CONSOLIDATED PLAN PUBLIC HEARING

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Robert Gaudin, Facilitor

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WEBINAR PARTICIPANTS

DONNA HOUSTON
The Center for Children & Families
Billings, Montana

ED MEECE
City Manager, City of Livingston, Montana

NANCY HART
Executive Director
Missoula Housing Authority, Missoula, Montana
MR. BRUMFIELD: Good morning.

Thank you guys for all getting up so early after I'm sure being out all hours of the night last night.

So we are here at our Consolidated Plan breakfast and hearing and presentation and all of that good stuff.

A couple of just housekeeping things.

We are doing this via a Webinar also, and we have several folks on, so when you're talking, please use a microphone. There os no exceptions. You won't be heard if you are not talking into a microphone.

For folks that are on the Webinar, if you could raise your hand or somehow get our attention if you have a comment or would like to ask a question, that would be really great.

Also, on the Webinar, *2 will mute your phone as well as unmute your phone.
So if you're not talking, or you're off shuffling papers or doing whatever you are doing, please mute your phone. It's very helpful.

The other thing I'd like to remind folks is to sign in. I think we might have a few staff. If you haven't, they can come around with sign-in sheets.

If you have not signed in to this hearing this morning, we need an official record of that. Please do so. Signing into the conference is not good enough.

So, we're going to make you work for your breakfast this morning.

I also wanted to remind folks, we've got a couple of surveys that are out there in connection with the Consolidated Plan. This billboard up here shows those two surveys. So you can go up -- what are those things called?

THE AUDIENCE: QR codes.

MR. BRUMFIELD: QR codes, yeah.

So, I need to really get with it, don't I?
If you do your QR code on it, it will take you right to it. I don't think they're long or extensive surveys, so we really would appreciate you guys doing it.

The first one is a Fair Housing survey, and the second is a -- I didn't write it down.

AUDIENCE: Community Development survey.

MR. BRUMFIELD: Oh, Community Development survey.

So that would be awesome.

And then I just wanted to remind folks, too, and this is for this morning as well as our next kind of nuts-to-bolts planning session, as well as the whole conference. We're going to post all of the presentations on the housingmt.gov website.

So, you know, we probably won't have it done by the end of the week, but hopefully sometime next week, we will have these presentations.

I've had several questions about, "Hey, you know, could I take a look at Rick's
presentation again", or something. So those
things will be out there, and I just wanted to
let you know that is a resource for us.
So, with that, it is indeed my pleasure
to introduce Rob Gaudin from Western Economic
Services.
Rob, I've known Rob for years and
years. Gosh, I don't even know, I think I met
you back in '95, when I started at the Board of
Housing.
But, Rob has worked with us and helped
us with the Consolidated Plan, you know, on and
off for a number years, and he's become really
active in what we are doing now, especially with
our Five-Year plan.
So, it's my pleasure to introduce Rob
and let him lead our discussion.
Rob, welcome.
MR. GAUDIN: Thank you very much,
Bruce.
I do want to say that actually my
firm and myself have been working for Commerce
for 28 years. Over that period of time, we've
learned a lot together.

But I also want to add, I'm actually from Hamilton, and my first job was working for one of our former governors, so I have some, you know, relationship with others throughout the state. So, it's indeed a pleasure to be back once again.

You know, the firm, Western Economic Services, began really right here in Montana, and it's kind of a homegrown thing. Now we have clients from Boston to LA, you know, from here to Mississippi, to New Mexico and all around the U.S. It's approximately 28 states.

So, I want to thank you very much for supporting me in the very beginning, and here we are once again working together.

The idea behind the Consolidated Plan, you know, 20 years ago, HUD decided to consolidate, you know, several programs into one application process. The idea was to make -- at least in theory, make this just a little bit more efficient.

Now, with one application and one
public review process, and so on, and to a large extent, that has been true.

The HOME program, the National Affordable Housing Act of 1990, kind of made this Consolidated Plan and process a little bit, you know, all about housing, so that's really kind of important, and less so in terms of the recording and planning for community development. But, they are also both very important.

The kinds of things we have to do are the Five-Year Strategy, as Bruce noted, and

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Annual Action Plan. There's also a Fair Housing piece, as indicated by the survey.

You know, the Fair Housing piece is important. A few years ago, there was a county that got sued for not certifying that they're affirmatively furthering Fair Housing, that in the end, they lost their Annual Action Plan funding.

So it's something that I'd ask us to pay a little bit closer attention to these days.
But ultimately, the planning process,
we really want to take a look how to gauge what
our needs are, what do we think our housing and
community development needs are; how do we
prioritize them; what do you think we ought to
do about it?

Ultimately, we're trying to figure out
how we're going to spend our money, right? How
are we going to allocate them geographically, by
kinds of project, kinds of topics?

So these are the things that HUD wants
us to see in terms of a five-year or longer term
planning horizon.

Of course, you know, there's some

national objectives that we need to have
organized in a certain way, you know, providing
decent housing, a suitable living environment,
which is largely infrastructure, and economic
development, you know, good economic
opportunities.

And the idea, also, is to have some
outcome, that the instructions are to have this
planning system, have some objectives and a set
of measurable outcomes.

How did we enhance our communities?

How do we sustain their growth in the future?

How many people were able to benefit from these programs in the way in which we implemented our programs? And, how we're going to create and maintain affordable housing, whether that's through redevelopment or rehab or new construction or what have you.

And over the years, we've had various levels of funding, which largely in the last few years, unfortunately, have gone down, but it's still, you know, many millions of dollars from which we can tap into.

Our idea in conducting this analysis is quantitative and qualitative.

The quantitative stuff, we're trying to measure relationships. See how fast we're growing and where we're growing where we're declining and how fast we're declining.

Today's session is the first of two public input meetings. We will have another one in July.
You, too, have a responsibility to this process, and I'm hoping you're all here for this, that it's like, "Yea, public involvement." It's your opinion that matters. So the idea is to just speak up.

Okay, your job is to interrupt me, because I'll just keep on yapping and yapping and yapping until you say something, and it's really about you. You know, what do you think? Has this analysis gone not far enough? It's gone too far? Have we missed something?

If you have a clarification, you know, this is really an opportunity for all of you to participate in the direction of the decision-making and to influence how we might go about attacking our problems.

Development of strategies in response to the needs that we're seeing kind of come out of both the quantitative and qualitative data, as well as the public input.

So, I want to emphasize, this is about you, so if you have something to say, please do it.
If you have something to ask -- if you're anything like me, it's a brilliant question, brilliant. What was it? Why didn't I ask that question? So, please just speak right up.

You know, if you have your hand raised over here, and I don't see it, just blurt it out. So that's really -- oh, you want to say something? Just kidding.

See, it's like an auction. Don't raise your hand unless you really mean it.

