



# MONTANA DEPARTMENT OF COMMERCE

## 2024 – 2025 Budget



301 S Park Ave  
Helena, MT 59601  
406.841.2700

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 Agency Overview



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**Mission, Vision, Values**

- **VALUES**
  - **Excellence:** Provide superior, respectful service with timely communications, creative solutions, and responsible stewardship of resources.
  - **Integrity:** Build and maintain trust by doing what we say and saying what we do with honesty, transparency, consistency, and accountability.
  - **Engagement:** Cultivate genuine and collaborative relationships to achieve common goals.
  - **Innovation:** Lead effective change, improvement, and learning to create resilient, empowered, and forward-thinking teams to deliver great results.
  - **Love for Montana:** Embody our ethos for adventure, independence, and authenticity as we serve as the state's most enthusiastic ambassadors.
- **VISION:** The Department of Commerce is the recognized leader in realizing Montana's full economic potential by efficiently growing sustainable economies and vibrant communities.
- **MISSION:** The Department of Commerce effectively and efficiently delivers programs and resources including technical assistance, funding/investments, training/consulting, promotion, research, reporting, and outreach to provide affordable housing and create sustainable economic and community growth to the citizens of Montana. Provide proactive leadership allowing Montana to sustain a vibrant economy, protect the genuine character of Montana, and instill a sense of community pride.



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**Top Priority 2021 - Reorganize Agency**

- **Primary Objectives of Reorganization**
  - Align structure with function
  - Emphasize results/ROI over activity tracking
  - Streamline all processes, create open access, reduce complexity and eliminate barriers
  - Exit or redirect ineffective/inefficient programs
  - Deliver high value, responsive customer service



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What's in the Future? Where do we invest time and/or \$?

- Our children and grandchildren need a pathway to stay Montanans! Create meaningful job opportunities.
- Create a renewable nest egg for economic development
- Diversify and grow Montana's economy beyond our two traditional, seasonal markets
- Build resiliency into the economy
- Intelligently and innovatively enhance community development
- Act with urgency, but plan with a long-term view

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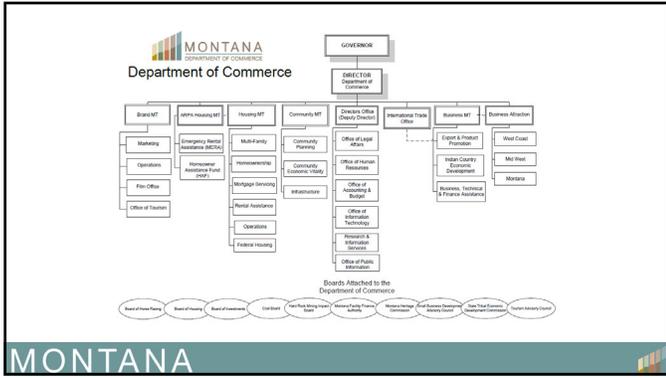
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Department of Commerce Divisions	Functional Focus
Brand MT	MT tourism marketing, tourism support, film production promotion and assistance
Business Attraction	New business attraction & expansion promotion outside Montana (national/international)
Business MT	Business growth and development of Montana-based companies, including export, Indian Country, plus technical assistance through SBDC and staff
Community MT	Supports development of safe, efficient, and quality public facilities through planning, technical assistance, and grants for water/sewer, streets, bridges, historic properties
Montana Housing	Supporting access to safe, affordable and sustainable homes for Montanans whose housing needs are not met by the market through Federal and State funded programs
ARPA Housing	ARPA funded programs like MERA to support those who have experienced financial hardships directly, indirectly, or during the COVID-19 pandemic and are at risk of housing instability & HOME-ARP for reducing homelessness
Director's Office / International Trade Office	Provides agency and attached board support services and technical expertise for Legal, HR, Information & Research, Finance, IT Services, and Communications.

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## DOC Ten Attached Boards

<p><b>Board of Horse Racing</b></p> <p>To ensure the integrity of the state's horse racing industry, both live and simulcast, through customer oriented regulation and monitoring of compliance with the Montana State Board of Horse Racing Laws and Rules.</p>	<p><b>Board of Housing</b></p> <p>support the development of safe, accessible and affordable homes for individuals and families in Montana, by issuing tax-exempt bonds, allocating federal Low-Income Housing Tax Credits, and administering federal housing programs.</p>	<p><b>Board of Investments</b></p> <p>Montana Board of Investments provides prudent investment management of state and local government funds.</p>	<p><b>Montana Facility Finance Authority</b></p> <p>provides not-for-profit health care providers with access to low-cost capital, tax-exempt bond financing, low-interest loans and limited planning grants for value-added manufacturers with projects of less than \$10 million, CPACE programs</p>	<p><b>Coal Board</b></p> <p>assist local governmental units providing public services impacted by decline/growth of large-scale coal mining and coal-energy complexes by grants to counties, communities, school districts, tribal governments or other government units.</p>
<p><b>Tourism Advisory Council</b></p> <p>To oversee funds sent to regional nonprofit tourism entities/ CVB's for tourism promotion, direct the university system regarding Montana travel research; advise DOC, modify the established tourism regions as needed, advise Gov. on industry related matters.</p>	<p><b>Montana Heritage Commission</b></p> <p>preserves and manages historic resources in Virginia City, Nevada City and Reeder's Alley and promotes the appreciation of history through quality visitor experiences.</p>	<p><b>State Tribal Economic Development Commission</b></p> <p>government-to-government relationship to expand economic opportunities for each of the 8 tribal nations through business expansion, capital access, manufacturing, tourism, agriculture and community development.</p>	<p><b>Small Business Development Advisory Council</b></p> <p>acting in an advisory capacity by furnishing advice, gathering information, making recommendations to leverage support for the SBDC Network, and to provide advice to the SBDC State Director</p>	<p><b>Hard Rock Mining Impact Board</b></p> <p>administers the Hard Rock Mining Impact Act (HRMIA) and the companion Property Tax Base Sharing (PTBS) Act to mitigate local government services, facility and fiscal impacts from new large-scale hard rock mineral developments</p>

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# MONTANA DEPARTMENT OF COMMERCE

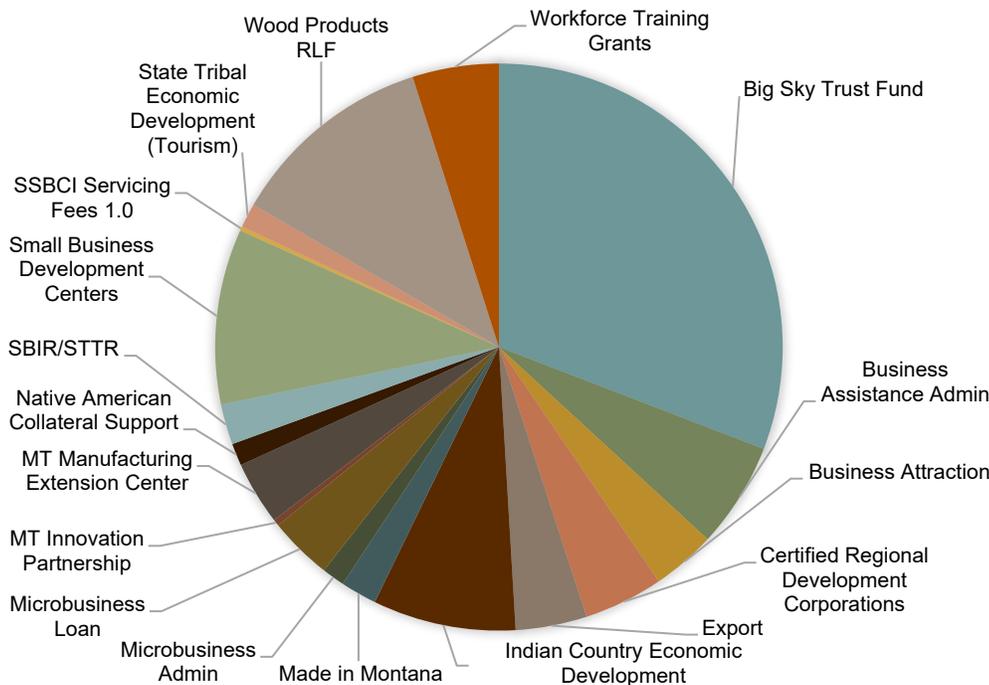
2024 – 2025 Budget

## Business MT

## Business MT

**Mission: Be the lead economic development agency for the State of Montana by supporting business growth and the prosperity of Montana communities.**

### PROGRAM FUNDING



**BUSINESS ATTRACTION**

- \$538,715,000 CapEx Investment
- 1,035 Jobs (Over 3-5 years)
- \$70,031 Average Wage
- 23% Close/Win Percentage

*Choose*  
**MONTANA**

In 2022, the Big Sky Economic Development Trust Fund Program awarded 14 job creation projects totaling \$2,142,500 for 446 jobs and an additional \$95,391 to assist four planning projects. The projects will leverage over \$46 million in private investment.

**AWARDS**

- Billings SBDC MEDA Impact Award \*
- E Award for Export Service \*
- Anthony J. Preite Champion of Economic Development Award

OICED Tribal Tourism Office created an Indian Country summer events marketing campaign, with the support of matching funds from Brand MT. The campaign highlighted at least one premiere event per Tribal region for the summer of 2022. Ads launched in June 2022 were featured on billboards, radio, Facebook, and Instagram, directing customers to VISITMT.COM Indian Country pages. Within the first 45 days of the campaign on social media, over 9 million impressions were delivered, resulting in over 2 million visits to VISITMT.COM Indian Country pages.

