; 30 permanent supportive housing vouchers will be placed in one of the sites, along with a navigation center to provide supportive services for the residents and others in the community, and a CHDO project will be funded for operating expenses. In addition to the 11 projects listed above, HCD also has administration and planning projects for the year.

On February 19, 2020, HCD received CDBG and HOME funding allocation amounts for 2020. HCD will comply with all federally mandated percentage limits including:

- HOME: 15% minimum CHDO set-aside; 10% maximum Administration and Planning; 5% maximum CHDO Operating Assistance; 10% maximum CHDO predevelopment loan (as percentage of total CHDO set-aside)
- CDBG: 15% maximum Public Services; 20% maximum Administration and Planning.

CDBG-CV funding allocation amounts will comply with federally mandated percentage limits according to approved waivers.

Any HOME project funding changes will be subject to underwriting and subsidy layering. The City may

make necessary adjustments to project funding amounts based on applicable federal requirements.

NOTE: In November 2020, the City of Missoula received additional CDBG-CV funds. HCD directly approached and coordinated with the local Community Organizations Active in Disaster (COAD) Task Force to identify the most pressing needs in the community for COVID response efforts and those activities that did not have any other federal funding resource available. These additional CDBG-CV funds will be used to support our shelter system and unsheltered homeless population through the Poverello Center Emergency Winter Shelter in response to preventing, preparing for, and responding to the pandemic.

Projects

#	Project Name
1	YWCA Missoula - Ada's Place Emergency Housing
2	Homeward - Financial, Renter, and Homebuyer Education and Counseling
3	Poverello Center - Housing Retention Specialist
4	Poverello Center - Rapid Intake and Assessment
5	Homeward - Trinity
6	NMCCDC- Clark Fork Commons
7	Homeward, Inc. - CHDO Operating Assistance
8	YWCA Missoula - YWCA Facility Expansion
9	CV-MCCHD Community Outreach
10	CV-Poverello Center Homeless Outreach Project
11	CV-Poverello Center Emergency Shelter Sanitation Project
12	HCD CDBG Admin PY20
13	HCD HOME Admin PY20
14	CV-COVID 19 Pending Response
15	CV-Poverello Center Emergency Winter Shelter

Table 7 - Project Information

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

CDBG & HOME

HCD staff reviewed guidelines and grant ranking criteria with prospective applicants and members of the public at the CDBG-HOME Application Workshop on January 16, 2020. Ranking criteria for the funds included the following: Alignment with Missoula's Consolidated Plan, Low-to-Moderate Income Benefit (focused on not only numbers served but also larger community impact), Project Feasibility, Match (applicants received points based on amount of confirmed financial match to the project), Organizational Capacity, and Community Priorities such as homelessness and creation or preservation of

low-to-moderate income housing units.

The applications submitted for HOME and CDBG funding were reviewed by staff from the Office of Housing & Community Development (HCD), and a member of the City Council, and ranked according to the criteria established in the grant package guidelines. The review team assigned points based on these criteria and then ranked the projects based on average points received. Once this ranking was complete, funds were awarded to the top-ranking projects. Requests for funding from HOME and CDBG usually far exceed available funds, and that is the primary obstacle to addressing underserved needs.

CDBG-CV CARES ACT FUNDING

HCD used a more streamlined allocation process for CDBG-CV funds provided through the CARES Act of 2020. HCD directly approached and coordinated with the local Community Organizations Active in Disaster (COAD) Task Force to identify the most pressing needs in the community for COVID response efforts and those activities that did not have any other federal funding resource available.

The COAD Task Force, composed of the organizations listed in the COAD Member Roster (See Appendix), collectively identified the highest needs that were eligible for CDBG-CV funds and sent a letter outlining those funding priorities to HCD. HCD then worked directly with the agencies carrying out those identified high-need activities to ensure there were eligible organizations, eligible activities, and able to complete all requirements for contracting, reporting, and drawdown procedures. During this process, HCD obtained documentation for each project including budget, narrative of intended outcomes, and CDBG compliance.

After review, the staff recommendations for Federal Fiscal Year 2020 CDBG, HOME and CDBG-CV awards were presented to City Council for its review beginning at a committee meeting on May 27 and ultimate approval at a full City Council meeting on June 15, 2020.

A **substantial amendment** to the Action Plan with revised CDBG & HOME allocations, and recommendations for additional CDBG-CV funding was posted on our online engagement portal EngageMissoula from November 20 through December 14 for public comment. City Council conducted a public hearing on December 7 and kept that hearing "open" virtually for public comment until final approval on December 14, 2020.

AP-38 Project Summary
Project Summary Information

1	Project Name	YWCA Missoula - Ada's Place Emergency Housing
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$24,332
	Description	YWCA Missoula's Ada's Place Gateway and Emergency Housing Program provides intakes, assessment, and case management to assist unsheltered homeless one- and two-parent families in obtaining mainstream resources, employment, and permanent housing. The program offers temporary emergency housing through 50-day stays in local motel rooms or studio apartments leased by the YWCA.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	250 families experiencing homelessness or are at risk of experiencing homelessness.
2	Location Description	<u>Case Management & Assessment</u> : 1130 W Broadway, Missoula MT, 59802. <u>Emergency Housing</u> : Budget Inn – 800 E Broadway, Missoula MT 59802; Hogan House – 246 S. 6th St. W, Missoula MT 59802; EH Studios – 430 S. 5th St. E. and 3735 Stephens Ave., Missoula MT 59802.
	Planned Activities	Gateway is the only emergency housing program for homeless families in Missoula that allows them to remain in the same location while enrolled in the program. Gateway assists homeless families and families at risk of becoming homeless through referral, personal advocacy, case management and support services and by providing short-term emergency motel vouchers and 50-day emergency shelter. All program participants are low income. These families are in need of assistance to ensure the provision of basic needs such as nutrition, clothing, shelter, education, and healthcare. The intensive case management services assist families in connecting to mainstream services with the ultimate goal of achieving permanent housing.
	Project Name	Homeward - Financial, Renter, and Homebuyer Education and Counseling
	Target Area	
	Goals Supported	Homeownership

	Needs Addressed	Rental Housing Homeownership
	Funding	CDBG: \$18,278
	Description	Homeward anticipates serving 1007 total unduplicated people through financial, renter and housing education and counseling programs. Of those served, 606 of those people will be living on low-to-moderate incomes. The activities will include financial education/counseling, rental education/counseling, and housing education/counseling.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1007 unduplicated people. Of those served, 606 of those people will be living on low-to-moderate incomes.
	Location Description	At the Poverello Center, 1110 W Broadway St, Missoula, MT 59802, and throughout Missoula.
	Planned Activities	Goal #1: Provide financial education/counseling to 250 unduplicated households , including 186 LMI households (76%) . Anticipated outcomes: increasing financial literacy and financial stability. Goal #2: Provide rental education/counseling to 110 unduplicated households , including 94 LMI households (85%) . Anticipated outcomes: housing stability and increased access to housing. Goal #3: Provide housing education/counseling to 647 unduplicated households , including 326 LMI households (50%) . Anticipated outcomes: increased access to homeownership.
3	Project Name	Poverello Center - Housing Retention Specialist
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$14,599