(General laughter.)

Okay, the kinds of things we need to do, of course, just to iterate that, the Five-Year Strategy, the Annual Action Plan, the Analysis Impediments, I may say it as "AI" a few times during this presentation.

But later on, we kind of all have to be responsible for what we said and did and report back to HUD in the Annual Report.

And the kinds of things we have to address, it's not just housing. We have to talk about homelessness, community development, you
know, water and sewer, streets and roads and
runoff. You know, economic development,
community and public facilities.
There's a host of things that can
conceivably be addressed in this, as well as
both non-housing and service needs of some of
our special populations.
And all of this needs to be documented
in such a way as it's (a), understandable, and
(b), HUD says "Great job", and we're not in
trouble.
So what I want to do is just kind of
walk you through kind of where we're at. We
began just a few months ago. We're certainly
not done really until the end of the year.
But the idea here is to talk a little
bit about some of our demographic trends and
some of our economic influences, what our
housing situation looks like, as well as, at
least right now, today, some preliminary
findings of the housing and community
development survey.

Remember, there are two of them. And
the analysis of housing is slightly different,
and that will be presented at a different time
later on this summer.
So let's just kind of look at some
things.
Here is some data from the Census Bureau about our population, you know, its racial and ethnic breakup. You know, we see the population rising reasonably well, 9.7%
In the last couple of years -- I don't have it here now -- we are over 1.015 million.
Yea! Made it past a million, so great.
But some populations, while we are still predominantly white, the share is declining a little bit, and other populations are growing more quickly.
You know, we see Hispanics, you know, jump 58%. Still a small group, but this is true not just here, but most other places throughout the U.S.
You know, American Indians are rising as well; a little bit faster than statewide average, 11.6%.
Now, where people choose to live is a
concern to HUD. You know, sometimes people
choose to live because that's what they want,
and other times, people are not allowed. And
this is kind of the element to the Fair Housing
study.

And here we have just a geographic
distribution of American Indian populations,
kind of concentrations by census tract. Of
course, Tribal lands gives us kind of a unique
situation where you have high concentrations.

Now, throughout all these maps, we're
going to have the same colored sequences. You
know, the lightest yellow is from zero up to,
you know, a certain average. And then beyond
that, statewide average, 10 percentage points.
The little bit more green color.

Above 10 percentage points, in this
case, beyond 16.3%, is an overconcentration
meaning, hmm, a disproportionate share.

Now, of course, with the institutional
structure and Tribal lands, and so on, we're
going to see that. But outside those areas, you
know, why has it occurred that we have these
darker green.

Now, when we get to other races or
other ethnicities or poverty and various other

considerations, when we look at the Fair Housing

study, we're going to look at lending and how

many people get denied, the same color sequence

is going to be working. Also talking about

where we have problems - overconcentration and

disproportionate shares.

For example, here we have only one

census tract that's just barely

overconcentrated, and that's just by West

Yellowstone area.

Nevertheless, Hispanics are a growing

population, but we don't have significant heavy

concentrations throughout the state, at least in

terms of census tracts.

You know, when we begin looking at our

age, right, wow, 5 to 19; 35 to 54, over the

decade, they declined. That's a little bit

different, with the 9.7% growth.

What I find remarkable, and it's many

places throughout the U.S. have this now, the 55

to 64 are growing really rapidly.

If you're thinking about housing, this

is probably going to be "aging in place". Do we
need patio homes, you know, need to be located

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more towards services, you know.

This is a significant challenge for people who want to age in place - have some freedoms that they've enjoyed throughout their entire life and persist throughout their older ages. Even as well, 65 or older are also growing rather rapidly.

If we drill down a little bit into the older citizens and their age groups, we see the early 60s growing very fast, but 85 or older jumping 30%.

Granted, these are small groups in comparison to the entire state, but small changes in these groups also mean that the demands for kinds of housing products, and for those over 85, housing with services due to the likelihood of some ambulatory and other disabilities.

Some difficulties with activities of daily living, you know, that will influence the demand for certain housing products. It will also influence the demand for where people might
want to reside or move to. Maybe move back into
town a little bit so they're closer to other
services. These are all thing I expect to see

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emerging.

You know, interestingly enough,

household size continues to fall here. In the
persons per household, we have huge number of
one- and two-person households growing quite
rapidly. Four-person households declining. But
we're beginning to see a resurgence in very
large households.

Generally speaking, these are new
residents to the state with the larger families,
you know, six and seven persons. I expect,
generally speaking, these are minority, racial
and ethnic populations that have larger
families. Sometime they immigrate from outside
this country to here. But, we do see a rising
demand in that group for very large bedroom size
housing units.

JIM MORTON: I have a question.

MR. GAUDIN: Yes, sir.

MR. MORTON: For years, we were -- many
of us were using the track example on your
discussion about growth and demographics
regarding age. So that that 5 to 19, and then
we would lose population, and then it would come
back up as we got into the 55 and 65.

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Is that still true within that analogy
in the discussion, and that it's always been in
that 35 to 55 we're losing folks, and that's
often our professionals and home buyers?
MR. GAUDIN: I'm not sure exactly.
Your question is, why are we doing that?
MR. MORTON: No, is that drop still the
same, from your --
MR. GAUDIN: Well, as time proceeds,
that track will move forward. But what we do
see are people, if you will, empty nesters, you
know, coming back, and that is rising rapidly,
that particular group.
And as they get into their 55 to 64 or
65 and older, the types of housing products that
they are going to demand, because it's a much
larger group than we have seen in the past, is
likely to influence the marketplace.
Other questions?
(No response.)
MR. GAUDIN: Okay, we have a fairly strong population growth. That's great.
In some areas, it's not growing very well. Others areas, such as here in eastern Montana, it's growing quite a bit better., but

the statewide average, we do see some significant growth.
So what's been going on with our economy?
You know, these are statewide statistics. Nevertheless, this is labor force, and labor force is a count of people who are either working or looking for work. And that's the top line - you're working or looking for work, and the bottom are those working.
What we see, of course, in 2008, a significant decline, you know, due to the national recession, but, we see some recovery.
When we look at the unemployment rate, which is really the difference between that original red and green line, we see that it
doesn't look so bad when compared to the nation,
you know. Significantly less unemployment rate,
where the nation was nearly 10%, and we're still
lower. That's really a nice thing.

On the other hand, I also like to use
Bureau of Economic Analysis data in counting
employment statistics, and this is a count of
jobs. If you work one job, you're are counted
once here. If you work two jobs, well, you're

counted twice,, and three, three times, and so
on.

Over time we've seen some strong
growth. Other times, a little bit lackluster.
Right around, you know, the 1980s
through '88 or '90, practically no growth. But
this last time, we lost jobs, a fairly
significant amount, you know, around 21,000
jobs.