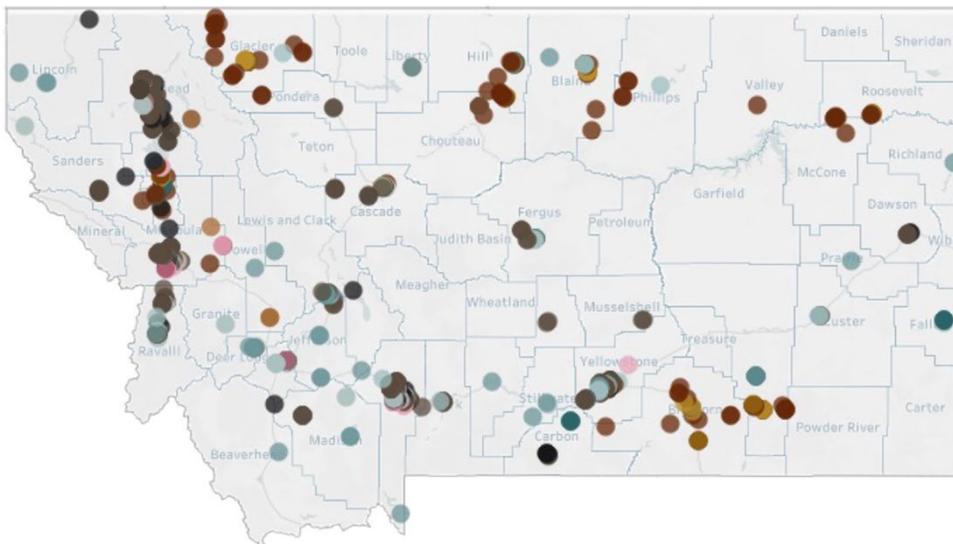
## Business MT

Strategy	Initiative
<b>Digitize Commerce</b>	Increase visibility to advance customer service: Redesign website, utilize social media and marketing, online training registration, one-step application process, application phone accessibility.
<b>Create More High-Paying Jobs</b>	Provide access to financial resources for Montana businesses, transition from grants to loans, create more high-paying jobs, continue to grow private and public partnerships for additional funding resources.
<b>Customer Service, Accountability, and Efficiency</b>	Provide financial technical assistance and literacy.  Apply LEAN best practices to work and management efforts, as well as all throughput and customer interactions.
<b>Red Tape Reduction</b>	Identify rules that are candidates for reform, streamline administrative processes for clarity and conciseness, consolidate/reduce duplicative programs, reduce unnecessary bureaucratic processes.

ExportMontana's grants produce a 39:1 return on investment

In September 2022, ExportMontana hosted an international trade mission to Poland and Romania for nine Montana exporters. This mission generated first-time exports to the Polish and Romanian markets for Montana companies and increased exports to those countries by \$1.115 million.

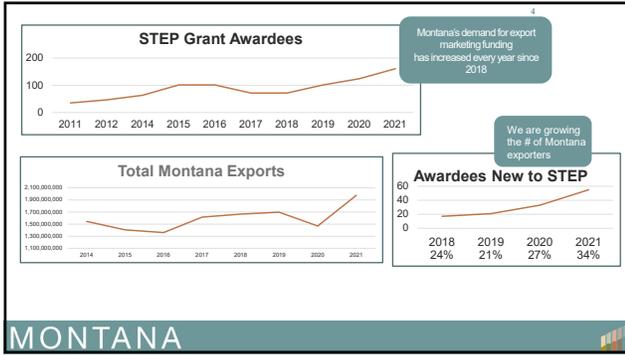
### SFY 2018-2023 Completed, Awarded, Obligated Projects



#### Program Name

- Big Sky Ec. Dev. Trust Fund Planning Project
- Big Sky Ec. Dev. Trust Fund Job Creation Project
- Certified Regional Dev. Corporations
- Indian Country Ec. Dev.
- Indian Entrepreneur
- Montana Indian Equity Fund
- Montana SBIR STTR Matching Funds
- Montana Tech. Innovation Partnership
- Primary Sector Workforce Training Grant
- Small Business Dev. Center
- State Trade Expansion Project
- State Tribal Ec. Dev. Commission
- Trade Show Assistance
- Wood Products RLF – EDA
- Wood Products RLF – State





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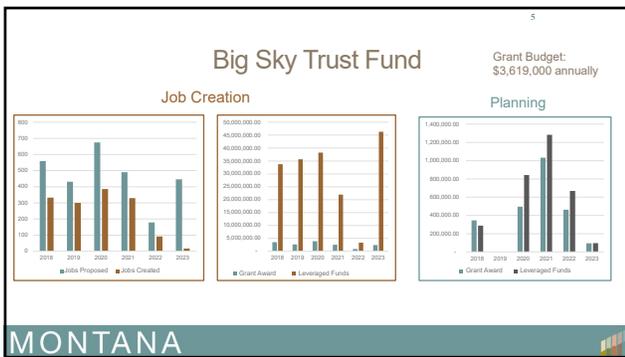
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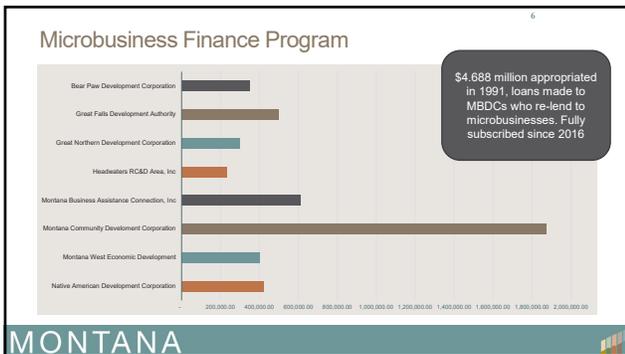
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## Made In Montana

DP-5110

\$200,000 to re-establish biennial appropriation in Business MT as intended in HB660 from 67<sup>th</sup> Legislature. Program managed by Brand MT where the expertise lies for marketing.

**Successes:**

- Supports 2,780+ small business owners by helping connect them with customers (wholesale and individuals)
  - Visitors spent \$128.9 M on Made in Montana products (2021)
- New database –member portal, connecting consumer and producer, while also reducing staff time.



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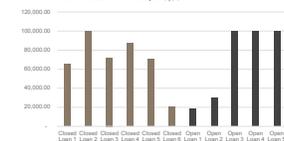
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## Native American Collateral Support Program (NACS)

Provides access to capital and creates partnerships with lenders to make loans to Native American owned businesses

Initial program funding: \$500,000  
Interest received and available to relend: \$21,859  
Current Loans: \$301,999  
Amount available to lend: \$219,861



## State Tribal Economic Development Commission (STED)

- Assist, promote, develop, and provide recommendations for accelerating economic development on Tribal lands.
- Cooperates with other public and private organizations for the benefit of tribal communities.
- Identify, obtain, and coordinate governmental and private sector grants and loans to further economic development on for Indian Country.
- Commission representation from each Tribe, Commerce representative and Director of Indian Affairs

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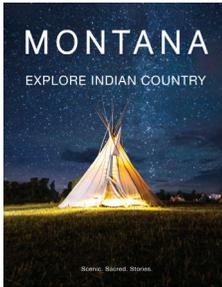
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## Indian Country Tourism

- 2021: \$100,000 Chief Plenty Coup State Park and Pictograph Cave State Park on the Crow Reservation films.
- 2022: Indian Country Summer Events statewide marketing campaign. The first 45 days over 9 million impressions were delivered, resulting in over 2 million visits to VisitMT.com Indian Country pages.
- Tribal Tourism Grants awarded to 3 businesses for \$118,957. Hell Creek Campground improvements.
- Tribal Tourism Enhancement Grants of \$1.1M awarded to 7 Tribes resulting in improvements to major facilities assets for increased event attendance.



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SSBCI State Small Business Credit Initiative

- \$61M total award
- 1st tranche of \$18.5M committed over between November & December
- 47% were SEDI & 16% were VSB
- 267 new jobs created
- Waiting federal process for 2nd tranche
- \$7,769,000 in applications ready

On December 1, 2021, the "West Wild Fire" swept thru Denton, MT (population 205) displacing residents, burning businesses and changing the community forever.

On December 7, 2022, MT SSBCI committed to participate in a lender loan to purchase and remodel the **only** grocery store and within 30 miles of Denton. The total lender loan is \$210,000 with MT SSBCI participating in 50%, \$105,000. Two jobs will be retained after the project is completed.



Burning grain elevator of the major employer in Denton.

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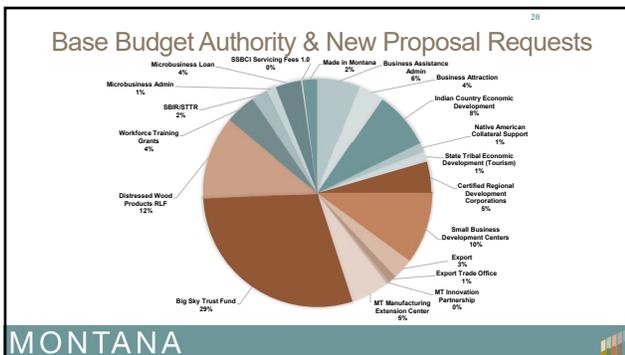
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Business MT Future Focus

Strategy	Initiative
Digitize Commerce	Increase visibility to advance customer service: Redesign website, utilize social media and marketing, online training registration, one-step application process, application phone accessibility.
Create More High-Paying Jobs	Provide access to financial resources for Montana businesses, transition from grants to loans, create more high-paying jobs, continue to grow private and public partnerships for additional funding resources.
Customer Service, Accountability, and Efficiency	Provide financial technical assistance and literacy. Apply LEAN best practices to work and management efforts, as well as all throughput and customer interactions.
Red Tape Reduction	Identify rules that are candidates for reform, streamline administrative processes for clarity and conciseness, consolidate/reduce duplicative programs, reduce unnecessary bureaucratic processes.

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### Business MT Customer Service Efforts

Montana Financial Assistance Center

MCA 90-1-144: develop an internet website specifically designed to assist loan and grant applicants in gathering information

- Requires Website Redesign
- Customer facing
- New landing pages
- Updated design
- Events calendar module
- Modern mobile front-end & adaptive
- Easy access to real time technical assistance



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### Thank you for your commitment to Montana and for your time today.

Please feel free to reach out with any additional questions, comments or information

Liane Taylor  
406.431.1013  
[liane.taylor@mt.gov](mailto:liane.taylor@mt.gov)  
Business.mt.gov

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# MONTANA DEPARTMENT OF COMMERCE

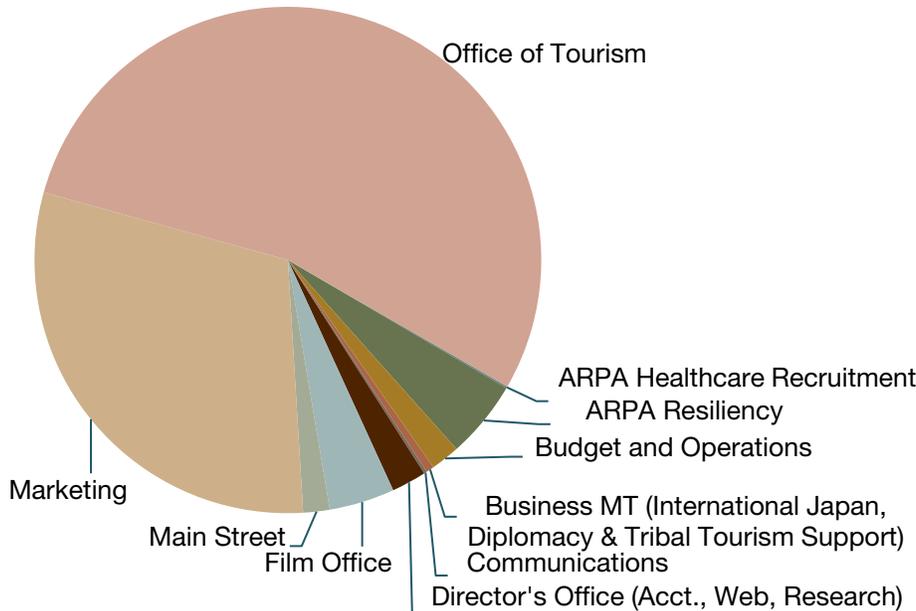
2024 – 2025 Budget



## Brand MT

**Mission:** The mission of the Brand MT Division is to preserve and promote the genuine character of Montana while partnering to achieve a sustainable economic future for all.