	Description	A Housing Retention Specialist will work with individuals housed through the Coordinated Entry System (CES) and the Poverello Center to support them in maintaining housing long term. Overall, these efforts lessen the individual and community costs of homelessness and keep every episode of homelessness "rare, brief and non-recurring." The main goal of Housing Retention is to prevent recurring episodes of homelessness. Project goals are closely aligned with national HUD HEARTH goals, and they are intentionally low due to the high challenges of housing individuals experiencing chronic homelessness and/or struggle with substance abuse and behavioral health.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	50 LMI people
	Location Description	The Poverello Center, 1110 W. Broadway, Missoula, MT 59802

	Planned Activities	<p>Leasing up: Housing Specialist works with MCES case manager (often the Pov HOT-Team) for a warm hand-off as the client leases up and moves into their new home. Housing Specialist helps client secure household furnishing and other goods.</p> <p>First month: First four client meetings-Housing Retention Specialist focuses on building rapport, renter education, supporting client(s) in a new environment and goal setting. Each meeting completed earns the client a \$10 gift card.</p> <p>Second month: meetings may diminish to twice a month, focusing on personal goals, financial management, and any issues that may arise.</p> <p>Third and fourth month: meetings may go down to once a month and focus on social/emotional supports.</p> <p>Fourth month: Client wellness survey completed w/ gift card incentive for completion.</p> <p>Months six-twelve: Meetings may continue or go down to every other month, or once a quarter. At six and twelve months, a longer evaluation meeting may take place and larger gift cards will be distributed.</p> <p>At 12 to 18 months, the housing specialist will work toward termination of the support relationship, celebrating successes and looking towards future goals.</p> <p>Quarterly project reports completed and returned to the City of Missoula.</p>
4	Project Name	Poverello Center - Rapid Intake and Assessment
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$24,332

	Description	In keeping with HUD priorities and Missoula's Reaching Home Plan, this project connects individuals experiencing homelessness promptly with appropriate resources and services in order to decrease the personal and community costs of homelessness. The project is a first point of contact for these individuals, providing immediate access to appropriate resources, especially employment and housing. The desired outcome of this project is to shorten the length of time that anyone spends homeless in Missoula. To achieve this, the project aims to 1) decrease average length of shelter stay to < 30 days; 2) conduct intake assessments with 75% of new clients each quarter; 3) divert 3% of the individuals who encounter the project from homelessness, and 4) with CES partners, participate in regular case conferences to find housing and other solutions as quickly as possible for highly vulnerable clients.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	1,300 LMI households
	Location Description	At the Poverello Center and throughout Missoula

	Planned Activities	<p>Provide people first arriving in shelter, or anyone who asks for help, with immediate resources for finding employment and housing, and to meet other needs (such as medical or mental health services, public benefits- like social security income, disability or food stamps, or substance abuse treatment). Intake assessments also provide staff with critical information about a new shelter resident's needs and challenges. Within the CES, the Rapid Intake Project supports vulnerability assessment interviews with previously un-assessed individuals. Staff members log assessment data into the CES central database, which populates a "By Name List" of the most vulnerable individuals in need of services. Members of the CES, including Poverello staff, then collaborate closely to meet the needs of the people whose needs are quantified as the greatest.</p> <p>As in previous years, we request CDBG funds to support Poverello Center Lead Staff in ongoing oversight and development of the assessment process. The Rapid Intake project has transitioned with the rest of the CES to the Homeless Management Information System (HMIS) as the centralized database into which all assessment results are entered. CDBG funds will contribute to ongoing work to transition Poverello systems to HMIS, and in turn to access reports and data from HMIS that help us to track the outcomes of our work within CES. Reliable data and clearly tracked outcomes will help the Poverello Center and other members of the CES to evaluate our own work, as well as to leverage our efforts into additional financial resources and community support for ending homelessness.</p>
5	Project Name	Homeward - Trinity
	Target Area	
	Goals Supported	Rental Housing
	Needs Addressed	Rental Housing
	Funding	HOME: \$806,000

	Description	Homewood, Missoula Housing Authority (MHA), and BlueLine Development are partnering to develop Trinity Apartments. The 202 new rental homes are located on two sites, Cooley Street (72 homes) and Mullan Road (130 homes). Trinity will be for individuals and families in a mix of 1-, 2-, 3-, and 4-bedroom homes for residents qualifying between 30% and 70% of the Area Median Income (AMI). MHA is providing 30 project-based vouchers to subsidize rents for 30 one-bedroom apartments that will serve the chronically homeless. A proposed Navigation Center will be located at the Mullan site providing access to supportive services.
	Target Date	12/31/2022
	Estimate the number and type of families that will benefit from the proposed activities	202 low-to-moderate income households will benefit
	Location Description	<ul style="list-style-type: none"> • 72 homes will be at the Cooley Site in the Northside Neighborhood in the 1600 Block of Cooley, bounded by Cooley, Stoddard, Burns and Cowper Streets. • 130 homes and the proposed Navigation Center will be in the 2300 block of Mullan in the adjacent Westside Neighborhood. • Both locations provide easy access to essential goods and services and transportation routes.

	Planned Activities	<ul style="list-style-type: none"> Trinity Apartments will provide homes that are income and rent-restricted. The rents are set by HUD and are generally calculated to set the rents at 30% of the gross income of households earning a specific AMI. At Trinity, the rents will be set for incomes at or below the 30, 50, 60 and 70% AMIs. Thus, people earning lower incomes will be able to afford the rents. MHA will provide 30 Project-based Vouchers for 30 homes at the Mullan site. The residents of those homes will pay no more than 30% of their gross income for rent. The income and rent restrictions will be required at Trinity for a minimum of 46 years. A deed restriction will be recorded on the properties to ensure this. For some people at risk of homelessness or suffering from chronic homelessness, the lack of a home they can afford is only a part of the problem. Even if they find a home they can afford, they need more support to help them keep the home. For these folks, the 30 permanent supportive homes at the Mullan site will help them keep their homes through supportive services and staff.
6	Project Name	NMCCDC- Clark Fork Commons
	Target Area	
	Goals Supported	Homeownership
	Needs Addressed	Homeownership
	Funding	CDBG: \$175,000
	Description	The proposed project is to reroof the three main flat-roof buildings, the balcony roofs, and two shingled gable-roofs, that are a part of the ADA units, at Clark Fork Commons.
	Target Date	12/21/2020