Now, we've returned most of them. We
are a couple thousand shy of that. So we're
returning our growth, but it was a significant
difference in number of jobs.

The other reason I like BEA data is
because it has attached to it income, you know,
income you've earned at a job, as well unearned
income sources, such as property income,
dividends, interest, rent, and so on.
I'd like to take a look at those
things. The income data is derived from
administrative records, a fancy way to say IRS.
And we also had employment count of, you know,
agricultural workers and sole proprietors and
people who are not reported in the Bureau of
Labor statistics, so we get a complete count of

earnings and employment.
And I'll just say the earnings divided
by the employment here, and compare us to the
national average, and it's kind of like a
"wow", I mean, we're significantly different.
We got close in '73, you know, like a
difference of 1700 bucks, a little bit less.
But, oh, my, really haven't done so well. We're
recovering.
I mean at one point, it was about the
early 2000s, that decade, we were like $17,000
less per job than the national average. We have
closed it a little bit.

But if you just take these numbers that are on the far right, you know, the 54,000 or the 41,000, just divided by 2000, that's roughly the dollar rate in which you want to have your jobs.

Okay, we are looking at 20 bucks an hour for these jobs versus the nation, you know, like 27. So if you're an economic development person, you want to at least make it 27, try to get up to the average. Just kind of planning there.

So we have some work ahead of us to get the entire state's average to move forward. I know there are some good-paying jobs out here now in the eastern part of the state.

If we add the rest of the forms of income unearned or transfer of payments, and so on, divided by population, we get per capita income, it looks a little bit better.

I mean, in the early Seventies, we were really close, only 1,000 less, and we're a lot less around 2000, but we have closed it some in...
the last few years. So that's really great, you
know. Today we're like 4600 bucks instead of
maybe 8500 less we saw in 2001.

So we have some challenges, and have
had some challenges, regarding what we get
paid.

You know, our population is growing.

People in poverty are also growing. You know,
fortunately the poverty rate hasn't changed as
much as it has elsewhere, from 14.6 to 14.8%.

That's not significantly different in percentage
terms. It's still quite a number of people in
poverty.

Remember, part of our task in front of
us with the Consolidated Plan is how are we
going to serve those households who are lower
income? You know, whether that's through
infrastructure development, you know, water and
sewer, economic development, as well as
housing.

When we look at where this poverty is
concentrated, again using the same themes from
the color schemes I mentioned earlier, we do see
areas of concentrated poverty. Some are near areas that have Native American trust lands, but many other areas in the state also have some poverty.

Now, I want to say something about the 2012 American Community Survey, which is what this data is. The Census Bureau has an annual survey. It's usually for communities of 60,000 or more, and it's not really by census tract.

Well, they have a three-year rolling average to get it down to communities of 20,000 or more, and then they have a five-year rolling average, and that's what this data is.

So, eastern Montana, this is a five-year rolling average, and some of it is from earlier years. So, as we proceed through the future, some of this stuff will change.

You know, in light of our expanding population and some of our difficulties in our economy, particularly our earnings, how has this affected housing production?

Here is just some census data, 2000 and the 2010 information. We see, you know, the
population went up 9.7%. Here, housing units went up 17%.

But households, when we're looking at sizes of households, those went up 14%. So housing production went up faster than the number of households were formed.

We see this a little bit. Owner occupied dropped a little bit. Home ownership slipped over the decade. Renter-occupied homes went up.

I'm a little bit more concerned about vacant housing units, which jumped 35% over the period, you know, going from 54,000 to roughly 73,000. So what happened with that? You know, we had more production than we needed if you just say one-to-one household formation and housing production.

But those that were for rent -- excuse me, vacant, they had certain types of things.

For rent went up. So, there were more rental units available.

For sale also went up. It went up 7%.

So other vacant units went up by 30%, 33%, to be...
precise.

Yes?

MS. RUDE: I'm sorry.

Maureen Rude, for the record.

So, Rob, a lot of these numbers are from the 2010 census, when things were kind of at their worst, so how do you adjust when you do all of this analysis for the fact that things are rapidly increasing now, and the market is really picking up.

You know, I look at a lot of these numbers, and I look at 2010 being, you know, that was kind of the worst of the worst in our economy.

MR. GAUDIN: So your question is, how do I measure current success?

MS. RUDE: How do you measure against the 2000 census -- 2010, given that that was taken at kind of the worst time?

MR. GAUDIN: Four years ago, right.

MS. RUDE: Right.

MR. GAUDIN: We do have building permit data. I realize not every jurisdiction of the
state issues permits, but it's a proxy.

And we also had -- which is to be presented in a few minutes.

And we also have information from the surveys on how things are going, the cost of building. So there are other indicators, also.

I mean, none of these things should be the one piece of item that you make a decision on. You know, your decisions need to be based on a variety of factors. All of them, including the Census Bureau, has some error embedded into it.

Permit data is, you know, for jurisdictions that don't have permit process.

You know, each of these factors should have a role in decision-making, but it shouldn't be the sole factor.

I am, though, concerned about "other vacant" that it went up 33%. Other vacant represents housing units that are not for sale, not for rent. They're simply not available on the marketplace.

Some of those are those homes which

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fell into foreclosure, which are vacant and have 
yet to have been resold or are not occupied, and 
so on.

So, it's not only just pioneer housing 
that is dilapidated that nobody will choose to 
live in, but it's is still standing and was 
counted by the Census Bureau. So, we have two 
types of issues within that category.

MS. RICE: Sheela Rice.

Would that also include vacation homes 
that weren't occupied at the time of the 
census?

MR. GAUDIN: There is a special 
category for that called "seasonal, recreational 
or occasional use", yes.

THE AUDIENCE: Can you repeat the 
question? Sorry.

MR. GAUDIN: Oh, yes.

JENNIFER OLSON: So, the question was 
whether or not this included vacation homes that 
were unoccupied at the time of the census.

MR. GAUDIN: And the answer is yes, it 
does. That group is large for the state of 
Montana.

MR. O'NEIL: Rob, just so -- Michael
1 O'Neil for the record.
2 Just a question about the big uptick in
3 seasonal, recreational and occasional use. Big
4 jump there.
5 Is there any way of tracking that to
6 income? Which seem to suggest income, a certain
7 income inequality, the ability to -- can you
8 track any of this data between housing units and
9 income?
10 MR. GAUDIN: Because it is the census,
11 that each data element is not directly linked to
12 another, so I'm not able to look at income
directly related to that.
13 But I am concerned about the growth in
14 "other vacant", particularly if we have
15 communities that are not growing, and others
16 that are growing more quickly, then for those
17 communities that are not growing will be likely
18 to have continued increases in their "other
19 vacant".
20 Clearly, though, what people want, and
21 the share of that market is people want
22 single-family homes, even if they're rented.
23 You know, it's gone from 69 to 72%.
24 Sure, the totals -- I need to offer a
technical note about the census data versus the
American Community Survey data.