### PROGRAM FUNDING



Brand MT rapidly invested over \$8 million in grants and advertising to assist communities devastated by June 2022 flooding.

Gardiner experienced a 91% decline in revenue this summer.

Grants supported 331 impacted tourism businesses.

The most recent return on investment study shows that for every \$1 spent on our marketing, \$55 is earned as return for the state (1% year over year growth).

88% of all travelers who recalled our advertisements agree that the ad influenced their decision to visit Montana.

Throughout the pandemic, MT maintained competitive consideration over key Rocky Mountain destinations (WY, ID, UT) and gained market share in travel consideration in 2020-2021 v. pre-pandemic figures.

With the passage of HB660 last legislative session, \$200,000 was allocated to the Department of Commerce to support the Made in Montana program. With the application of those dollars to a promotional campaign, the program experienced a 58% increase in membership, a 118% increase in website views, and a 72% increase in product views on the directory prior to launching its new, more user-friendly interactive database that will further enhance the connection of product to consumers.

MADEINMONTANAUSA.COM

COMMERCE.MT.GOV

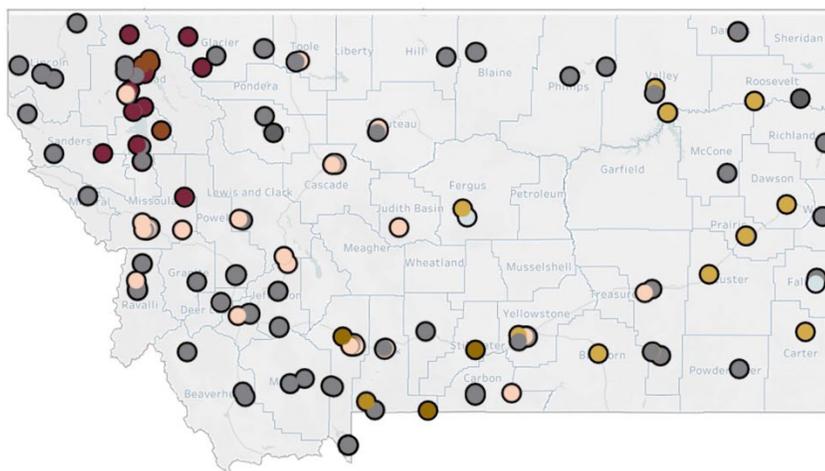
## Brand MT

Strategy	Initiative
<b>Resiliency planning</b>	Work in partnership with regional tourism organizations to develop both regional and statewide resiliency plans to ensure the long-term success of each region's visitor economy.
<b>Pivot marketing plans for dispersal</b>	Create balance between high-density and low-density tourism destinations by transforming marketing strategy; prioritizing rural and Tribal areas and activities, off-peak times of year, and new audiences, including business travelers.
<b>Reform tourism grant to support rural and Tribal tourism product gap development</b>	Prioritize the funding of projects tied to regional resiliency plans and identified as an opportunity for development through an asset gap analysis.
<b>Develop film productions, commercials, production facilities, and crew to capitalize on the rapid infusion of revenue into small towns</b>	Use advertising, social media, public relations, events, festivals, grants, and technical assistance strategies to attract productions from around the world to the state.
<b>Support the development of rural Made in Montana (MIM) businesses and agritourism to connect visitors to this product</b>	MIM entrepreneurs build businesses; businesses build jobs. MIM and Grown in Montana logos are found on numerous value-added products and convey superior quality. Agritourism is an option that adds revenue to traditional agriculture and exists in every tourism region in Montana.

Made in Montana supports more than 2,600 businesses

Media Production in Montana by the Numbers FY21-FY22						
195	\$191.8M	\$77.5M	\$153.9M	840 FTE*	\$41.5M	\$16.6M
Number of Productions	Total Direct Spending	Total Local Direct Spending	Total Local Economic Impact	Total Jobs	Employee Compensation	Total Tax Revenue

### SFY 2018-2023 Completed, Awarded, Obligated Projects



#### Program Name

- Annual Tourism Grant
- Eastern Montana Initiative
- Flood Business Assistance
- Flood Marketing
- Montana Big Sky Film Grant
- Montana Disaster Recovery Small Business Grant
- Montana Tourism Emergency Marketing Grant
- Tourism Infrastructure Investment

**Brand MT**

Department of Commerce  
Jennifer Pelej, Division Administrator  
<https://brand.mt.gov/>  
[jpelej@mt.gov](mailto:jpelej@mt.gov)

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Brand MT Priority Areas

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**Funding**

- Less than 1% funded by HB2
- Over 99% funded by Statutory Appropriation – Lodging and Facility Use Tax
  - 4.0% lodging facility use tax imposed on guests of hotels, motels, bed and breakfasts, resorts, campgrounds, and any other lodging sites.
  - MCA 15-65-121: 60.3% of proceeds go to the Department of Commerce for tourism promotion and promotion of the state as a location for film production as well as for regional tourism promotion.
- Budget is set on projections, new world since pandemic
  - Tourism marketing continues to have various challenges with the evolving economic situation and travel options expanding, but we continue to drive high-value visitors to the state through key marketing efforts.
- ROI \$55:1, +1% v. FY20 Winter season despite us increasing spend by 7% compared to the previous campaign
- Pays for our own work and contributes to increases in general fund and all those receiving appropriations

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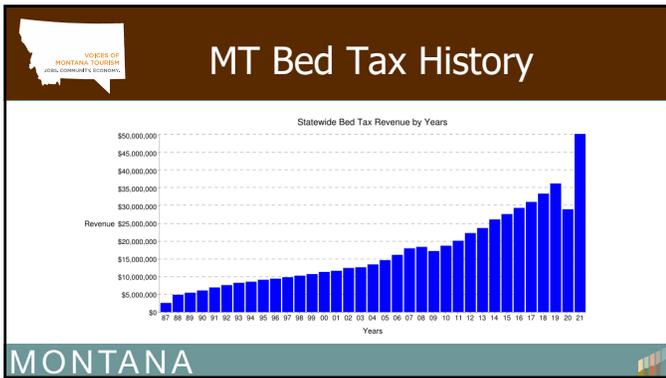
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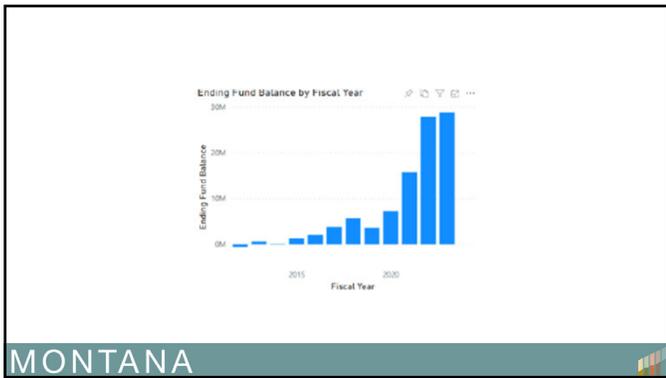
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### Programs Reignited, renewed investment

- Tourism Grants
- Event Grants
- Research
- Eastern MT Initiative
  - Relunched a focused EMI marketing effort to promote key destinations, parks, stargazing, hunting and key trip ideas for the area.
  - Additionally, we developed a significant partnership with Outside Magazine to create a new EMI guidebook and custom video series to promote the region - content created in 2022 - promotional support launching in 2023.
  - Grants

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**Eastern Montana Initiative**  
April – October 2022

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**Flood Recovery**

- **CVB/Chamber communications grants** – Limited to the seven Convention Visitor Bureaus (CVBs) and Cooke City Chamber and two county Chambers of Stillwater and Sweet Grass without a CVB.  
\*Grant award up to \$15,000 of eligible expenses (additional staff, communications needs, etc).  
\*Nine grants awarded, with 4 CVBs awarded additional funding, totaling \$200,300.
- **Tourism Reliant Business Grants** – Used to support payroll, rent, accounts payable, debt services, and expenses related to shifts in operations to retain and restore existing businesses, current employees, or business viability for future re-employment. 331 businesses awarded \$4,882,690.
- **Flood impacted community promotion campaign** – Budgeted over \$3 mil to create awareness that Montana is open for business, Educate travelers on all the activities available outside of Yellowstone, Highlight the gateway community's resilience
- **Yellowstone PSA** – donated by Paramount, promoting visitation "open."

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**Flood Response**  
June – September 2022

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## Flood Response

October 2022 – February 2023

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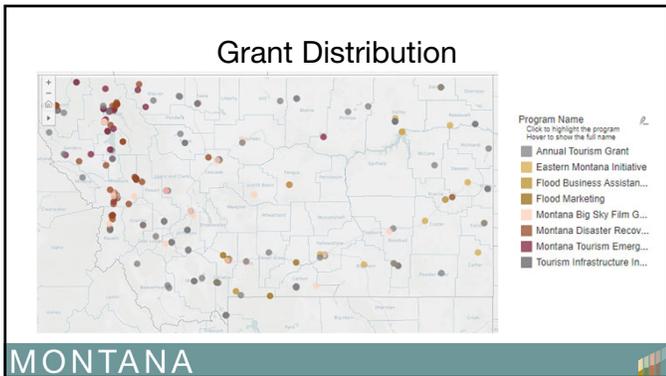
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## Purposeful Application of Remaining Fund Balance

**Director's Vision**

- Retain ending fund balance to:
  - Engage partners on immediate one-time opportunities.
  - Accumulate for long-term strategic investments in economic development with symbiotic benefit to tourism.