	Estimate the number and type of families that will benefit from the proposed activities	The current CFC rehabilitation project will preserve and maintain existing affordable home ownership stock in Missoula for the benefit of the larger community as well as for the individual LMI CFC owners and any resident housemates there who would otherwise need to secure shelter in competition with Missoula's notoriously cost-burdened renter population. The proposed reinvestment in these centrally located 25 homes will perpetuate the community investment in decent housing for CFC's diverse resident population.
	Location Description	CFC is located at 1401 Cedar St. near its intersection with Hillside St., in the Downtown Master Plan designated West Broadway Gateway. CFC is in low-income designated US Census Tract 2.01, now also an IRS Opportunity Zone.
	Planned Activities	NMCDC's timeline will, as closely as possible, reflect a timely bidding, letting and construction process, which corresponds to contractor availability and the 2020 building season. To advance the project as expeditiously as possible, an architect-advised bid preparation for complete reroofing of all CFC buildings will be commissioned by NMCDC in the spring of this year. If the City deems grant funds awardable, the bidding process will commence later in the spring. The construction start would be as early as CDBG allowable and as early as the selected contractor's schedule of availability within the 2020 program year beginning in July of 2020.
7	Project Name	Homeword, Inc. - CHDO Operating Assistance
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$19,700
	Description	Homeword will use CHDO Operating Assistance to support their efforts to plan and develop new housing developments that will result in increased rental and homeownership units that are affordable for low-to-moderate income households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	

	Location Description	Homewood, 1535 Liberty Lane, Missoula, MT 59808
	Planned Activities	
8	Project Name	YWCA Missoula - YWCA Facility Expansion
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$400,000
	Description	YWCA Missoula proposes new construction of a 35,000 square foot, fully accessible building to include 31 family housing rooms, and a 16-room Domestic Violence Shelter. Total project cost estimate is \$11,838,394, which includes a construction estimate of \$7,536,299. This CDBG request is for construction costs only. YWCA owns the site, sewer and water are available. Zoning allows the domestic violence shelter, and the family housing center as a conditional use. The site is centrally located at 1800 S. Third Street West, within walking distance to schools, grocery stores, public transportation, and employment opportunities. The Meadowlark will serve 100% LMI households.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	250 families experiencing homelessness or are at risk of experiencing homelessness
	Location Description	<u>Case Management & Assessment</u> : 1130 W Broadway, Missoula MT, 59802. <u>Emergency Housing</u> : Budget Inn – 800 E Broadway, Missoula MT 59802; Hogan House – 246 S. 6th St. W, Missoula MT 59802; EH Studios – 430 S. 5th St. E. and 3735 Stephens Ave., Missoula MT 59802.

	Planned Activities	Gateway is the only emergency housing program for homeless families in Missoula that allows them to remain in the same location while enrolled in the program. Gateway assists homeless families and families at risk of becoming homeless through referral, personal advocacy, case management and support services and by providing short-term emergency motel vouchers and 50-day emergency shelter. All program participants are low income. These families are in need of assistance to ensure the provision of basic needs such as nutrition, clothing, shelter, education, and healthcare. The intensive case management services assist families in connecting to mainstream services with the ultimate goal of achieving permanent housing.
9	Project Name	CV-MCCHD Community Outreach
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$832 CDBG-CV: \$81,269
	Description	The Missoula City-County Health Department's (MCCHD) vision is to provide service to unsheltered homeless individuals placed in COVID-19 quarantine and isolation locations. A Public Health Social Worker will be hired to support clients through daily wellness checks and provide isolation adherence support. The Social Worker works collaboratively with the COVID-19 Registered Nurse to assure clients wellness and basic needs are met. The Social Worker will work with community partners to support continuity to homelessness linkages to care and rehousing efforts.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	312 people served
	Location Description	Missoula City-County Health Department, 301 West Alder, Missoula, MT 59802

	Planned Activities	<p>1. The Social Worker will provide service to unsheltered clients in Covid-19 quarantine and isolation locations.</p> <p>2. The Supervisor will provide support for social worker and grant requirements.</p> <p>3. Office supplies, cell phone and laptop are needed for offsite protective care of client.</p> <p>4. Travel mileage is needed to coordinate community services.</p> <p>5. Personal Protective Equipment is needed to be prepared to protect themselves.</p>
10	Project Name	CV-Poverello Center Homeless Outreach Project
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG-CV: \$161,963
	Description	The intent of the COVID-19 Homeless Outreach Project is to provide outreach services to those who have left the emergency shelter to socially distance themselves outdoors and to the increasing number of individuals who are entering homelessness due to the pandemic's economic impact. The goals of the project staff, who will work in conjunction with the existing Homeless Outreach Team, are to 1) conduct in-the-field screenings for COVID, 2) Provide COVID-19 education, and 3) support individuals who are unsheltered in Missoula with the resources and assistance they need to meet basic human needs and to move into stable, permanent housing.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	150 unduplicated individuals in a year
	Location Description	The Poverello Center, 1110 W. Broadway, Missoula, MT 59802

	Planned Activities	In order for the Poverello to serve the increasing number of unsheltered individuals in the Missoula community, the Poverello's Homeless Outreach Team requires increased staffing. CDBG funds will add three temporary FTE positions to the HOT Team: A COVID Outreach Liaison and 2 FTE staff. Under the supervision of the liaison, who will provide leadership to the Poverello as well as the entire Coordinated Outreach Team in relation to COVID activities, the 2 FTE staff will work alongside the Homeless Outreach Team and will be specifically designated as COVID-19 Homeless Outreach Project staff.
11	Project Name	CV-Poverello Center Emergency Shelter Sanitation Project
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG-CV: \$96,171
	Description	The intent of the Emergency Shelter Sanitation Project is to ensure that the Poverello Center, which provides an essential yet congregate service within the Missoula community, is as safe and sanitary as possible for its guests, volunteers and staff. The goals of the project are to 1) keep the coronavirus from transmitting among individuals experiencing homelessness in Missoula, 2) provide as sanitary environment as possible for the Poverello's service users, volunteers and staff, and 3) to retain the Poverello's essential employees by taking every measure possible to ensure a sanitary work environment.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	1000 unduplicated individuals in a year
	Location Description	The Poverello Center, 1110 W. Broadway, Missoula, MT 59802
	Planned Activities	CDBG COVID-19 funds will be used to pay for 1.5 FTE sanitation staff as well as COVID response equipment and supplies. The 1.5 FTE includes one full-time janitor as well as a .5 FTE addition to the Facility Manager position, which is currently a .5 FTE position. The project has budgeted \$8,600 for COVID Response Equipment & Supplies, which includes a sneeze guard and its installation on the Poverello's front desk.
	Project Name	HCD CDBG Admin PY20

12	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	CDBG: \$115,373
	Description	Administrative activities undertaken by the Office of Housing & Community Development to administer CDBG funds for program year 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	
	Planned Activities	Administrative activities undertaken by the Office of Housing & Community Development to administer CDBG funds for program year 2020.
13	Project Name	HCD HOME Admin PY20
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	Planning and Administration
	Funding	HOME: \$39,409
	Description	Administrative activities undertaken by the Office of Housing & Community Development to administer HOME funds for program year 2020.
	Target Date	6/30/2021
	Estimate the number and type of families that will benefit from the proposed activities	
	Location Description	