The American Community Survey data,
it's not precisely correct to measure the number
of units, but rather the distribution from the
census to the ACS.

So you can talk about the increase. It
grew from the 69% to 72%, but it would be less
precise to say that the number of units in the
2000 census. That's a long form

1 and 6. It was also a sample. So you're
comparing two samples that were not collected
exactly the same way. Just a technical there.

But here are Maureen's permits.

Granted, again, this is not electrical
authorities or building permits. Electrical
permits would be a more complete measurement,
but I don't have those today.

But we do see since 2010 or 2009, there
has been an uptick in building, you know. So we
collapsed significantly from 2004 or '05, but not
as significantly as other jurisdictions
throughout the country.
I mean, I have seen some turnaround, but this particular turnaround is good. And,

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the consistent level of rentals that are being built is really interesting, especially if we return to a prior level, you know, roughly 500 or 600 permitted apartments.

The challenge for us, however, this is single-family permits versus the value of construction. The challenge we have is that even with massive declines in permitting, or the level of production, we had next to no real changes in prices, you know. I mean, now they are exceeding 200,000. It's a substantial number.

Just the value of construction -- now we're talking about the nails and the boards and the labor and the concrete. We're not talking about the lot or the infrastructure that goes into building the lot. So, that's on top of this. So, just to get affordable housing is a tremendous challenge.

And, again, just taking some older census data, sometimes we're in a comparative
ACS, given all the problems it has. We see, you know, rental rates going up maybe 25%, but we see housing going up nearly 100%. On top of that, we do have challenges.

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when we look at cost burdens. I'm assuming you all know what cost burden represents. That's 30 to 50% of your income spent on housing. Severe cost burden is more than half of your income spent on housing, you know.

The difference between 2000 and 2012 are significant increases in the cost burdens for every one. And severe cost burdens, I mean, more than 40% of all renters have a cost burden, even the rental rates, median rates only allow up 25%. Homeowners face significant burdens as well.

One of the things we need to identify for the Consolidated Plan is something called "unmet housing need" or those households which are facing housing problems.

Housing problems can be overcrowding, or severe overcrowding, or lack of kitchen facilities, or a full set of plumbing
General speaking, all those other concerns actually have ebbed over the decade. And the one thing that has contributed to a significantly larger set of "unmet housing needs" are costs, housing costs. Cost burdens.

So, those are the real key housing problems we're facing.

I want to switch a little bit just for one slide to something about homeless populations.

Now, I got this data from the Montana Homeless Count online. It's continuum of care information. And the far right column, the count of respondents and family does not, total the count of respondents from the other. Don't ask me why. They're two tables. But, what we see is significant increases in these counts.

Now, in 2012 when the Hearth Act came into effect, there was a change in the way homeless were counted, that it included "at risk" populations.

And I don't know how to take the "at
risk" out of here to keep a consistent count, so
we kind of have a different methodology at work.

Please correct me if I'm mistaken on
this anybody, who is --

Yes?

MR. BUZZAS: Bob Buzzas, Montana Continuum of Care.

Well, not to go into it too much, but a

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1 couple of things very quickly.
2 One, these numbers include "at risk".
3 You can focus just on HUD defined homeless on
4 the website, and then --
5 MR. GAUDIN: Yeah, I'm not sure where
6 you get the two different columns from, but
7 respondents represent households, either single,
8 individual households, or family households.
9 MR. BUZZAS: These are homeless, but
10 they are a collection of people who are
11 together; is that correct? So, it's --
12 MR. GAUDIN: Yeah, a family --
13 MR. BUZZAS: A one house household, if
14 you will.
15 MR. BUZZAS: Yeah, a "family" is
if I understand this correctly, you just stated

that the "at risk" are included in the last few

years to the count of homelessness, but prior to

that, they were not included; is that correct?

MR. BUZZAS: No, we've always kept

those separate.

It's simply a matter of on the website,

you have to click an option that says -- I think

it says "HUD defined homes".

MR. GAUDIN: Well, I didn't find that

there.

But if I could talk to you afterward, I

would like to find that out. So, thank you very
much.

The last piece of information drawn from the survey, one of the first questions -- is there a question?

MR. O'NEIL: Rob, I wouldn't want to miss an over-technical question which can be fixed.

The fact is in terms of counts over time in the homeless population, one emerging trend in Montana that I think is important for folks to understand is the number of people who are homeless living in families is a greater increasing number of the homeless in Montana.

And I think that has major policy implication.

MR. GAUDIN: Thank you.

MR. O'NEIL: Michael O'Neil, for the record.

MR. GAUDIN: Thank you, Mike.

The last thing I want to talk about a little bit is just some preliminary findings from our Housing and Community Development survey. One of first questions is just, well, gosh, how many folks have benefitted from our
Respondents, not quite 56%, say "yes".

Some "don't know", two missing.

I like that, because of 192, only two missed that question. That was the first question. More skipped other questions as we proceeded through the survey.

But I do want to just give you some notion about what people feel. And your choice this morning is to say, "I don't like that", and tell me about it, or "It should be different", and tell me about it, or "I think it's right on the money", and tell me why you think so.

So, what I have done with the first couple of slides here is just rated the selected housing activities that people could rate.

You know, we used the HUD's rating scale. "No need", means we're definitely not going to do anything about that.

And "low need" means, well, if we can get some money, but probably not. But could be. We might do something about that.

"Medium need" is we really wish we
could.

"High need" means we will.

So, the 192 people who participated --

some people skipped these questions, that's the

missing -- but everybody else give it a ranking.

Now, I sorted these by the frequency of

"high need" just to get a sense of how our

people are feeling about certain activities.

The first top three are "rental",

"rental", "rental", right? Is this what is

really needed most right now, even though we saw

from the 2000 census -- 2012 ACS, that the

increase was for single-family housing. Maybe

they are renting single-family houses.

"Construction of new for sale" is

further on down the list.

And as we go down, "energy efficiency",

"retrofits", "rental assistance". Down here,

"retrofitting for seniors". You know, these

are all kind of dribbling off, more towards

getting towards "medium need".

The remainder of the housing

activities, "preservation of existing subsidized
housing", not very many people are necessarily saying "high need". And this goes, "first time home buyer" is down below halfway down through the center of the pack.

You know, "mixed use", "housing demolition", "home ownership in communities of color" at the bottom.

Now, this is an opportunity for you to talk about these preliminarily, just kind of point in time snapshot for the survey.

Oh, there was a comment right there.

Oh, you're just scratching your head.

Sorry. I thought I was going to get --

Yes ma'am.