**Rural Development Projects**

• Lower Yellowstone River Corridor:	\$650,000
• Agritourism:	\$100,000
• Astrotourism:	\$200,000
• Dinotourism:	\$100,000
• Recreate Responsibly:	\$90,000
• Route Development	<u>\$75,000</u>
	<b>\$1,215,000</b>

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### Program Response – OGSM

- Resiliency Planning
- Dispersal Strategies
- Reform grants: Identify and fill tourism asset gaps
- Develop rural Made in Montana (MiM) businesses and agritourism
- Support film productions in rural areas

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### Resiliency Planning

- ARPA Funds – EDA Tourism Grant (no match)
  - Total: \$2.9 million
  - \$1.4 million: resiliency planning process (CY 2023)
  - \$1.5 million: implementation grant program (must expend by 5/26)
- Holistic planning for long-term success of each tourism region's visitor economy.
- Outcomes:
  - 6 tourism region-specific destination resilience plans and 1 state aggregate plan.
  - Directs strategic investment in sustainability or development.

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### Dispersal

- Prioritize promotions around:
  - Rural and tribal areas and activities
  - Off peak times of year
  - New audiences including business travelers and in-state residents

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### Tourism Grant Program

- Flagship program to develop and enhance tourism products to increase out-of-state visitation and expenditures.
  - Average \$750,000 awarded/year (\$1.75 FY23)
- **Success:** Since 1995, \$14.4 mil awarded to 583 projects and event-based activities.
- **Goals:** program funds added to \$1.4 million of dedicated federal dollars to deploy grants that fill asset gaps as identified within resiliency plans.

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### Made in Montana

**Successes:**

Supports 2,780+ small business owners by helping connect them with customers (wholesale and individuals)

– Visitors spent \$128.9 mil on MiM products (2021)

New database –member portal, connecting consumer and producer, while also reducing staff time.

HB660 – 58% increase in membership; 118% gain in web visits; 72% increase in product views.

**Goals:** Increase the total number of active members by 5% annually.

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### Montana Film Office

**Media Production in Montana by the Numbers**

195	\$191.8 M	\$77.5 M	\$153.9 M	840 FTE*	\$41.5 M	\$16.6 M
Number of Productions	Total Direct Spending	Total Local Direct Spending	Total Local Economic Impact	Total Jobs	Employee Compensation	Total Tax Revenue

**Successes:**

Every \$1 spent in film industry = \$2 in economic impacts

**Goals:**

- Maintain 20-30 name-brand, lifestyle-driven commercial ad productions commercials @ \$25,000–200,000/production for FY24 and FY25.
- Fund a minimum of 23% of total dollars requested to Big Sky Film Grant by FY25.
- Promote media credit, receiving 15 applications for certification each year of the biennium

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Thank you for your time and service

For more information or follow up questions:

Jennifer Pelej

406-871-8666

[jpelej@mt.gov](mailto:jpelej@mt.gov)

<https://brand.mt.gov/>

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# MONTANA DEPARTMENT OF COMMERCE

2024 – 2025 Budget

## Community MT

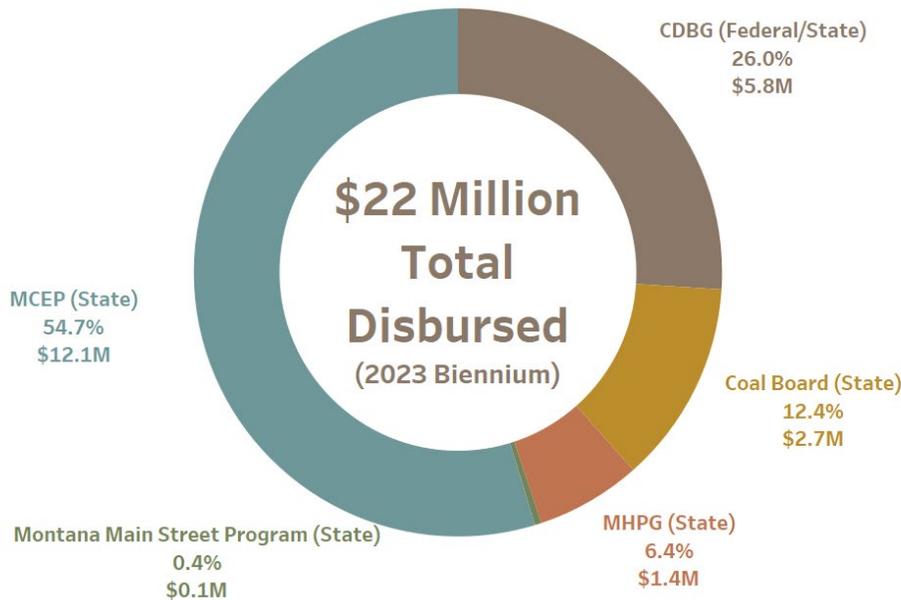
## Community MT's 2023 Biennium Highlights

**Mission: Planning for high-quality growth and investing in transformational development in communities across Montana.**

### Grant Disbursements

#### 2023 Biennium

This chart shows the amount of grant disbursements by program noting whether the program is funded by state or federal sources.



# 51

Construction projects or major equipment purchases completed in the 2023 Biennium

#### EXAMPLES OF PROJECTS COMPLETED IN 2023 BIENNIUM:

- Montana Coal Endowment Program (MCEP): new water storage tank in Denton
- Community Development Block Grant Program (CDBG): replaced water mains in Harlowton
- Coal Board: replaced water main for Colstrip High School, replaced boiler for the Forsyth pool
- Montana Historic Preservation Grant Program (MHPG): repaired roof of Yucca Theater in Hysham
- Montana Main Street Program (MMS)\*: façade program in Miles City, wayfinding signs in Great Falls

#### ARPA Water & Sewer

Used a mix of staff (>1,000 hours) and 10 engineering consultants to help communities develop 326 funding applications (74% of all applications submitted)

#### DIVISION STAFF EXPERTISE AND TECHNICAL ASSISTANCE:

- Develop training and grant administration materials
- Conduct workshops on community planning and development
- Provide direct assistance to communities via phone calls and in-person visits
- Review funding applications and present to decision makers
- Administer grants to ensure accountability for public funds
- Complete federal reporting
- Support several boards

\*The Montana Main Street Program is administered by Community MT, but part of Brand MT's budget

[COMMERCE.MT.GOV](https://commerce.mt.gov)

## Community MT's 2025 Biennium Proposal

**2025 Biennium Objective:** Focus resources on completing transformational projects that foster vibrant and sustainable communities.

**Goal:** 75% of projects funded by division programs and completed in the 2025 biennium receive proactive assistance.

Strategy	Initiative
Customer Service	Provide outreach and training to help communities identify highest priority community development needs, develop plans, and implement them.
Customer Service	Provide pre-application trainings for every grant cycle to increase applicant knowledge about program eligibility.
Accountability	Provide outreach and consultation to help communities complete construction projects within original timelines and budgets.

## New Proposal Request 2025 Biennium

This chart explains the amount and purpose of the division's new proposals.

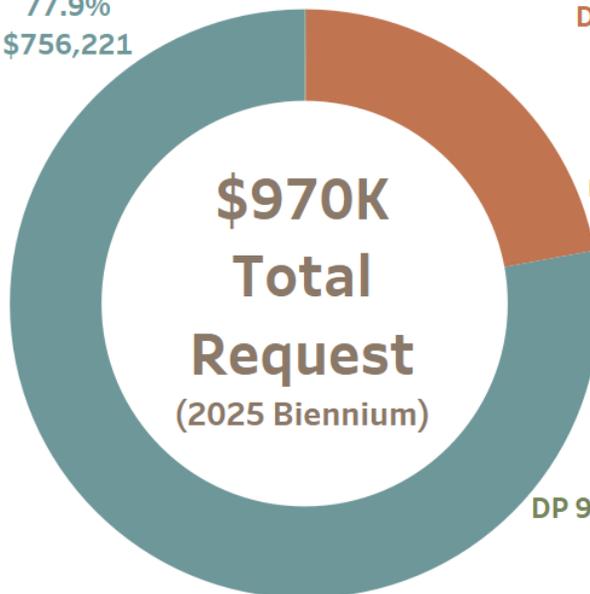
### DP 6002 (Expand Community Tech. Assist. Program)

77.9%  
\$756,221

Goal: Use combination of staff and consultants (similar to successful ARPA water and sewer assistance) to help communities plan for housing and infrastructure needed for high quality growth. This request would increase assisted communities from 14 to 28 in the 2025 Biennium.

DP 6001 (MHPG FTE)  
22.0%  
\$213,785

Goal: Maintain permanent FTE so we can meet statutory mandate to administer this program.



DP 99 (New Fixed Costs)  
0.1%  
\$790

Note: The New Fixed Costs are too small to show in the chart.

## Community MT Division

Mission:  
Planning for high quality growth and investing in transformational development for vibrant and sustainable communities across Montana

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## Overview of Current Programs and FTE

<b>HB 2 FTE Total 19.45</b>	Community Development Block Grant Program 8.30 FTE	Community Technical Assistance Program 2.70 FTE	MHPG 1.00 FTE OTD Position	<b>Other FTE Total 2.00</b>
	Montana Coal Endowment Program 5.95 FTE	Coal Board 1.25 FTE	Hard Rock Mining Impact Board 1.25 FTE	

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## Montana Historic Preservation Grant Program

Technical assistance and grant funding for preserving historic sites, historical societies, or history museums



Façade improvements to the Crowley Block, Lewistown

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### Montana Historic Preservation Grant Program

2023 Biennium Awarded Projects



Preserving historical sites and museums  
Projects include roof repair, upgraded heating/cooling, and facade improvements

26 projects awarded in 2023 Biennium  
\$5.4 million total awarded  
\$15.1 million total leveraged  
\$2.77 leveraged for every \$1 MHPG funds

**Project Status**

- 73% Contracted\*
- 15% Completed
- 8% Not Contracted
- 4% Withdrawn

\*Anticipated to be completed in the 2023 construction season

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### DP 6001 – MHPG Permanent 1.00 FTE

	Existing Annual Expenses (FY 2023 Budget)	Requested Annual Expenses (FY 2024 Budget)	Requested Annual Expenses (FY 2025 Budget)	Requested 2025 Biennium Total
FTE	1.00 Modified FTE	Change the 1.00 FTE to Permanent	Change the 1.00 FTE to Permanent	Change the 1.00 FTE to Permanent
Personal Services	\$72,053	\$84,490	\$84,550	\$169,040
Operating Costs	\$18,324	\$23,956	\$20,789	\$44,745
<b>TOTAL</b>	<b>\$90,377</b>	<b>\$108,446</b>	<b>\$105,339</b>	<b>\$213,785</b>

Source of funding for this request is state special revenue. MHPG grants are funded separately by accommodation tax.