	Planned Activities	Administrative activities undertaken by the Office of Housing & Community Development to administer HOME funds for program year 2020.
14	Project Name	CV-COVID 19 Pending Response
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$57,773
	Description	HCD will keep the remaining CDBG funds on hand to fund additional projects that arise during the program year to meet the growing needs of the City's at risk population, and to address unforeseen implications or continuing effects of the pandemic.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	TBD
	Location Description	TBD
	Planned Activities	Additional projects that arise during the program year to meet the growing needs of the City's at risk population, and to address unforeseen implications or continuing effects of the pandemic.
15	Project Name	CV-Poverello Center Emergency Winter Shelter
	Target Area	
	Goals Supported	Homelessness
	Needs Addressed	Homelessness
	Funding	CDBG: \$85,670 CDBG-CV: \$365,227

	Description	The EWS Program intends to reduce the number of adults sleeping in places not meant for human habitation in Missoula County from November 1, 2020 through March 31, 2021 during Missoula's most inclement weather. In order to meet this urgent community need, the goals for this project are to operate a temporary emergency shelter, implementing a behavior-based policy and offering 24/7 warming space while helping to prevent, prepare for, and respond to the pandemic.
	Target Date	
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 500 unduplicated individuals
	Location Description	Johnson Street Community Center at 1919 North Ave. W., Missoula, MT
	Planned Activities	CDBG COVID19 funds will be used primarily to pay for salaries and wages. The positions covered under these salaries and wages will be an HR Assistant, an Assistant Shelter Manager, Direct Care Staff, and a Driver. Additional uses for the remaining CDBG COVID19 funds will include staff standard benefits, hazard pay, building use costs, and Direct Client Assistance. Direct Client Assistance represents additional costs such as office supplies, office expenses, accounting, travel/training, and contracted program services.

AP-50 Geographic Distribution – 91.220(f)

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

The City directs its efforts to projects that identify specific needs for low- and moderate-income (LMI) persons and households rather than direct its allocations of CDBG or HOME to any particular geographical section of the City. Missoula is small enough that concentrations of minorities vary throughout the City. According to the 2019 ACS, about 8.8% of Missoula's population were non-white and 3.4% were classified as Hispanic of any race. An area of minority concentration is defined as census tracts where the minority concentration is at least 5% greater than the City as a whole. Therefore, census tracts or areas with 13.5% or greater minority population would be considered an area of minority concentration. Missoula is not racially diverse, and no census tracts in Missoula that meet the definition of area of minority concentration. The largest minority groups are "Two or More Races," "Hispanic," and "American Indian."

The City has identified six Urban Renewal Districts (URD) within City limits, which are designated as revitalization areas. HCD staff will collaborate with initiatives in these URD's focused on comprehensive neighborhood revitalization.

Geographic Distribution

Target Area	Percentage of Funds
Missoula	100%

Table 85 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Missoula does not prioritize how it allocates its investments in the community on a geographic basis. All awards are made based on need of low- and moderate-income persons and households. Some CDBG awards are made on the basis of a neighborhood consisting of census tracts that have more than 51% of their residents whose incomes are less than 80% of the area median income. That is the only geographic distinction made for Missoula CDBG or HOME projects.

Discussion

N/A

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

In the past several years, Missoula has seen remarkable growth in its economy and population. This growth and vitality, however, has brought challenges. Home prices have steadily increased in recent years, outpacing wage growth and causing housing affordability to be a challenge for many Missoulians. From young families to retirees, students to large employers, the increasingly expensive housing market is unaffordable to more than half of households in Missoula. Surveying in 2020 revealed a widespread perception of affordability problems in the City, with a majority of respondents agreeing that the biggest housing challenges facing Missoula are a lack of affordable rental homes and homes to purchase.

During the 2020 Program Year, Home and CDBG funds will be used to assist low-income persons in at least 25 households by providing rehabilitation that will help to preserve and maintain 25 existing affordable homes; 24 of the 25 units will, upon resale, continue to be limited to purchase by income-qualified, HUD-eligible, households. Additionally, supplemental funding will be provided to a PY20 project for 202 new rental homes for residents qualifying between 30% and 70% of the Area Median Income. CDBG funds will also provide supportive services to approximately 2,600 individuals who will benefit from emergency shelter, coordinated entry system assessment and entry, housing retention support, and financial and renter education

One Year Goals for the Number of Households to be Supported	
Homeless	3,812
Non-Homeless	1,234
Special-Needs	0
Total	5,046

Table 9 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	202
Rehab of Existing Units	25
Acquisition of Existing Units	0
Total	227

Table 10 - One Year Goals for Affordable Housing by Support Type

Discussion

There are ranges of institutional obstacles and public policy that may pose barriers to creating affordable housing. Most of the barriers to affordable housing identified in the Missoula community are due to regulatory restrictions, a lack of funding sources, and a lack of partnership and community

cohesion around the construction of affordable housing.

Perhaps the single largest and most important strategy to remove these barriers is the City of Missoula's Housing Policy. This policy has been developed over a two-year period through a community-driven process involving hundreds of Missoulians volunteering their time to help write the policy. It aims to create a cohesive policy and program approach in the city to minimize barriers and provide financial incentives where possible to promote the production and preservation of diverse, healthy, and safe homes for Missoulians. The policy includes working closely with several affordable housing development partners whose mission-driven approach provides opportunities to increase affordable housing in the City. It also includes recommendations for code changes to reduce regulatory barriers and the creation of a flexible, local funding source to support the construction of affordable housing.

This policy was adopted in the PY19 Action Plan year and will be fully implemented during the 2019-2023 Consolidated Plan cycle. This involves strategically devoting city resources, including CDBG and HOME dollars, to construction and rehabilitation of affordable housing for low- and moderate-income Missoulians. It is anticipated that during this period the City will have the opportunity to support the construction of new rental units, additional housing for the homeless, and new homeownership opportunities. It is estimated that the City will provide housing to approximately 315 extremely low-income, low-income, and moderate-income families through these various efforts.

Additionally, the City is continuously reviewing its available vacant public lands to support residential development. Given the need to produce more affordable housing, the City is evaluating these parcels to determine which may be most appropriate for housing or mixed-use development. The City of Missoula is in the process of developing a formal public land disposition policy, which will guide the development of two city-owned 5+ acre parcels in Qualifying Census Tracts and a newly designated Opportunity Zone.

AP-60 Public Housing – 91.220(h)

Introduction

The City of Missoula's public housing authority is the Missoula Housing Authority. The Missoula Housing Authority (MHA) provides quality-housing solutions for low- and middle-income households in Missoula and the surrounding area.

Missoula voters created the Missoula Housing Authority in 1978. Currently, Montana state law states that public housing authorities shall address the problems of poor building conditions, improper planning, excessive land coverage, and unsafe conditions caused by overcrowding. To solve these problems, MHA is authorized to purchase property, demolish and rebuild areas of unsafe housing, and build new housing projects.

MHA operates and administers public housing, Housing Choice Vouchers (previously known as Section 8), Shelter Plus Care, Single Room Occupancy (SRO), and housing for homeless veterans' programs. It also develops affordable rental properties and provides rental management services to a number of affordable housing projects in Missoula. MHA provides subsidized housing (PH, HCV, SPC) for over 1,000 families, and owns (sometimes in partnership) and manages affordable housing for 535 other households.