MS. DEMARTINE: My name is Sophie Demartine. I have a question.

Who was the survey sent out to?

MR. GAUDIN: I believe that the survey was sent out to the Consolidated Plan stakeholder list and others -- others who are listed within the Department of Commerce websites and interested parties.

MR. OLSON: Jennifer Olson, for the
We have a -- at the Department of Commerce, a list, a compilation of the Consolidated Plan stakeholders, which includes all of the contacts for our cities, towns, counties, HRDCs, any nonprofit organizations that have been previously involved with the Consolidated Plan, engineers, architects, any grant administrators, any previously funded entities, that may be -- you know, were somewhat indirectly involved. Any CHDOs. It's a large number of people. I think the list is around 1500 individuals. But if you are interested in being part of the list, the surveys are over there, but we can always add you to the list by emailing any one of us at docbdd@mt.gov.

MS. DEMARTINE: I was a respondent already.

MS. OLSON: Thank you for your response.

MR. GAUDIN: Certainly while we're fielding the next question, I want to emphasize
that the survey is open to anyone. And if you
get a copy of the link for it, please forward it
to your friends and family. "Framily", I guess
it's called.

Yes, sir?

MR. REED: John Reed, J.R.A.

I don't know if it's okay to go back a
few slides. I mean, not that you need to.

MR. GAUDIN: No, we may not do that. I
don't know how to do that.

MR. REED: You mentioned the growth of
the active adult population in Montana.

Do you have any -- you made a copy of
this, I don't think I heard, but do you have any
information that talks to the disproportionate
growth, if you will, of active adults in
different regions?

For instance, of course, in sheer
numbers you're going to have more senior numbers
in Billings than you will in a small town.

But in terms of disproportionate
growth, if you will, of the senior communities,
hot spots we might want to be looking in?

MR. GAUDIN: You know, that may be one thing that we have thus far overlooked. We have been taking a statewide view, and it's an awfully large state, you know, just too many differences.

So that's something we might want to talk about internally some more, but I appreciate your comment.

MR. REED: Oh. Well, thank you.

MR. GAUDIN: We also asked a series of questions about linking certain activities and desires with housing production just to get a sense about how people feel, you know, whether we have certain things, like adequate water and sewer, whether we want to do certain things, like retain existing affordable units, kind of linking actions with housing.

And the next three slides take those -- all those concerns and blend it into one set of tables.

Again, ranking them in terms of the highest frequency, the largest frequency of "high need", what we see here are people
wishing to have "enhanced water and sewer infrastructure to accommodate the new housing units". "Land use regulations", you know, that support affordable housing production.

But remember, this is -- the sentiment is a little bit lower here. The number of "high needs" are not as quite as high as what we saw for, you know, rental housing. "Comprehensive planning", "various types of funding", tax "or other financial incentives". Again, the sentiment begins to drop off a little bit here.

We have "development standards", "more housing choice vouchers", local land use regulations, how we go about, you know, changing those things. Are they important to production? The sentiment is just slipping a little bit here.

"Neighborhood or community support for housing", "density", higher housing density. Again, that -- the need for that is kind of beginning to look more like "medium need", not "high need".

The last set, more "resources for
environmental remediation", "guidelines for
production information", "more information about
marketing", about housing availability. The
sentiments really drop -- fall off for those
things. So, the most frequent, remember, was
the water and sewer.

Because this is also Community
Development, I have a series of slides about
some of those responses.

The first one relates to "economic
development". People feel we need to "retain
our existing businesses", "foster businesses
with higher paying jobs". Well, we definitely
already know that's true.

"Address some regional transportation
needs" is the third most frequently voted "high
need".

But notice the difference, 72, 72, 59
sentiment. That's kind of a break point right
there. And we have a lot of the higher 58s for
some of these other activities.

"Attracting new business", "enhancing
access to technology". And so on.

"Expanding existing businesses". I'm
surprised that's a little bit further down the

"Help entrepreneurs get started".

The rest of this, again, we're dropping
off in positive sentiment, moving more towards
"medium needs", you know, "strengthening
support systems for economic development",
"cleaning up abandoned or polluted sites", and
so on.

"Provisions of venture capital",
really kind of dribbling down off the list.

"Establishing strength in trade
relationships". "Market 'Made in Montana'
products", also kind of far down the list
according to the current level respondents.

Now, if that changes, you know, these
results would also change. So I certainly
encourage all of you, if you haven't already
participated, think of your neighbors, maybe
your fellow parishioners. Reach out to others
who might be interested in participating in the
survey.

There certainly is no limit to the
number. You know, the more the merrier at this party, as far as I am concerned.

So, it's amazing what digital things can help you with, and this is one. So if we get to 1000 or 2000, that would be like totally wonderful.

Well, 3000 right here. Do I hear 4000? "Infrastructure needs", you know, these things in general, and proceeding through them, and we're getting weakening sentiment in the "high need" category.

Even though they are still very important, "streets and road improvements", "water systems", "sewer systems", those are high, but it suddenly drops off.

Those top three, then we are down here, "sidewalk", "water quality", "storm sewer", so on. Again, sentiment is dropping off rather quickly.

So if we just take the top two or three of each of these categories, we're getting a sense of what our priorities might be if we used
this as our only decision tool. You know, "rental housing" and a couple of things in "economic development", a couple things here in "infrastructure". "Human and public services", you know,

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1 "high needs". "Mental health and chemical dependency services", a little bit more high.
2 "Senior services", drops off quite a bit. "Transportation services", "healthcare",
3 and so on.
4 Now, on both -- is there a question?
5 On both surveys, we actually asked folks to identify whether they have an entitlement through a remainder estate. So,
6 right now, these are all state results.
7 Yes, ma'am?
8 MS. COYLE: My name is Erica Coyle, for the record. I'm with Haven.
9 And one thing I don't see on there is anything with domestic violence services. So,
10 65% of homeless women have experienced domestic violence, so is that something that we're looking at?
MR. GAUDIN: That's -- I think it might be in the very next slide.

MS. COYLE: Sorry, I was ahead of that.

MR. GAUDIN: That's all right.

It might be two slides away, so...

It is two slides away. But we do address that.

The following "human and public services" issues, I think that's in the "special populations" slide.

We do see continuing decline in kind of the sentiment. I want to point out here Fair Housing activities, which is a requirement with newly Fair Housing, "Study the Analysis of Fair Housing".

Here the sentiment is not real strong for that, but we will find in doing that study, those are one of the things -- yes, ma'am?


And I'm with North Central Independent Living.