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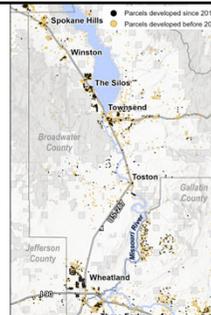
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### Community Technical Assistance Program

Help local governments plan for “orderly, productive, and coordinated development” with attention to public facilities and areas with rapidly changing economic and population conditions (90-1-103, MCA)



Rapid growth along Highway 287 corridor in Broadwater Co.

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### Community Technical Assistance Program

ARPA Water and Sewer Outreach  
2023 Biennium

100%

Staff reached all 56 counties and 127 incorporated cities and towns by phone, virtual meetings, webinars, and in-person visits

In the summer and fall of 2022, staff prioritized in-person visits to communities with remaining ARPA minimum allocation funding.

**441** total funding applications submitted

**74%** of applications received CTAP assistance

**108** projects assigned to CTAP engineering consultants

**90%** of assigned projects submitted applications

Percent Communities that Applied for ARPA Minimum Allocation\*

Month	Percent Applied
Jun 2022	64%
Jul 2022	67%
Aug 2022	68%
Sep 2022	73%
Oct 2022	73%
Nov 2022	97%

By Nov. 1, 2022, 97% of communities had applied for some or all of their ARPA minimum allocation funding

\*These are applications that have been submitted but not yet certified and approved for funding

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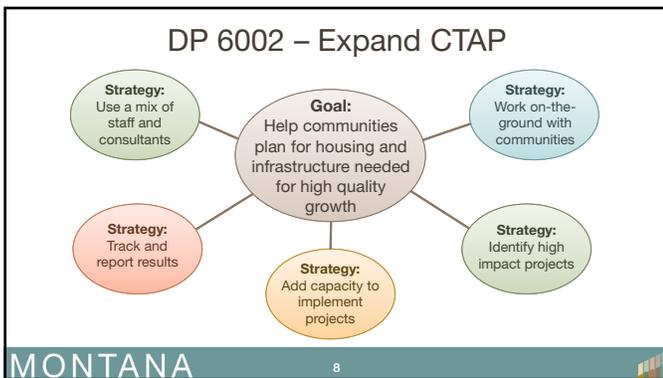
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### DP 6002 – Expand CTAP

	Existing Annual Expenses (FY 2023)	Requested Increase in Annual Expenses (FY 2024)	Requested Increase in Annual Expenses (FY 2025)	Requested Increase 2025 Biennium Total
FTE*	2.70	2.00	2.00	2.00
Personal Services	\$218,331	\$172,273	\$171,707	\$343,980
Operating Costs	\$236,497	\$209,462	\$202,779	\$412,241
<b>TOTAL</b>	<b>\$454,828</b>	<b>\$381,735</b>	<b>\$374,486</b>	<b>\$756,221</b>

\*FTE amounts beyond whole numbers are for program support services like administrative and accounting

Source of funding for this request is general fund.

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### Montana Coal Endowment Program

Technical assistance and grant funding for planning and constructing infrastructure projects



*Connecting park restrooms to city sewer, Livingston*

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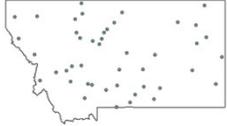
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### Montana Coal Endowment Program

2023 Biennium Awarded Construction Projects



**\$9.57**  
average amount saved on a monthly utility bill per household for 2023 Biennium projects

46 projects awarded in 2023 Biennium  
**\$25.7 million** total awarded  
**\$83.2 million** total leveraged  
**\$3.24** leveraged for every \$1 MCEP funds

Completed Construction Projects by Fiscal Year



Fiscal Year	Projects
2013	24
2014	10
2015	20
2016	38
2017	16
2018	25
2019	9
2020	12
2021	16
2022	23

Average is 13 projects

**MONTANA** 11

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### Community Development Block Grant

Technical assistance and grant funding for planning, public and community facilities, and economic development projects that primarily benefit Montanans with low- to moderate-incomes



*Replacing water lines in Roundup*

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### Hard Rock Mining Impact Board

The five-member board helps mitigate the fiscal impacts of large-scale hard rock mineral developments on local government services and facilities



*Mine tour, Stillwater Mine*

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### FOR MORE INFORMATION

Community MT Division  
Montana Department of Commerce  
COMDEV.MT.GOV

Renee Lemon  
Division Administrator  
406.841.2773

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# MONTANA DEPARTMENT OF COMMERCE

2024 – 2025 Budget

**Director's Office**

### INDIRECT RATE

	Approved FY 20	Approved FY 21	Approved FY 22	Approved FY 23	Budgeted FY 24	Budgeted FY 25
State Programs						
Indirect Cost Rate	14.22%	14.22%	14.78%	14.78%	13.47%	13.47%
Federal Programs						
Indirect Cost Rate	14.22%	14.22%	14.78%	14.78%	13.47%	13.47%

The indirect rate pays for 21.00 FTE within the Director's Office. Remaining Director's Office staff are paid for by Division programs and are notated in their FTE headcount.

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### RESEARCH & INFORMATION SERVICES

The Research & Information Services Bureau within the Director's Office provides support to Department divisions, other state agencies and private businesses in the below areas. The bureau contains 4.85 HB2 FTE.

- Census and Economic Information Center
- Industry Development Program
- Tourism Research & Data

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### DIRECTOR'S OFFICE NEW PROPOSALS

- **(NP 8102)** The Department would like to establish a 0.50 Attorney FTE in the Director's Office to appropriately reflect that the workload for the position has been spread throughout the agency for the last several years, not limited only to work for the Community Development Division, which currently funds the position.
- **(NP 8103)** The Department would like to establish a 1.0 IT Systems Analyst FTE in the Director's Office to better support the business needs of constituents and employees. This will reflect the workload of the IT group which has grown in recent years due to the push to digitize services both for internal and external customers.

**(NOTE: The Director's Office is entirely supported through non-budgeted proprietary funds)**

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FOR MORE INFORMATION

Montana Department of Commerce  
COMMERCE.MT.GOV

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# MONTANA DEPARTMENT OF COMMERCE

2024 – 2025 Budget

**Facility Finance Authority**

## Montana Facility Finance Authority

**Mission: Enhance Montana healthcare and community development through access to cost-effective capital financing and development services**

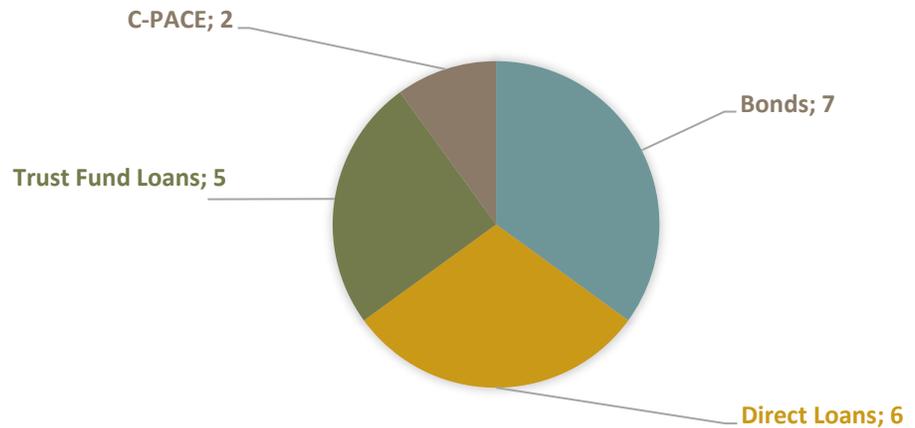
### 2022 AWARDS

The MFFA has received two awards this year emphasizing the importance and innovation of its C-PACE program:

PACENation PACESetter Award: Program Design & Implementation

MT Economic Developers Association Impact Award

### MFFA FINANCING BY TYPE



In this biennium, the MFFA issued over \$510 million in bonds to support and expand healthcare in Montana. These projects included:

- A new medical school in Great Falls
- Expanded cancer care in Anaconda
- Expanded clinic access in Ravalli County
- Saved Montana hospitals millions of dollars by refinancing existing debt at historically low interest rates

Throughout its history the MFFA has provided more than \$4 billion in financing to more than 55 Montana healthcare facilities.

MFFA also provides smaller and rural facilities with critical capital financing at low, fixed interest rates. In this biennium the MFFA made over \$5.8 million in these loans to include:

- A clinic expansion in Fort Benton,
- New medical equipment in Lewistown & Plains,
- Housing for traveling physicians and nurses in Big Sandy,
- Refinanced debt for the hospitals in Lewistown and Baker



## Montana Facility Finance Authority

Strategy	Initiative
<b>Implementation:</b>	Implement identified opportunities to expand or enhance services including adding or modifying programs to better serve our constituents and fulfill our mission.
<b>Service efficiency &amp; effectiveness</b>	Continue making our services more cost-effective and beneficial for our broad constituency. Maximize value for clients.
<b>Outreach:</b>	Educate clients, policy makers, and the public about the benefits and importance of programs and services offered by the Authority. Support facility and community development by supporting planning and development efforts.
<b>Red Tape Reduction</b>	Identify rules that are candidates for reform, streamline administrative processes for clarity and conciseness, consolidate/reduce duplicative programs, reduce unnecessary bureaucratic processes.

In January 2022, the MFFA started Montana’s Commercial Property-Assessed Capital Enhancement Program (C-PACE). C-PACE helps Montana businesses obtain private financing for cost-saving energy/water efficiency and renewable energy improvements.

The MFFA closed its first C-PACE financing shortly after launch. The \$5.5 million financing of the Headwaters Water & Sewer District owned by Bridger Brewing was the first-ever C-PACE to finance a private wastewater system in the world. The financing:

- Opened over 200 acres to development at the state’s busiest intersection,
- Created new space for commercial and multifamily housing development,
- Will save Bridger Brewing over \$10 million over the life of the loan.

Currently eight local governments have approved C-PACE in their districts with more on the way. C-PACE has potential to finance over \$1 billion in improvements in Montana.

The **MFFA** is an Enterprise Fund administratively attached to Commerce \*

It is governed by a seven-member board appointed by the Governor \*

The MFFA is 100% self-supported with no taxpayer funds \*

Revenue is from application fees, lending income and annual fees \*

Four FTE

### MONTANA FACILITY FINANCE AUTHORITY

Who is the Montana Facility Finance Authority?

- Our mission is to enhance Montana healthcare and community development through access to cost-effective capital financing and development services
- \$4.2 billion in financings over 39 years covering a range of projects; from loans of less than \$10,000 to bond financings of over \$280 million
- Enterprise Fund – fully self-supported by non-budgeted proprietary funds

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### What does the MFFA do?