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

In July 2018, Missoula Housing Authority converted the application process for Public Housing and Housing Choice Vouchers from a paper application to online applications, making it easier and much more convenient for people to apply. Major upgrades to siding, windows, kitchens, bathrooms, and flooring in about 20 properties are scheduled to be completed in 2019-2020. Interior work will be scheduled in vacant units, minimizing the disruption to tenants. Additional renovations to Public Housing homes have been scheduled for winter 2019/spring of 2020 and include replacement of siding and windows at several multi-family sites, some concrete repair and complete rehabs of master bathrooms in 24 homes.

MHA is in the planning phase of a new HUD program referred to as "Streamlined Voluntary Conversion." This program will convert all Public Housing units to project-based Housing Choice vouchers. The homes will continue to be owned and managed by MHA with very little disruption, if any, to the current residents. The conversion places these important subsidized units on a more stable funding platform, providing tenants with more security and the option of portability, which is not available to them under the Public Housing program. The rent they pay remains the same and they will still have access to the Family Self-Sufficiency Program, a program that assists them with overcoming barriers to employment.

The anticipated date for conversion is late spring 2020.

Missoula Housing Authority is in the construction phase of a 12-unit apartment complex that will house chronically homeless individuals in the community who are frequent utilizers of services. Construction is scheduled to be complete in winter 2020.

Also scheduled for 2020-2021 is the development of a new 200-unit affordable housing complex called Villaggio, which will include 32 units with project-based vouchers, allowing the project to reach down to lower income levels than would be possible without the vouchers.

Another exciting project in the planning phase is Trinity Apartments. This project is a collaboration among another non-profit developer, a private developer, and supportive service providers. It includes 202 units of homes people can afford on two separate sites. Thirty permanent supportive housing vouchers will be placed in one of the sites, along with a navigation center to provide supportive services for the residents and others in the community.

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

The Housing Authority's Resident Advisory Board meets once a year and advises staff and the Board of Commissioners on policies of interest to them. MHA has had for many years a Housing Choice Voucher Homeownership program, which is open to voucher and public housing program participants. Residents are offered the services of FSS (Family Self-Sufficiency) Coordinators. A key component of the PH FSS program are the escrow accounts made available to families, many of whom utilize these funds for homeownership. Currently 21 families in PH FSS have escrow accounts established and 19 are currently making monthly deposits in their accounts. The average family earns \$200.00 per month. Total escrow being held for these families is \$90,083.

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

The Missoula Housing Authority is a high-performing agency.

Discussion

N/A

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Missoula's Continuum of Care (CoC) strategy includes triage, diversion, crisis stabilization through outreach, emergency shelter, and information and linkages using the coordinated entry system; assistance with securing resources and essential social services; housing stabilization through prevention programs, rapid re-housing assistance, transitional housing, and case management; permanent supportive housing; and finally, interdependency in the market economy. Missoula's strategy was developed and is implemented and coordinated by the At-Risk Housing Coalition (ARHC). ARHC is an ongoing formal task force comprised of representatives of health and human service agencies and City and County governmental agencies. Since its inception in 1992, ARHC has worked to establish a common understanding of the issues surrounding low-income housing and homelessness in Missoula, and to develop a comprehensive plan with long- and short-term solutions. Projects are supported by ARHC-member agencies, and through grant funding administered on behalf of the community by local government or private non-profit entities.

The City and County have been key collaborators in the Missoula CoC and in community-wide planning processes designed to address the issue of providing adequate housing for low-income residents. The Office of Housing & Community Development (HCD) guides the work of ARHC by providing meeting coordination, facilitation of communications and strategies, and clerical support.

In October of 2012, the Reaching Home Work Group, convened by Mayor John Engen, released "Reaching Home: Missoula's 10-year plan to end homelessness (2012-2022)." In September 2013, a Reaching Home Coordinator was hired to begin implementation of the 10-year plan. The ARHC Executive Committee, comprised of the executive directors or upper-level managers of governmental and social service agencies that give direct assistance to people who are homeless or are at-risk of becoming homeless, works closely with the Reaching Home Coordinator on plan development and implementation.

In 2020, Missoula and the world face an unprecedented public health crisis with the COVID-19 pandemic. This crisis has created emergent needs especially in our Coordinated Entry System, Missoula's homelessness response sector. The choice to use CARES Act 2020 funds to support our shelter system and unsheltered homeless populations in particular was made based on coordination with and a formal request from the City-County Health Department and County Emergency Operations Management's Community Organizations Affected by Disaster (COAD) Homelessness Task Force. In response to these needs and the connection to our existing consolidated plan goal, these funds will be used to help stop the spread of COVID-19 citywide by supporting outreach, services, and appropriate supportive services for homeless individuals in isolation and quarantine in compliance with U.S. Centers

for Disease Control and Prevention guidance.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

In 2020, the City will reach out to homeless persons through the following grant-funded programs and activities: the Poverello Center, which will provide Housing Retention Services and Rapid Intake and Assessment to homeless individuals, as well as supporting outreach, services and appropriate support to unsheltered homeless individuals in order to help stop the spread of COVID-19; the Missoula County Health Department will provide support and service coordination for homeless individuals in isolation and quarantine in response to the pandemic; and the YWCA of Missoula for the Ada's Place Emergency Housing Program, which offers motel vouchers for homeless families. In addition, the "Meadowlark" Housing Facility broke ground in August 2019 and is estimated to be completed the beginning of 2021. The new facility will replace the need for motel vouchers and provide critical support and shelter in a single location.

Several programs in Missoula specialize in reaching out to homeless persons, assessing their individual needs and providing a wide-range of unduplicated services. As part of our Coordinated Entry System implementation, Missoula operates a Coordinated Outreach Team comprised of staff from the Poverello Center's Homeless Outreach Team (H.O.T.), Western Montana Mental Health Center's federally-funded PATH program (Projects for the Assistance in Transitioning from Homelessness), Open Aid Alliance's Peer Support and harm reduction "Uncovery" treatment program, Volunteers of America, Missoula Police Department's Downtown Business Improvement District Officer and Hope Rescue Mission. The group assesses need and identifies access barriers for people experiencing chronic homelessness and households that need to be met "where they are at" – literally and circumstantially. This team serves as a Coordinated Entry Service Access Point, providing basic need survival items, like food, tents and clothing items. They also provide short-term case management as well as testing services (HIV, HEP C and Syphilis), syringe exchange services, overdose prevention training and supplies and peer services.

Lastly, the City purchased Outreach Grid, which provides a centralized platform that allows outreach workers to collect and store client and camp information and to provide referrals for individuals to services. This platform also engages community stakeholders by allowing them to contribute information that will assist in identifying and engaging homeless individuals and households, and connecting those at risk to proper housing and services. Training and implementation in this software is underway.

In January of each year, the At-Risk Housing Coalition organizes Project Community Connect, a one-day,

one stop event aimed at connecting homeless persons and those at-risk of becoming homeless with critical social services. In 2020, more than 90 community volunteers and 60 government agencies, non-profit providers, and 115 local business members came together to provide 2,563 direct services to approximately 541 people (includes 159 children) at the event, with 61 families in total and 45 pets. The next Project Community Connect event is scheduled for January 2021, in conjunction with the annual nationwide point-in-time homeless count.