I actually answered the survey when I first got it.
I think one of the things that if the survey can be improved, because a lot of it kind of looks like if you're in a town with a lot of the services or amenities, some of them don't seem like they drop off, you know. They seem like they might be in the high 50s or something. Because I use public transportation a lot. That's my life line, besides housing. And it's just seems if people don't use those services, they might not be aware that there are needs. And I am not shocked that there was such a drop-off, because we are talking about housing and economic development. But if you don't have those services -- for some of us, myself included, I couldn't have a job without transportation, and I definitely wouldn't have a house if I didn't have a job. So, I hope that this isn't -- this is just a snapshot, I hope, and I hope it isn't the only driver of community services for folks, because there's huge needs.
MR. GAUDIN: Thank you very much.

Yes?

MR. O'NEIL: I would just follow up Shyla's comments as well.

Michael O'Neil.

This type of survey is a nice addition to the Consolidated Plan process, and I think it's important to take it with a grain of salt. But that gets at somewhat the population being surveyed in terms of, you know, say, services for people with disabilities or housing for people with disabilities or ADA type of things may not be as high a priority for those who don't have -- see that as an immediate need in their lives, and so that would get at your population sample.

The same issues would occur at other minority, quasi-minority issues that would get to be an issue of your population sample in terms of -- I think you're saying not to take this as the overall, arching decision-maker, but I think that's an important point and take it with a grain of sand as to what your actual
needs are.

Fair Housing, people who are discriminated against may feel that's a very high need. The housing industry certainly takes it as a priority. But, you know, a landlord population views those issues quite differently than those who may be subject to the termination.

MR. GAUDIN: Thank you.

Yes, ma'am?

MS. SCHOLL: Thank you.

Elizabeth Scholl, Equilibrium.

Our firm provides a range of market and opinion research.

I guess we all agree that data drives strategy. And does this survey format model actually reflect the opinions of the community-at-large, or is this scientifically defendable, but currently only drives those who respond and not those at large?

So to the extent that we appreciate, and I appreciate this data, we do have to take it within the context that these are respondents.
in certain populations of our community that
have opinions about how this goes, and not
necessarily the response of the
community-at-large from a science perspective.

And, so I guess I would challenge us to
think about -- and I don't know enough about the
world in which we are driven by this
Consolidated Plan, but I think I would challenge
us to move beyond that and do some real opinion
research that has really good returns and
respondents. That really drives a quantitative
and takes that qualitative approach into a
quantitative defendable response around the
priorities and the interest of Montanans.

Thank you.

MR. PERSICO: Ed Persico,

One thing I was going to ask, have you
submitted this survey to public libraries?

In my town, a lot of people cannot
afford Internet service, so they don't have an
opportunity at all to even know that this
exists.
So I would encourage you to actually reach deeper into the community and understand that not every one has Internet access that's available at their fingertips.

MR. GAUDIN: Thank you.

Michael, I agree with your point. This is not intended to be, you know, the tyranny of the majority makes the decision, but it's also to teach all of us, you know, it's distributed to stakeholders. It's a subjective sample, but it helps us to understand the perspectives that our stakeholders have, those people who are most active in the housing and community development industry.

To the extent we can use it as an educational tool to help our stakeholders better understand kind of the implications and certain decisions, that's fundamentally what we want to do.

The very first time we did this, I think it was in like 1993, something like that, we drew a sample from the Montana Department of
Motor Vehicles and sent a mail survey out. I would love to do that every time, but it is a little more costly than this approach. So the trade-off, of course, is that, you know, how much do you want to spend for this piece of the review of the data, the qualitative data -- that's what this is -- versus quantitative? And so part of the process is the public info process, and that's why you're here. And to the extent we can advertise in public libraries and get people to come to public meetings held at public libraries, you know, I've seen it all. You know, these are all very difficult challenges, each one of those. So, we try to use a variety of methods, you know, whether it's this kind of a stakeholder survey, or whether it's, you know, public involvement meetings or, you know, outreach and public announcements and various things. Hopefully we can get a broad enough perspective through all of these. So, that's our intent. And do it as
cost effectively as we can because you're taking
money away from what you intend to do to give it
to me.

So, come on, we want to minimize that,
don't we, I mean, ultimately?
Anyway, so that's my defense policy
there.

Special needs here, for "housing with
services". "Persons with mental illness" kind
of at the top. "Veterans", "frail", "elderly",
"homeless". "Victims of domestic violence"
down a little bit. But what we're seeing here
is more and more people skipping these
questions.

Earlier, we were in the 60s. Now we
are up to like 80 deciding to skip that answer.
Remember, the very first one, we only had two.
I think it was probably my responses there, and
there were no other data in it.

But we do see some -- less people
voting "high need" on some of those lower ones,
The special needs populations for just housing, "permitted supported housing". Again, the "high need". The sentiment is lower. "Rapid rehousing", "rental assistance", the sentiment is lower. "Emergency shelters", you know, again the sentiment is falling just a little bit for each of those things. "Community and public facility" issues. Again, what we have is to begin just the top of the list. You know, we're starting off kind of lukewarm sentiment. "Child care facilities" at 45. "Health care use", dribbling down into the 30s. So, really what we see are a couple of two or three general categories coming out kind of on top, which is some of the housing, particularly rental housing, and some of the issues related to economic development. One of the concluding questions related to how we wish to use resources relates to a question of just unconstrained. We asked people, "How do you think we use our money?"
What we see here is the response to that. Now, at the bottom of the slide, we also see the link, the letters and the actual link for the survey, but we do see housing coming out on top, you know, a large portion of our resources within the Consolidated Plan. You know, Development, Community Block Grant largely is going to be able to address some of the other categories, "economic development", "infrastructure", and so on. But this is just how people are talking. They don't know exactly how we can use and what the size of our budget is. They're probably not thinking those things when they take the survey, but we do have some idea about what people are talking about. Even "human services", 15.6%, is actually above CDBG's limit, so it's -- you know, we can't really do that. And it's at certainly 15% of the whole budget that we have. But it gives us an idea of how people feel in this, and that's how we take that when we look at kind of how we can use our resources. Just this concluding slide here. Just to kind of appeal one last time to each of you.
about how you feel, you know, what do you think
-- you can speak about it just for Miles City;
you can talk about any region of the state you wish. You know, what do you think? You know,
what should we do first? What do you think we are lacking with this? You know, how might we go about capturing something else for this plan?
This is really your opportunity -- I'm running over already. So your opportunity has only got a couple of minutes left, so...
Yes, ma'am?
MS. RICE: Sheela Rice with Neighbor Works.
I just want to put in my concern about manufactured housing, and it's single-family, it's rental, it's ownership, it's all of that.
We just want to be sure that the plan in no way discriminates against people who live in manufactured housing.
It's the largest affordable housing that's unsubsidized in Montana, as well as the nation.
So, nothing specific, except when we do the entire overlay, we should say, "Have we
harmed or helped manufacturing housing as an affordable source?"

MR. GAUDIN: Thank you.