The MFFA provides access to low-cost capital financing for

- Nonprofits
  - Hospitals, clinics, group homes, pre-release and addiction treatment and medical schools
- Montana businesses
  - Affordable financing for improvements that lower a business' energy and water expenses through Commercial Property Assessed Capital Enhancement (C-PACE) financing

This is achieved by providing access to:

- The tax-exempt bond market and C-PACE lending markets
- Low-interest loans for smaller projects,
- Grants to reduce the cost of the capital planning process.

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### Authority Goals

- Implement opportunities to expand or enhance services including adding or modifying programs to better serve our constituents and fulfill our mission.
- Educate clients, policy makers, and the public about the benefits and importance of programs and services offered by the Authority. Support facility and community development by promoting good public policy, advocating for clients, and supporting planning and development efforts.
- Continue making our services more cost-effective and beneficial for our broad constituency. Maximize value for clients.

### Red Tape Relief

- Proposing two bills to simplify and expand market access to the bond market for a broad array of Montana businesses and streamline public hearing process.

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### Impact of MFFA-Supported Projects

Impact study of MFFA-financed projects from 2010-2019.

- In the 10 years covered, the MFFA financed projects that:
  - Created or supported an average of 1,320 jobs each year,
  - produced an average of \$64.1 million in labor income each year,
  - created an average of \$87.9 million in gross state domestic product each year.
- In addition, the income tax exemption on the bonds saved Montana holders of the debt an estimated \$18.2 million per year for each of the last 10 years.

MFFA financing provides communities the tools they need to help people, build their communities and save money.

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### Help People

Benefis Health System – Great Falls



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### Build Communities

Community Hospital of Anaconda



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### Save Money

Headwaters Water & Sewer District for Bridger Brewing - Broadwater County



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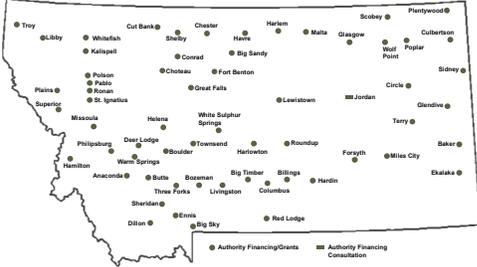
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### Funding Across Montana



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### FOR MORE INFORMATION

MONTANA FACILITY FINANCE AUTHORITY  
Montana Department of Commerce

[MTFacilityFinance.com](http://MTFacilityFinance.com)

[LastBestPACE.com](http://LastBestPACE.com)

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# MONTANA DEPARTMENT OF COMMERCE

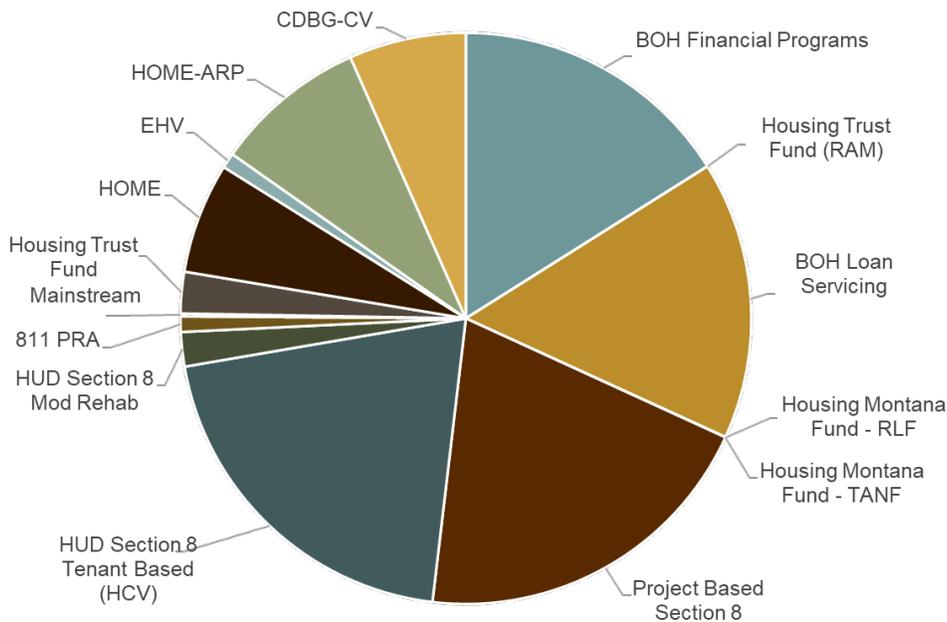
2024 – 2025 Budget

## Housing MT Division

## Montana Housing

**Mission: Montana Housing works with community partners across the state; together we ensure Montana families have access to safe and affordable homes.**

Proprietary | Federal Programs  
FY23 Standard Budget



### Biennium Results:

9% Credits - 320 homes  
4% Credits - 1,108 homes  
HOME HTF CDBG - 85 homes  
Coal Trust - 252 homes  
CDBG - 20 non-congregate shelter

1st Mortgages - 728 families  
DPA - 436 families

Rent Subsidy - 10,400 families



All Montana Housing programs are proprietary | federally-funded except the following State of Montana programs:

- Coal Trust Multifamily Homes Program | available balance \$805K of \$15M allocation
- Veterans' Home Loan Program | available balance \$185K of \$50M allocation
- Housing Montana Fund Affordable Housing Revolving Fund | available balance \$484,375
- Housing Montana Fund TANF Housing Assistance | available balance \$521,624

Future CTMH and VHLP loan activity limited to current legislative appropriations, available balance based on monthly loan payments received and loan pay-offs.

There is no on-going fund source for the Housing Montana Fund.

Allocation of additional state resources would enhance leverage of federal fund sources.

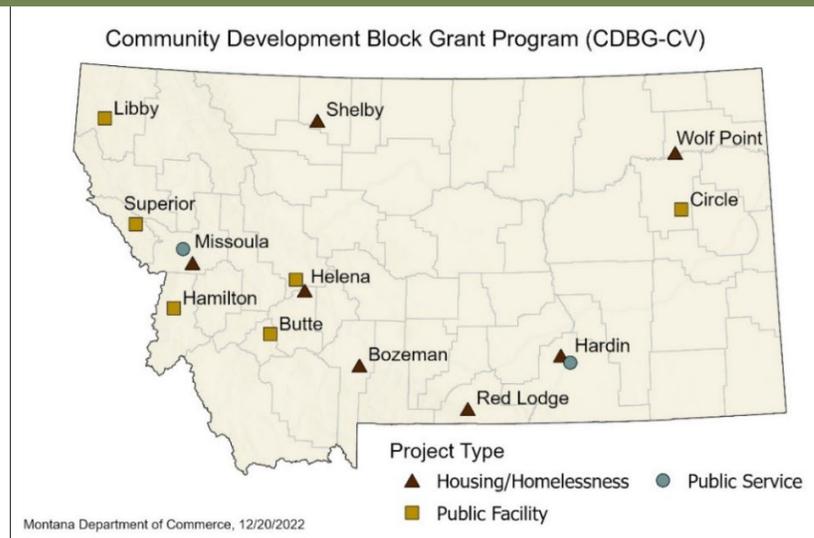
**36 states** have a funded state Housing Trust Fund & **21 states** have a state housing tax credit.  
**Montana has neither.**

## Montana Housing

Strategy	Initiatives
<b>Customer Service, Accountability &amp; Efficiency</b>	Multifamily Loan Program launched July 2022; all funds obligated by December 2022. Continuously assess and optimize funding for down payment assistance within Bond Indentures. Released Request for Proposals for HCV local program administration & field inspection services December 2022.
<b>Implement Process Improvements</b>	Assess application guidelines and Qualified Allocation Plan for leverage ratio criteria. Conduct review of CDBG Housing Stability Program to streamline.
<b>Increase Voucher Utilization</b>	120% Fair Market Rent waiver approved by HUD for CY2023. Release Request for Proposals for project basing Housing Choice Vouchers.
<b>Interdepartmental / Interagency collaboration</b>	Continue Interdepartmental Housing Integration Project with DPHHS, Montana Continuum of Care and Montana HealthCare Foundation.

Awarded \$9.4M in CDBG-CV grants to increase COVID-19 resiliency in 12 Montana Communities!

“Combined with the challenges presented by the growing housing crisis, COVID-19 has had a particularly devastating impact on those experiencing domestic or sexual violence. The Bitterroot Valley is currently experiencing a dire need for available, affordable housing and safe refuge for families in crisis. We're so grateful for this award and the opportunity to expand our emergency shelter capacity. This expansion will ensure that members of our community will have access to safe, immediate shelter when fleeing domestic and sexual violence.” - Stacey Umhey, Executive Director of SAFE



## 74 – MONTANA HOUSING



**VISION**  
Where all Montanans can afford a safe home

**MISSION**  
Montana Housing works with community partners across the state; together we ensure Montana families have access to safe and affordable homes





HOUSING DEVELOPMENT – HOMEOWNER FINANCING - RENTAL ASSISTANCE

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**Board of Housing - 32.25 Total FTE**

- Operations (2.75 FTE)
- Multifamily Development (7 FTE)
- Mortgage Servicing (12 FTE)
- Accounting (4.5 FTE)\*
- Internet Technology (1 FTE)\*

FY24 Proposed Budget: \$27,919,445

**Rental Assistance - 22 Total FTE**

- Operations (2.5 FTE)
- Housing Choice Voucher / TBS8 (8.5 FTE)
- Special Programs / PBS8 (8.5 FTE)
- Accounting (1.5 FTE)\*
- Internet Technology (1 FTE)\*

FY24 Proposed Budget: \$29,656,870 (TBS8)

FY24 Proposed Budget: \$28,456,063 (PBS8)

Board of Housing  
Board of Directors  
Policy Setting for  
Board Programs

**Community Housing - 6 Total FTE**

- HOME (3 FTE)
- HTF (3 FTE)

FY24 Proposed Budget: \$10,108,009

\*FTEs in Director's Office but funded under Montana Housing budget.

Note: FTE totals do not include personal services support of 0.33 FTE of three (3) future Communication positions in the Director's Office.

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## WHAT IS THE NEED?