Addressing the emergency shelter and transitional housing needs of homeless persons

The Poverello Center serves as Missoula's primary emergency shelter for homeless individuals who are not acutely intoxicated. The Poverello offers 115 individual beds, and has 40 overflow beds. In November of 2019, the Poverello began operating the Emergency Winter Shelter Program in order to reduce the number of adults sleeping in places not meant for human habitation in Missoula. The Poverello shifted their "zero drug/alcohol policy" to a policy based on one's ability to be safe, kind and respectful during this period of time. During winter 2019, the Poverello's lowest census was 140 and their highest was 210. The COVID-19 Pandemic presented extra challenges to providing safe and warm space through the 2020 winter; the Poverello's sheltering capacity was reduced to 88 people a night to maintain social distancing protocols. Because of the reduced capacity of the Poverello Center and the need for social distancing, a larger winter shelter location was needed. The new location can sleep 150 people, and all are socially distanced. During the day, people experiencing homelessness are able to access day-time services at the Poverello Center as well as utilize this new location as a warming space.

Although Missoula does not have a physical emergency shelter for homeless families, the YWCA Gateway Assessment Center and Ada's Place Emergency Housing Programs (which receive CDBG public service funds) provide intake, assessment, and case management to assist homeless one- and two-parent families with obtaining resources, employment, and permanent housing. The programs offer two types of temporary emergency housing: one- to three-night emergency motel vouchers through the Gateway Assessment Center, and 50-day motel stays through Ada's Place Emergency Housing Program. The YWCA also manages the Pathways domestic violence shelter, which offers emergency shelter for women and children in crisis from domestic violence and/or sexual violence. The shelter contains 5 individual beds and 14 family beds.

Additional emergency shelter programs include Family Promise of Missoula, which offers emergency shelter and case management to homeless families for up to 90 days through a network of congregations. The Missoula Interfaith Collaborative (MIC) and YWCA have partnered to make available transitional housing for families experiencing homelessness. First Presbyterian Church owns a house that the church has dedicated for use as transitional housing for a family that would otherwise be homeless. The MIC and YWCA conduct intake and placement, as well as ongoing case management for families living in the house. The two organizations are working towards adding more church-sponsored

houses to their transitional housing inventory.

In addition, YWCA and the Missoula Interfaith Collaborative “Meadowlark” Housing Facility broke ground in August 2019. This new facility will replace the need for motel vouchers and provide critical support and shelter in a single location. It’s estimated to be completed by early 2021 and will have 31 rooms for families experiencing homelessness and 13 rooms for individuals and families fleeing domestic violence, 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.

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

Missoula currently provides several forms of rental assistance and supportive housing to shorten the length of homelessness and facilitate a successful transition into safe, stable, and permanent housing. The YWCA’s rapid re-housing program can serve up to 80 homeless families in Missoula County who are living on the street, in emergency shelters, or who are fleeing domestic violence with rapid re-housing assistance and case management. Priority placement is given to chronically homeless families; and short-term (up to 2 months), and/or medium-term (up to 12 months), tenant-based rental assistance and social services are offered to participating families, depending on their needs.

The YWCA rapid re-housing program works in coordination with Missoula’s Coordinated Entry System and the Salvation Army Emergency Winter Shelter rental assistance program to connect eligible individuals and families with the most appropriate forms of housing assistance. The rapid re-housing service providers meet as needed to coordinate services in a manner that maximizes the collective impact of rapid rehousing funding in the Missoula community.

In Missoula, ESG funding is awarded directly to the Human Resource Council (HRC). The ESG rapid re-housing (RRH) program can be used to assist homeless individuals in a three-county area with any of the following: one to three months of rental assistance, a rental security deposit equal to no more than two months’ rent, last months’ rent, a utility security deposit, rental application fees, utility payments, utility arrears up to six months, and arrears from a prior rental. The ESG RRH program targets individuals who meet the literally homeless definition (at a homeless shelter, place not meant for human habitation, hotel if paid for by charitable organization and transitional housing if they were homeless at the time of

entry) and receives direct referrals from Missoula's Coordinated Entry System.

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

The Missoula community has a robust collaborative effort that engages in system level planning aimed at addressing prevention, systems of care, and planning for successful discharges.

The At-Risk Housing Coalition (ARHC) convenes and monitors the Salvation Army's Winter Shelter rental assistance program. This program operates each December through April with the mission of keeping people housed during the coldest months by providing eviction prevention rental assistance to those at risk of homelessness. A committee comprised of ARHC members from four agencies screens applications for Winter Shelter funds and selects recipients. Additionally, the Youth Crisis Diversion Project works to keep youth from becoming homeless and unaccompanied by working with families in crisis and providing them with the necessary counseling and case management to work through issues in the home. Note: Due to the COVID-19 Pandemic, a larger location was used through 2020 winter because of the reduced capacity of the Poverello Center and the need for social distancing.

In 2013, the Montana Legislature created a statewide Re-entry Task Force to bring a multi-agency focus to the state's re-entry efforts. The task force has recognized that a coordinated and streamlined approach to providing social services is the most critical component when discharging from the correctional system. The Reentry Task Force has identified housing as one of its main priorities. Individuals reentering the community from prison face significant barriers in locating and maintaining affordable housing. Since homelessness is closely associated with recidivism, it is important that former inmates have access to stable housing. Affordable, stable housing for offenders contributes to more stable relationships with children and other family members, and within the wider community.

Currently, when an offender is preparing to leave an institution, correctional staff offer assistance and referral to resources in the community. Most housing must be secured with outside family backing and financial resources. If an offender is a resident of a prerelease center, the goal is to work through the program and obtain housing, employment and a support system to strengthen the offender's ties to the community. This is accomplished through assistance given by prerelease staff and the funds an offender has obtained through employment in the community.

In addition to this work, Partners for Reintegration (PFR), a community coalition of local agencies, faith congregations, service providers, and community volunteers, including previously incarcerated individuals, is addressing homelessness and lack of access to safe, affordable housing for

returning citizens and their families.

In the fall of 2019, The Montana Continuum of Care Coalition was one of 23 locations HUD selected to participate in the Youth Homelessness Demonstration Program. Montana will receive up to \$3.4 million to address and reduce homelessness among LGBTQIA+, justice involved youth, unaccompanied minors, youth of color, foster youth and victims of sex trafficking and exploitation. Currently, Montana receives around \$2.4 million annually from HUD and this money will go toward new programs. An RFP is expected to be released in March 2020 and communities will need to ensure youth involved in the process and ensure their projects meet the following HUD Key Principles: Equity, Positive Youth Development and Trauma Informed Care, Family Engagement, Immediate Access to Housing with No Preconditions, Youth Choice, Individualized and Client-Drive Supports and Social and Community Integration.

Discussion

The Strategic Goals in the action plan and in the five-year Consolidated Plan contribute to the City's overall effort to reach out to homeless persons by working to fully implement Reaching Home: Missoula's 10-Year Plan to End Homelessness. The city's entire homelessness infrastructure is guided by this 10-Year Plan. The At-Risk Housing Coalition (ARHC), which is Missoula's Continuum of Care organization, implements the Coordinated Entry System of the 10-Year Plan, which aims to prevent and divert households from entering the homeless system, reduce duplication of services, provide data to improve outcomes, and result in prioritizing limited housing resources. Coordinated Entry not only saves lives, but it saves our community money as well.