MS. COPE: Nancy Hart, I believe on the call has -- Nancy, go ahead.

AUDIENCE: Tell Nancy to go ahead.

MALE AUDIENCE: When you tell Nancy to go ahead, she can't hear you on the phone.

MR. GAUDIN: Nancy --

MS. COPE: Hit *2, and then ask your question.

MR. GAUDIN: Yes, hit *2 and then ask your question.

Perhaps you can type your question, and then we'll read it.

Go ahead.

We still can't hear you. Let me rephrase that, I can't hear you.

MS. COPE: Ask her to hit *2 again.

MR. GAUDIN: Try *2 again. If that doesn't work, would you be able to type the question in, and then Penny Cope can read it to us.
MS. COPE: Go ahead, Shyla, and I'll be ready in a minute.

MS. PATERA: Okay.

My question is, following the presentation, will we have a period of time for other comments or different things unrelated to the presentation?

Even though everything is related, but there's just some housing and community development needs that I kind of have concerns on.

MR. GAUDIN: I will avail myself to anyone who has further questions after this meeting.

MR. BRUMFIELD: Shyla, are you wanting to make a follow-up comment for the record?

MS. PATERA: Yeah.

MR. BRUMFIELD: Go ahead. Knock yourself out.

MS. PATERA: So, spelling my name again is S-H-Y-L-A; P-A-T-E-R-A.

And for the record, I, in independent living, definitely want to see in the housing
arena visibility and universal design

incorporated in as much of the AQAPS as possible

for community development.

We need accessible pathways and

accessible community businesses that are going
to hire people with disabilities, so that was my
main comment.

But particularly in the housing arena,
we see a lot -- I see a lot of rental assistance
needs. So I was probably part of that top
three, because that's the community I work with
a lot, is people needing rentals.

I'm excited when people become home
buyers because that means they have a stable --
they found a stable source, but sometimes
accessible housing stock isn't always
available. It's hard to find.

I can speak from my personal
experience. Even though Neighbor Work helped
me, Accessible Space, Incorporated out of
Minnesota, which was where I was living as an
apartment dweller, said, okay, you don't make
enough -- you make beyond HUD guidelines to live
here, because we incorporate this building as a
202 and a senior and disabled building, so with
your raise, you don't qualify to live here
anymore.
And it was great to be saving for a
home and be part of that process, but I just

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Wanted the options, accessibility options in
shelter, emergency shelters, homeless shelters,
anything. Manufactured housing, having stock,
anything. And community pathways are really
big, because that's connects to transportation.

So, thank you very much.
MR. GAUDIN: Joe?
MR. BURST: Joe Burst, living in the
Family for Today and Tomorrow. I just want to
piggyback on Shyla's comment about disability.
For those that aren't familiar with the
term, "visitability" standards, or minimum
standards we would like to encourage developers,
anybody building for housing, for ownership and
rental, and that's basically looking at three
standards - that we encourage every house to
have at least one zero-step entrance; that the
doorways are at least 36 inches, and that
there's an accessible bathroom, basically
meaning that a wheelchair can get into those
homes.
Not only does it help the person with
the disability in their home, it allows them to
go to other homes - friends, family -- to be
able to visit those homes.

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We feel it's even more important as we
really look at people that are aging and want to
age in place. This allows a person that gets
elderly. And with growing older, disabilities
really come into play.
And so these visitability standards
actually allow a person to grow older in their
home and not so much have to worry about, now
I've got steps to deal with, and now I've got to
go into assisted living, or some other type of
option - sell their house.
So we really encourage that. Missoula
has just passed, not an ordinance, but an
acceptance of that policy.
What we would like to see is working
possibly with some tax credits, different
incentives that would allow and encourage
builders to look at those visitability standards.

MR. GAUDIN: Thank you.

I just wanted to testify on the importance to talk at this conference a lot about preservation, a need in Montana of affordable housing, and that's with preserving rental systems, but also deed-restricted properties that we look to lose over the next however many years. That needs to be a priority, an equal priority as new construction as well in the areas of need around the state where we are looking to touch, whether it's a preservation rehab or new construction, that we focus on sustainability, energy efficiency, accessibility and visitability, as the last two speakers spoke to.

Thank you.
NANCY HART THROUGH MS. COPE: Now, I'm going to read a comment that is typed into our Webinar by Nancy Hart in Missoula.

She says:

"First, I assume this CP does not cover entitlement communities specifically, but obviously provide a lot of the data as well as drive the needs and activities in many areas. What is the plan for incorporating or not entitlement communities, their data and their needs into the process?"

MR. GAUDIN: You know, I'd like to defer to Bruce on that one.

MS. COPE: I believe Nancy will have a second --

MS. OLSON: Thank you for your comment, Nancy. This is Jennifer Olson for the record.

I'll call you later.
MS. COPE: And I believe Nancy is typing in a second comment. When it comes up, I'll raise my hand over here.

MS. OLSON: So, I got the hot potato. The answer to the question is no. It does not include entitlement communities, so the responsibility of the HUD-funded programs that are administered by the state are to look for the service population that we provide funding for.

So, it is not inclusive of those specific areas, but it is inclusive of the counties that those entitlement jurisdictions are residing in.

So, we will be including data from Cascade, Yellowstone and Missoula Counties, but not the specific entitlement communities. And definitely, we can continue the conversation as Nancy types it.

MR. GAUDIN: Yes.

MR. O'NEIL: Michael O'Neil with Aware. I would like to just comment and follow up to some of the other comments on
accessibility.

We do greatly appreciate the efforts of the Consolidated Plan funded programs and low income housing tax credit programs for adopting enhanced accessibility features.

And now is the time really to focus out on the broader market, and we think the Consolidated Plan in the state of Montana can take some positive roles in making that happen.

One thing we want to stress is that for persons with disabilities, we want to make sure that housing choices of all types are recognized.

And from housing, what we call "Homestead housing", which is allowing just opportunities to live in the community as it's a right to person under the Supreme Court decision, the Homestead decision, to live in a community; for rentals that are affordable, of appropriate quality and accessible, but also home ownership, and that the program support home ownership opportunities.

Because in the end, those programs
provide an enhanced quality of life, but also
ends up being at lower cost to both systems and
to individuals, and so we encourage that.

One thing that we need to stress, the
definition of a distinction between "problem"
and "crisis" is when you are experiencing that
problem, it becomes a crisis.

And we certainly, and rightfully so,
heard about the crisis of affordability in the
eastern parts of the state.

And in general, you recognize in your
data that affordable housing crisis has 40% or
more of Montana households are facing housing
cost burdens.

But for persons with permanent
disabilities, living on SSI income of roughly
$711 a month, that crisis has been with them
since really -- in Montana it's been a growing

and increasing difficult situation since the
ever Nineties.