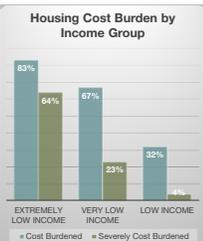
137,320	Total # of Montana renter households (31% of population)
56,727	Number of Very Low-Income renters
-12,850	Deficit of affordable & available rental homes for VLI renters
33,598	Number of Extremely Low-Income renters
-18,538	Deficit of affordable & available rental homes for ELI renters
-31,388	Shortage of affordable & available rental homes for VLI & ELI renters

Current State of Montana and Federally allocated resources can support production of approximately 500 affordable rental homes on an annual basis

HUD FY2022 Income Limits – Montana Family of Four

Median Family Income =	\$81,200
Low-Income (80%) =	\$64,550
Very Low-Income (50%) =	\$40,350
Extremely Low-Income (30%) =	\$24,200

**Housing Cost Burden by Income Group**



Source: NLHC tabulations of 2020 5-year ACS PUMS  
<https://nlhc.org/housing-needs-by-state/montana>

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## HOUSING DEVELOPMENT

**Federal Programs**

- Low-Income Housing Tax Credits (LIHTC)
- Community Development Block Grant (CDBG) | CDBG-CARES
- HOME Investment Partnerships Program (HOME) | HOME-ARP
- Federal Housing Trust Fund (HTF)

**State Programs**

- Housing Montana Fund (HMF)
- Coal Trust Multifamily Homes (CTMH)




Objective: Maximize supply of new and rehabilitated affordable rental homes through efficient use of federal and state resources

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## HOUSING DEVELOPMENT

**Low-Income Housing Tax Credits**

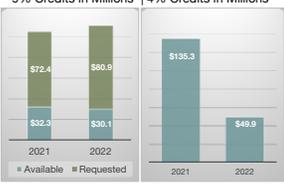
**9% Credits**

- Competitive and oversubscribed
- Only 320 of 836 proposed rental homes awarded

**4% Credits**

- Currently noncompetitive due to market conditions
- Additional fund sources are needed leverage
- 1,108 rental homes awarded

9% Credits in Millions | 4% Credits in Millions



Year	Available	Requested
2021	\$32.3	\$72.4
2022	\$30.1	\$80.9

Year	Available	Requested
2021	\$135.3	\$135.3
2022	\$49.9	\$49.9

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## HOUSING DEVELOPMENT

**Multiple HUD Programs**

- Modest federal allocations are insufficient to significantly increase affordable housing supply
  - Ex: City of Oakland combined CDBG + HOME exceeded State of Montana FY22 allocations
- Gap financing for affordable developments
- Projects draw funds as development proceeds
- 2 ½ to 3 years average project completion

HUD Funds in Millions



Year	CDBG*	HOME	HTF
2021	\$1.20	\$3.09	\$3.10
2022	\$1.75	\$3.42	\$2.98

COVID Relief Programs	OTO Funds	Grants Awarded	Admin / TA
CDBG-CARES	\$10,174,145	\$9,469,455	\$704,690
HOME-ARP	\$11,459,768	Est. June 2023	Up to 15%

\*CDBG portion allocated for affordable housing and reducing homelessness activities

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## HOUSING DEVELOPMENT

**Housing Montana Fund**

- Affordable Housing Revolving Loan Fund supports low- to moderate-income multifamily development
  - Interest rate 2-6% based on income targeting
- TANF Housing Assistance Funds can provide down payment assistance to families with minor children
  - 2% per annum interest rate



Revolving Loan Fund Balance	\$484,375
TANF Housing Assistance Fund Balance	\$821,624

There is no on-going fund source for the Housing Montana Fund

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## HOUSING DEVELOPMENT

### Coal Trust Multifamily Homes Program

\$12,523,677 funded | \$1,932,000 reserved | \$804,945 available

Developer	Borrower	Original Principal	Interest	City	Units
NW Great Falls	Golden Valley Homes	\$803,060	2.92	Belt	22
NW Great Falls	Quiet Day Manor	\$872,500	2.92	Cascade	20
Wishcamper Dev Partners	Firetower	\$2,674,631	2.65	Helena	44
HRDC9	Livingston Cottages	\$900,000	3.56	Livingston	12
Affiliated Developers	Oakwood Village	\$2,100,000	1.94	Havre	60
GL Development	Spruce Grove	\$5,173,486	2.25	Joliet / Laurel	62

Developer	Borrower	Est. Closing Date	Reserve Loan Amount	Interest Proposed	City	Units
Echo Enterprises	Highland Manor	Spring 2023	\$1,932,000	2.25	Havre	32

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## HOMEOWNER FINANCING



- Federal Programs**
  - Mortgage Revenue Bonds (MRB)
  - Mortgage Credit Certificates (MCC)
  - Reverse Annuity Mortgage (RAM)
  - Community Development Block Grant (CDBG) Housing Stabilization Program
  - HOME Investment Partnerships Program (HOME) Down Payment Assistance
- State Programs**
  - Veterans' Home Loan Program (VHLP)



Objective: Provide increased opportunities for low- and moderate-income Montanans to obtain and retain affordable

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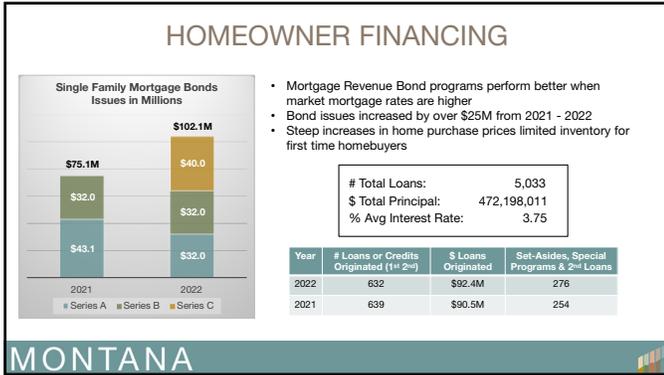
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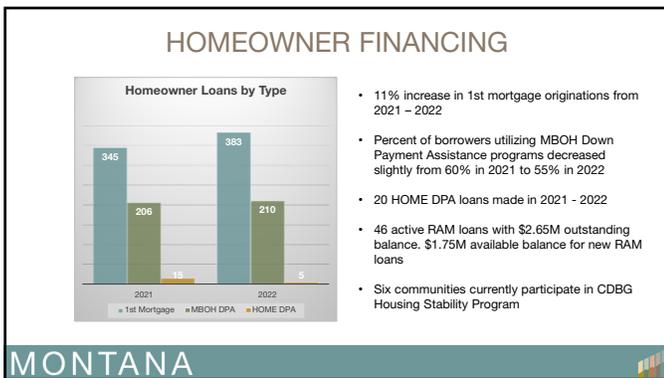
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## HOMEOWNER FINANCING

Servicing Portfolio

- Servicing approx. 99% of the MBOH portfolio (plus VHLP, Multifamily and HAF loans)
- Specialized in educating first time homeowners
- HUD National Servicing Center Tier 1 – Grade A rating
- Acquired approx. 600 loans from Stockman Bank in July 2021
- 289 loans 60+ days delinquent
- 53 borrowers received Homeowner Assistance Fund loans



# Total Loans: 5,395  
\$ Total Principal: \$536,245,936

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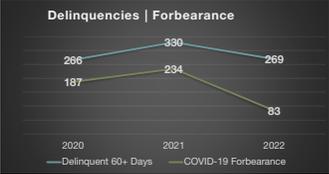
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## HOMEOWNER FINANCING

Servicing Portfolio



- Delinquency rate higher than Montana and Nation averages is expected given income-restricted, first-time homebuyers served
- Servicing team works diligently with homeowners to bring them current through various loss mitigation programs
- Only 8 foreclosures in 2022 (0.15% foreclosure rate)

Delinquency	Oct 2020	Oct 2021	Oct 2022	Montana*	Nation*
Total 30-60-90 Days	5.92	6.34	5.27	2.38	3.59

\*Mortgage Bankers Association 9/2022 (most recent available)

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## RENTAL ASSISTANCE



**Federal Programs:**

- Housing Choice Vouchers (HCV) also known as Section 8 Vouchers
  - Veteran Affairs Supportive Housing (VASH and PB VASH)
  - Mainstream Vouchers
  - Emergency Housing Vouchers (EHV)
- Project-Based Section 8 Contract Administration (PBS8)
- Moderate Rehabilitation Contract Administration (Mod Rehab)
- Section 811 Project Rental Assistance (PRA)



Objective: Maximize use of federal rental assistance programs to serve extremely low- and very low-income Montanans

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## RENTAL ASSISTANCE

- Nearly 6,800 Montanans receive rental assistance each month
- \$44.8M in rental assistance payments made to landlords & property owners in 2021 - 2022
- Approximately 3,600 households reside in subsidized Project-Based Section 8 properties



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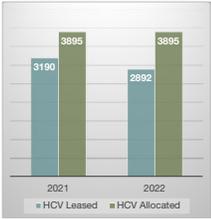
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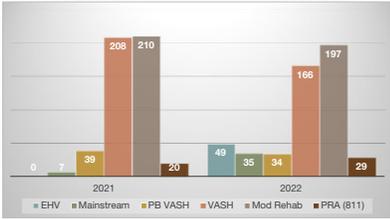
## RENTAL ASSISTANCE

### Housing Choice Voucher Utilization



Year	HCV Leased	HCV Allocated
2021	3190	3895
2022	2892	3895

### Special Programs Voucher Utilization



Year	EHV	Mainstream	PB VASH	VASH	Mod Rehab	PRA (811)
2021	0	7	39	208	20	210
2022	49	35	34	166	197	29

HCV, VASH and Mod Rehab utilization declined in 2022 | EHV, Mainstream and PRA increased in 2022

**MONTANA**

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## RENTAL ASSISTANCE

Voucher utilization impacted by:

- Limited supply of rental homes within HUD Voucher Payment Standard
- Rental home must meet HUD Housing Quality Standards
- Landlord participation
- Increased Housing Navigation assistance needed to aid participants with apartment search

Goals & Initiatives:

- Solicited feedback from landlords at 2022 Montana Landlord Association Annual Meeting
- Received HUD approval for 120% Fair Market Rent payment standards in November 2022
- Released Request for Proposals for Field Agency services in December 2022
- Planning RFP to project-base Housing Choice Vouchers
- Seeking options for landlord incentives / mitigation funds
- On-boarding VISTA to conduct best practice research for Special Programs