This Plan's Homelessness Goal (Goal 3), directly speaks to the Coordinated Entry System and aims to strengthen and build capacity in that system. Goals 1 (Rental Housing) and 2 (Homeownership) contribute to this homelessness system by aiming to create more home types that Missoulians can afford, lessening pressure on the rental and homeownership markets.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

A range of barriers to affordable housing development were identified through the development of the 2019-2023 Consolidated Plan and in the 2018 report commissioned by the City and Missoula Organization of Realtors entitled “Making Missoula Home.” Barriers identified tended to fall into one of four categories: regulatory environment, housing development costs, funding resources, and community awareness and alignment around the problem. The City housing policy was released in the spring of 2019 and aims to address these barriers. The City of Missoula is actively working on the implementation of these policy efforts.

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

Most of the barriers to affordable housing identified in Missoula’s 2019-2023 Consolidated Plan are due to regulatory restrictions, a lack of funding sources, and a lack of partnership and community cohesion around development of affordable housing. Perhaps the single largest and most important strategy to remove these barriers is the City of Missoula’s forthcoming Housing Policy. This policy has been developed over a two-year period through a community-driven process involving hundreds of Missoulians volunteering their time to help write the policy. It aims to create a cohesive policy and program approach in the city to minimize barriers and provide financial incentives where possible to promote the production and preservation of diverse, healthy, and safe homes for Missoulians. The policy includes working closely with several affordable housing development partners whose mission-driven approach provides opportunities to increase affordable housing in the City. It also includes recommendations for code changes to reduce regulatory barriers and the creation of a flexible, local funding source to support the construction of affordable housing.

Our Missoula Growth Policy, most recently updated in 2015 and undergoing a review in 2020 provides important strategies to remove barriers to affordable housing and works closely with the Housing Policy. It notes the need to “grow inward” where infrastructure already exists, and increase “the amount of land zoned for multi-dwelling development.” Objectives in the Growth Policy to address barriers to affordable housing include rezoning land for multi-family development, modifying the zoning regulations to provide more options for affordable housing, in-fill development on under-utilized parcels and potential redevelopment of brownfield sites. The Growth Policy also recommends engaging community leaders and community groups to build support for multi-family and affordable housing

developments.

The Urban Fringe Development Area Project (UFDA) first started in 2007. Renamed the Our Missoula Development Guide (OMDG) in 2019, this project works to plan how to accommodate a projected 15,000 new dwelling units over the next 15-years. The OMDG project provides the public and decision makers with detailed community demographic profile, growth pattern information and a database of information important to the discussion of growth. The forthcoming update of the OMDG development yearbook will better identify locations where housing (including affordable housing) can be efficiently developed. Criteria such as proximity to services and adequate infrastructure will be considered while at the same time ...“avoiding promotion of costly low-density development and development that impacts natural resources.”

Discussion:

The Office of Housing & Community Development is actively engaging in the implementation process for city housing policy, which will address some of the barriers to affordable housing discussed in prior sections. HCD will also continue to work with and partner with City Development Services and partner organizations in the community to address these barriers and further access to affordable housing community-wide.

AP-85 Other Actions – 91.220(k)

Introduction:

The Office of Housing & Community Development (HCD) administers the City of Missoula's HOME and CDBG allocations, though additional funding efforts add value to these investments. The Missoula Redevelopment Agency administers Tax Incremental Financing (TIF) in six Urban Renewal Districts. Whenever possible, HCD leverages TIF resources from MRA to support HOME and CDBG-funded projects. In addition, the City of Missoula administers EPA Brownfields Assessment and RLF Cleanup funds and often utilizes these funds to facilitate affordable housing development.

Actions planned to address obstacles to meeting underserved needs

Missoula holds an annual Community Needs Assessment (CNA) meeting to gather comments from the public and community housing and public service providers as to what are perceived as the needs of the community in the areas of housing, economic development, public improvements and public services. The CNA meeting will continue to take advantage of media and other outreach avenues to reach areas of underserved needs.

The primary obstacle to addressing underserved needs is the fact that funding levels are simply insufficient to meet the needs. Requests for funding from HOME and CDBG usually far exceed funds available. To address the obstacle of limited funding, the City employs ranking criteria for the funds weighing most heavily on the community impact that will result from these investments.

The Missoula City Council adopted a comprehensive citywide Housing Policy, entitled "A Place to Call Home: Meeting Missoula's Housing Needs" on June 24, 2019. This policy aims to leverage all city assets and funding sources available to support underserved needs, especially in the realm of housing affordability.

Actions planned to foster and maintain affordable housing

Most of the barriers to affordable housing identified in Missoula are due to regulatory restrictions, a lack of funding sources, and a lack of partnership and community cohesion around affordable housing. Perhaps the single largest and most important strategy to remove these barriers is the City of Missoula's comprehensive citywide Housing Policy, entitled "A Place to Call Home: Meeting Missoula's Housing Needs," which was adopted in 2019. This policy was developed over a two-year period through a community-driven process involving hundreds of Missoulians volunteering their time to help write the policy. It aims to create a cohesive policy and program approach in the city to minimize barriers and provide financial incentives where possible to promote the production and preservation of diverse, healthy, and safe homes for Missoulians. The policy includes working closely with several affordable housing development partners whose mission-driven approach provides opportunities to increase affordable housing in the City. It also includes recommendations for code changes to reduce regulatory

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The “Our Missoula Development Guide: Looking Forward” report continues the legacy of the former Urban Fringe Development Area (UFDA) project that started in 2007. The report provides a new Development Model intended to replace the previous Residential Allocation Map. It provides guidance to the public and decision-makers for the implementation of the goals, policies, and objectives in the Our Missoula Growth Policy. The model joins Growth Policy recommendations with recent development data to help identify quality places that provide opportunities for creating a supply of land that meets the 650 residential-unit-per-year projected demand. The methodology is illustrated through mapping Capability, Capacity, and Suitability in this Looking Forward report.

Actions planned to reduce lead-based paint hazards

The City of Missoula works to address lead-based paint (LBP) hazards as applicable on any city project. This includes new construction on sites that require site contamination cleanup (using Brownfields funds), homeownership rehabilitation projects, and down payment assistance loans. All homeowner rehabilitation or rental assistance projects funded through the City’s HOME or CDBG programs require that units constructed prior to 1978 must pass a visual inspection for lead-based paint by certified LBP inspectors. Owners or managers are required to complete a disclosure certification of their knowledge of the use of LBP in the unit; potential tenants or buyers are provided a brochure outlining LBP hazards, and a Lead Warning Statement is attached to the rental lease or home purchase documents. If required, mitigation procedures must be successfully completed prior to occupancy, and a second inspection is done to verify compliance. If the owner/landlord is unwilling to abate identified LBP hazards, the assisted client is directed to find another unit.