And today, without rental systems,
being able to afford housing in any of our
communities is nearly impossible. It ends up
being a tremendous burden.

With the reduction on the federal level, partially this document is hopefully read by someone in Washington making decisions in prioritizing.

We have experienced in Montana nearly a 10% reduction in the Housing Choice Voucher on the streets in Montana, and some of that is improving in recent weeks and months as the programs become unfrozen.

But a 10% reduction means 600 families who need assistance with their housing, 600 fewer families are being served through that resource. When you consider that's the very lowest income folks in the state of Montana, that's a big impact.

I would encourage another data set that might drive your attention to the impact on families. I think the homeless data has a little bit of impact on families during the time you're studying. The federal policy changed the type of resources to families, cut off reductions and some penalties where families may
not have any resources.

The Office of Public Instruction keeps
-- what would be the word? Not vacancy numbers,
but they do keep for each school, in the
catchment area in every school district, the
number of students that turn over in a given
school each year. I think that's an excellent
indicator of the impact of poverty.

I've spent a lot of time focusing on
public schools within the last decade, and it's
a direct correlation in high poverty. School
catchment areas, you'll see upwards 30 or 40% of
the students turning over in any given year.

And I think you could probably
correlate on a county-wide basis some of that
information from the Office of Public
Instruction as an indicator of impact on
families.

MR. GAUDIN: Thank you.

I think this young lady here had
something.

MS. COYLE: Hi, Erica Coyle with Haven

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again.
I just wanted to go on record saying that the domestic violence piece of this needs to be part of the agenda.

We did have one little line there, and that was great, but it was addressed by when we look at the statistics from the Center for Disease Control, the World Health Organization, approximately 217,000 Montanans will suffer from domestic violence. 20% of those will need shelter at some point.

So, we just need to bring this to the conversation, I think, and I just wanted to go on record saying that.

MR. GAUDIN: If you have some statistics, if you could forward those to Jennifer, I'd be happy to make use of those.

MS. COYLE: Great. Thank you.

MR. GAUDIN: You're welcome.

NANCY HART THROUGH MS. COPE: I have a second comment from Nancy Hart in Missoula.

She says:

"The state has not included public/human services funding up to the
15% max in CDBG. I would be interested in knowing how or whether funding those activities might eventually be considered?"

MR. GAUDIN: I don't have an answer for that.

MS. OLSON: Jennifer Olson again for the record.

So, let me respond in this manner. And I'm so happy that all of you are here and, Nancy, thank you for trying to get in, and everybody else that's on the Webinar, because the purpose of this Consolidated Plan period is to receive feedback so that we can look at that from everybody's perspective. As Rob indicated, we will have more of these types of hearings and meetings to elicit conversation and comments from all facets of involvement that our HUD-funded programs provide funding to support.

So, I would respond by saying, thank you for your comment, because I think that helps us plan in regards to other thoughts and considerations of how we use CDBG funds within
the guidance of HUD's national objectives.

MR. GAUDIN: Yes, sir.

MR. MORTON: Jim Morton, for the record.

I just wanted to add to the "preservation" comment and express that it's a very complex suggestion when we make comments about preservation, because I realize that we're talking about housing tax credits; we are talking about the HOME program, CDBG, maintaining what we have, at the same time, adding new units.

But I think somewhere in the plan, we need to state that state government and its various departments will conduct -- though that leadership will involve stakeholders, residents and communities, I think it's important to understand it's complex.

And then moving on to home ownership, I want to encourage the continuation of the old programs qualified entity approach, because if we go back to having communities compete and not have it set aside, that takes a lot of resource away from our communities.
25 We do offer home buyer opportunities to

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that program now, and we think it's essential.

And the other component there would be
that as we talk about projects and community
preservation or new projects, I would ask that
the HOME and CDBG start to think about the caps
that you have now, start to looking at
underwriting criteria, because it may take more
than $750,000 of HOME money to preserve or to
engage communities for production units.

We're mailing so many of the funders in
a project now, that it gets pretty complex. And
often we're going out and finding 50,000 or
$20,000 to complete a project because these --
and I understand why. I mean we want to have
those, but at least having some flexibility in
terms of how we approach that.

And then lastly, the Community
Development Block Grant has initiated a program
whereby governments can ask for an
owner-occupied rehab loan program. We are just
starting that in one of our counties.

I know it's getting off the ground a
little slow -- you put together the regulations
in the fall -- but don't give up. We're out
there.

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Many of us are working on those plans,
and you're going to see them coming in, because
we see a lot of need there. So we really
appreciate that change on the CDBG's part.

Thank you.

MS. McMILAN:  Heather McMilan.
I want to echo Jim's comments regarding
the encouragement of staff in the Department of
Commerce to work closely with the other
departments at the state level.
We have been doing a lot of that over
the last few months, and I'd like to continue
that focus, because what we are doing is
complex, and the things we're attempting on
preservation as well as new construction are
complicated. And we appreciate the
discussions. Underwriting is really important
to wrap your head around.
Also, if you could be focused on
including USDA. We started doing that at this
There was a mention that this plan is not covering entitlement cities, and I understand the nuts and bolts of that from a PJ perspective. But because these funds are available -- are currently available in second rounds to the entitlement city, I think it's important to kind of be open and share those discussions with Billings, Missoula and Great Falls so that you guys are working together with the other entitlement cities, because I think we can do a lot more in Montana together if you guys are working in tandem.

MR. GAUDIN: I want to thank all of you very much for coming out this morning.

I think the other session was supposed to have begun 10 minutes ago.

But I really appreciate taking time to
offer commentary and perspective about this issue -- these issues.

And also, you know, I've given speeches at lunch where people went to sleep. No one went to sleep today, so thank you.

Maybe I went to sleep because it was early. Thank you very much for coming. It was a pleasure to be here with you.

(Applause.)

MR. BRUMFIELD: So, we're going to take a quick five minutes just to turn around, I believe. And then we'll start in on our kind of nuts to bolts session.

So folks, just stick around, and we'll get it all set up.

(Whereupon, the morning session was concluded at 9:35 a.m.)
REPORTER'S CERTIFICATE

TITLE: HUD Consolidation Plan

HEARING DATE: May 22, 2014

LOCATION: Miles City,

I hereby certify that the proceedings and evidence herein are contained fully and accurately on audio notes reported at the hearing in the above case before the Montana Department of Commerce, and that this is a true and correct transcript of the same.

DATE: June 5, 2014
Frances L. Mock  
Big Sky Reporting  
2308 Interlachen Circle  
Billings, Montana 59105

BIG SKY REPORTING - FRANCES L. MOCK  
(406)248-4064 Fax:(406)256-5525 E-Mail:fran848@bresnan.net  
2308 Interlachen Circle  Billings, Montana  59105