In addition, the Missoula City-County Health Department provides lead testing upon request and provides brochures and a video about the hazards of lead in paint and other materials.

Actions planned to reduce the number of poverty-level families

The City of Missoula and the Office of Housing & Community Development make conscious efforts to

coordinate and closely align action plan goals for HUD-Funded Programs with other city planning efforts. This plan and the goals contained within it are meant to work closely with other existing efforts to alleviate poverty in Missoula. The first two goals of this plan, Rental Housing and Homeownership, are intended to bolster and support the City Housing Policy as well as “Reaching Home: Missoula’s 10-Year Plan to End Homelessness” by providing intentionality and resources to meet the goals contained in those plans and policies. These goals also support and speak to Our Missoula Growth Policy and the Our Development Guide, both of which aim to help Missoula meet its housing needs through smart, sustainable growth. Goal 3 of this plan, Homelessness, speaks directly to building capacity and supporting the 10-Year Plan to End Homelessness and the At-Risk Housing Coalition in Missoula.

Actions planned to develop institutional structure

The Office of Housing & Community Development (HCD) is a relatively new division within the City of Missoula’s government created in July 2016. Currently, HCD consists of a Director, a Community Development Manager, two CDBG-HOME Grants Administrators, a Reaching Home Coordinator and a Program Specialist, and an EPA Brownfields Grants Administrator. In July 2019, HCD assumed oversight of two existing city departments, the Office of Neighborhoods and Energy Conservation/Climate Action. The mission of these departments to empower our neighborhoods, increase quality of life, and address sustainability across the community will strengthen the work of HCD and further capacity to achieve our goals. The office has recently had an AmeriCorps VISTA, as well as interns from the University of Montana.

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

Missoula has various public and private housing and social services agencies that coordinate a number of activities through different avenues.

The At-Risk Housing Coalition (ARHC), a coalition of health, human service, and local government agencies that was formed in 1992, works on issues concerning low-income housing and homelessness in Missoula and coordinates local efforts to plan and deliver comprehensive services through a Continuum of Care (CoC). In January of each year, ARHC organizes a Project Community Connect event: a one-day, one-stop event aimed at connecting homeless persons (sheltered and unsheltered) and those at-risk of becoming homeless with core social service agencies. The event offers an opportunity to assess and address the needs of many of Missoula’s homeless persons who are unassisted.

Nonprofit housing developers, primarily Community Housing Development Organizations, meet occasionally to discuss future projects and local issues affecting housing. Private for-profit housing developers, realtors, nonprofits, and others are also part of those discussions from time to time. The annual HOME and CDBG workshop has also become an avenue for discussion and coordination of efforts, as well as a key time to synchronize timing of applications for local and state funding for projects

to maximize available funds and increase the success rate for projects to be developed in Missoula.

Missoula participates in the statewide Montana Housing Coordinating Team, which is organized by the Montana Department of Commerce. Meetings are held quarterly to discuss affordable housing, new developments, funding opportunities and other currently available resources and plans.

Additionally, through the implementation of the comprehensive housing policy, the City of Missoula has created several citizen-led advisory groups to assist in successful policy implementation. These include an implementation team to set goals and ensure accountability to the plan, and a citizen advisory group, ensuring diversity in homeowners, renters, and incomes, to provide guidance on annual assessment and goal setting.

Discussion:

None

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(l)(1,2,4)

Introduction:

All CDBG funds expected to be available during the program year include program income that will have been received before the start of the next program year. Because the City does not have programs for Section 108 loans, surplus from urban renewal settlements, line of credit for planned use not included in prior plans, or float-funded activities, there is subsequently no program income from these programs. All program income will be expended before or in conjunction with allocated CDBG or HOME funds, and for activities that benefit persons of low- and moderate-income.

HOME funds expected to be available during the program year include program income that will have been received before the start of the next program year, and will be spent for activities that benefit persons of low- and moderate-income. HOME funds are not used to refinance existing debt secured by multifamily housing that may be rehabilitated with HOME funds.

The City of Missoula does not have program funds for ADDI, HOPWA or ESG.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(l)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	11,083
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	11,083

Other CDBG Requirements

1. The amount of urgent need activities 0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. 84.00%

HOME Investment Partnership Program (HOME) Reference 24 CFR 91.220(l)(2)

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

24 CFR 92.205 describes the following as forms of investments allowed by the HOME program:

(1) A participating jurisdiction may invest HOME funds as equity investments, interest-bearing loans or advances, non-interest-bearing loans or advances, interest subsidies consistent with the purposes of this part, deferred payment loans, grants, or other forms of assistance that HUD determines to be consistent with the purposes of this part. Each participating jurisdiction has the right to establish the terms of assistance, subject to the requirements of this part.

(2) A participating jurisdiction may invest HOME funds to guarantee loans made by lenders and, if required, the participating jurisdiction may establish a loan guarantee account with HOME funds. The HOME funds may be used to guarantee the timely payment of principal and interest or payment of the outstanding principal and interest upon foreclosure of the loan.

Missoula does not intend to use any other form of investment beyond those listed above

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

In awarding HOME funds for homeownership, including down payment assistance, closing costs or
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other HOME assistance provided directly to the homebuyer, the City of Missoula has adopted the recapture provisions as specified by 24 CFR 92.254 and described in detail below. Homebuyers assisted under HOME will be required to adhere to recapture guidelines applied to their home. An organization awarded HOME funds (the “Subrecipient”) for homebuyer assistance will be instructed to use the recapture method, and must submit their policy for the applicable recapture method if a home is sold during the period of affordability.

In accordance with 24 CFR 92.254(a)(5)(ii)(A)(5), which states “If the HOME assistance is only used for the development subsidy and therefore not subject to recapture, the resale option must be used,” if the City of Missoula provides HOME assistance as development subsidy only, it will follow the resale provisions detailed in the full City of Missoula Resale and Recapture Policy. In accordance with HUD guidance, these resale provisions will apply to all Program Year 2018 HOME-assisted housing development activities as well as any homebuyer development projects that were approved in previous program years and are completed during PY2020.

To see the full City of Missoula Resale and Recapture Policy, contact the Office of Housing & Community Development at (406) 552-6396 or visit <https://ci.missoula.mt.us/2086/Housing-CommunityDevelopment>.

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

To enforce HOME Program requirements, a Restriction Agreement, Subordinate Deed of Trust, and Promissory Note are used and contain the following provisions:

- Principal residency requirement.
- Equity share provision upon sale of the home purchased with HOME fund assistance.
- Equity sharing based on the ratio of subsidy provided to the purchase cost of the home.
- Recapture provision is based on net proceeds available from sale, transfer or foreclosure of the home.
- The Restriction Agreement, Subordinate Deed of Trust, and Promissory Note are executed at the closing for the home purchase and are recorded at that time.

4. Plans for using HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds along with a description of the refinancing guidelines required that

will be used under 24 CFR 92.206(b), are as follows:

The City of Missoula does not currently use or plan to use HOME funds to refinance existing debt secured by multifamily housing that is rehabilitated with HOME funds.

The City of Missoula is committed to complying with all applicable CDBG and HOME regulations.

None