**MONTANA**

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FOR MORE INFORMATION



MONTANA HOUSING

Montana Department of Commerce  
HOUSING.MT.GOV

Cheryl Cohen  
Executive Director / Division Administrator  
406.841.2844

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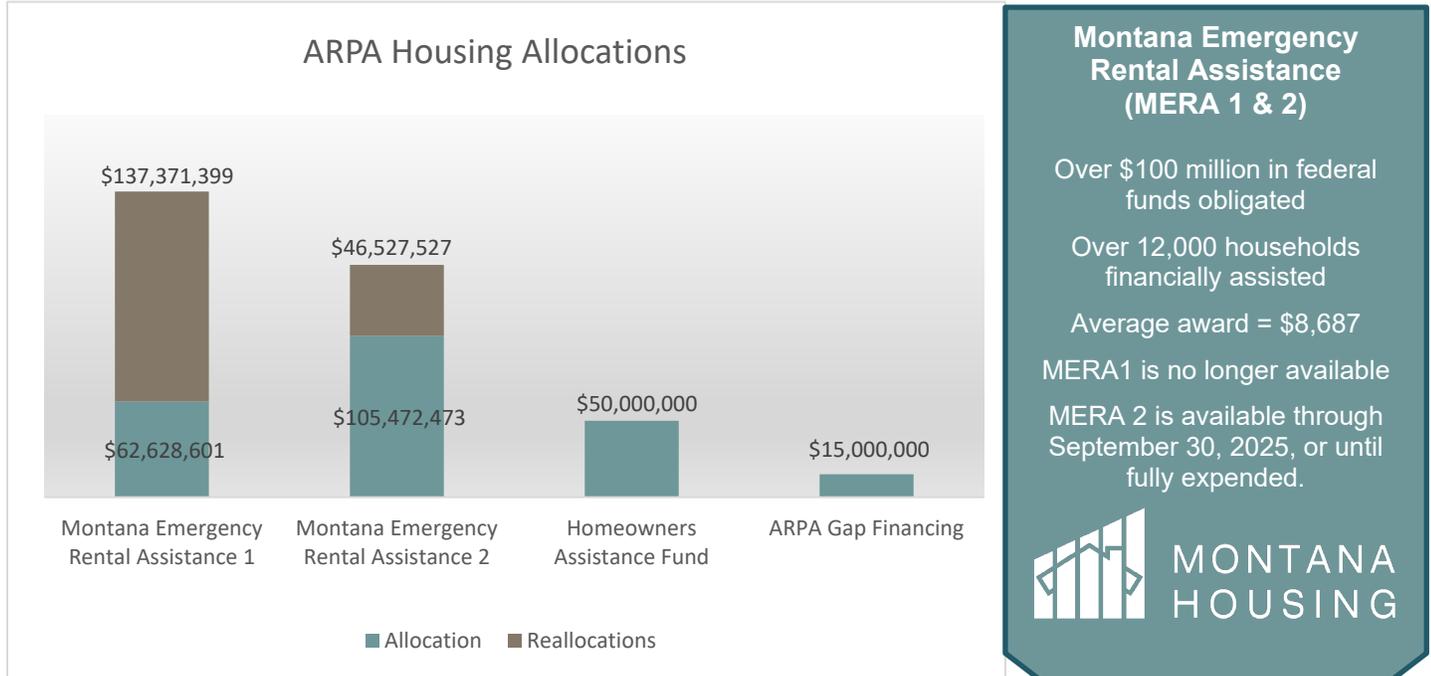
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## ARPA Housing Programs

**Mission: Support Montanans who have experienced financial hardships directly or indirectly due to the COVID-19 pandemic and are at risk of housing instability.**



Our team prioritizes responsible stewardship of public funds:

- ❖ The MERA team has isolated and denied approximately 2,600 potentially fraudulent applications requesting over \$47 million in assistance.
- ❖ The administrative expenditures for MERA1 and MERA2 is approximately 6%.
- ❖ Prioritizing MERA2
  - Guidance from the US Department of Treasury indicated funding could be at risk of an excess determination for MERA2, dependent on expenditure goals.
  - MERA1 was overfunded and unable to be exhausted due to constraints.
  - MERA2 had additional flexibilities to provide greater support for Montanans.

The HAF team has identified six potentially fraudulent applications, preventing nearly \$13,000 from being distributed.

September 2021: Federal guidance Issued



January 2022: Pilot program launch



July 2022: Statewide program launch

The Homeowners Assistance Fund (HAF) program has already helped nearly 100 Montana households keep their homes, distributing more than \$1 million in financial assistance, which included:

- 27 households with lien preventions
- 103 households with mortgage reinstatements; and
- 23 households with utility assistance.

Funding is available until September 2026 or until all funds have been exhausted.

## ARPA Housing Programs

Strategy	Initiative
<b>Effective management of the Montana Emergency Rental Assistance Program</b>	<ul style="list-style-type: none"> <li>Engaging stakeholders early and often.</li> <li>Simplifying the application and award determination process.</li> <li>Providing a dedicated, full-time workforce to review applications.</li> <li>Leveraging available technology.</li> <li>Responsibly obligating funding to maximize Montana's benefit options.</li> </ul>
<b>Effective management of the Homeowners Assistance Fund Program</b>	<ul style="list-style-type: none"> <li>Maintaining an open HAF application portal for households with eligible incomes.</li> <li>Increasing marketing efforts in counties with higher concentrations of homeowners with incomes at or below 100% of median income.</li> <li>Engaging local partners serving socially disadvantaged homeowners in direct client outreach.</li> </ul>

\$15 million  
directed for ARPA  
Gap Financing

The ARPA Gap Fund will ensure affordable housing development projects already in the pipeline that are impacted by pandemic cost escalations will be completed. This will result in more than 700 quality, affordable homes for Montana's lower-wage workforce, seniors, and persons with disabilities.

### ARPA GAP FINANCING RESULTS

	Number of Units	Expected Completion Status	Amount Funded
Big Horn County	43	12/31/2023	\$1,580,483.00
Flathead County	38	Completed, Leased up	\$280,000.00
Hill County	32	TBD	\$409,517.00
Lake County	24	Completed, Leased up	\$210,000.00
Missoula County (2)	402	12/31/2023	\$4,000,000.00
Park County	37	Completed, Leased up	\$520,000.00
Yellowstone County (3)	91	12/31/2023	\$6,000,000.00
Yellowstone and Carbon Counties	62	12/31/2022	\$2,000,000.00
<b>Total</b>	<b>729</b>		<b>\$15,000,000</b>

**74 – MONTANA HOUSING**  
ARPA Housing Programs



**VISION**  
Reduce housing instability and homelessness for Montanans, which was exacerbated by the Covid-19 pandemic, by providing financial assistance for rent, mortgage, and utility payments.

**MISSION**  
Support Montanans who have experienced financial hardships directly or indirectly due to the COVID-19 pandemic and are at risk of housing instability to secure or maintain stable housing.

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**ARPA Housing Programs FTE**  
Remaining Budget Authority through 2025 Biennium



Program	Total FTE	FY24 Proposed Budget
Emergency Rental Assistance	29	\$95,021,366
Homeowners Assistance Fund	8	\$47,538,219
ARPA Gap Fund - In kind	-	-

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**Emergency Rental Assistance (MERA 1 & 2)**

**Source of Funds**

- The Consolidated Appropriations Act and House Bill 3 and House Bill 630 included \$200,000,000 for MERA1.
- Section 3201 of the American Rescue Plan Act and Montana House Bill 632 Section 14(1) and included \$152,400,000 dollars for MERA 2.

**Use of Funds**  
Eligible households can receive assistance dating back to April 1, 2020 for:

- Past due and future rent, utility, and internet services;
- Past due rent late fees;
- Unpaid rental security deposit;
- Rental application and screening fees;
- Housing stability services; and
- Montana Eviction Intervention Program.

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### MT EMERGENCY RENTAL ASSISTANCE 1 & 2

#### Results To Date

Over 12,000 Households Financially Assisted With Rent, Utilities, and Internet for over \$100M ~ \$8,687 Average Award
Over 2,600 Potentially Fraudulent Applications Identified – Over \$47M
Through September, Over 5,000 Households Received *Housing Stability Services
Financial Assistance Has Been Provided in 54 of 56 Montana Counties

\*Housing Stability Services include housing navigation/case management services that assist people to find and keep stable housing.



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### MERA 1 Closeout

MERA1 Expenses	
Financial Assistance	\$52,341,501
Housing Stability Services	\$323,449
Personnel Services	\$1,683,434
Operating Expenses	\$2,861,054
<b>Total ERA 1 Expenses</b>	<b>\$57,815,401</b>
<b>Total Administration</b>	<b>9%</b>
<b>Remaining Cash Balance</b>	<b>\$4,813,200</b>

MERA1 "Excess Funds" Determinations	
December 2021	(\$7,691,299)
February 2022	(\$45,342,837)
June 2022	(\$45,262,040)
<b>Total Excess Funds</b>	<b>(\$98,296,176)</b>

MERA1 Voluntary Reallocations	
Fort Belknap Tribal Housing Authority	(\$1,000,000)
Apsaalooke' Nation Housing Authority	(\$3,075,223)
US Department of Treasury (September 2022)	(\$35,000,000)
<b>Total Voluntary Reallocations</b>	<b>(\$39,075,223)</b>



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### MERA 2 – Overview

MERA2 Expenses	
Financial Assistance	\$52,327,994
Housing Stability Services	Report due January 2023
Personnel Services	\$1,386,410
Operating Expenses	\$297,446
<b>Total ERA 2 Expenses</b>	<b>\$54,001,852</b>
<b>Total Administration</b>	<b>3%</b>
<b>Remaining Cash Balance</b>	<b>\$38,919,703</b>

MERA2 Allocations (Tranches)	
Tranche 1	\$60,800,000
Tranche 2	\$34,429,711
<b>Total MERA Allocation</b>	<b>\$95,229,711</b>
Tranche 3 Estimate	\$10,200,000

MERA2 "Excess Funds" Determinations	
Quarter 1 – August 2022	(\$22,340,577)
Quarter 2 – November 2022	(\$24,186,950)
<b>Total Excess Determinations</b>	<b>(\$46,527,527)</b>
Quarter 3 - Estimate	(\$2,000,000)



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### Homeowners Assistance Fund (HAF)

#### Source of Funds

- The Homeowners Assistance Fund was established under Section 3206 of the American Rescue Plan Act and Montana House Bill 632 Section 14(1) and included \$50 million dollars and goes through September 2026.

#### Use of Funds

- Mortgage Reinstatement: Financial assistance, in the form of an interest-free loan.
- Lien Prevention: Financial assistance, in the form of a grant.
- Utilities/Internet: Electric, gas, home energy costs, and internet/broadband assistance.

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### HAF Program Timeline



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### HAF Program Results To Date

#### Results

The Homeowners Assistance Fund (HAF) program has already helped over **100** Montana households keep their homes, distributing more than **\$1** million in financial assistance

**27** households with Lien Prevention Grant

**103** households with Mortgage Reinstatements

**23** households in Utility Assistance

**Six** Potentially Fraudulent Applications Identified – **Over \$13,000**

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### HAF Initiatives/Goals

Goals – 2023 to 2025 Biennium
Prevent 120 home losses from property tax liens foreclosure
Prevent 200 home losses
Prevent 60 home losses from HOA fees or liens
Prevent 100 homeowners from loss of utilities
Support 80 homeowners with internet assistance

- Maintaining an open HAF application portal for households with eligible incomes.
- Increasing media buy and marketing efforts in counties with higher concentrations of homeowners with incomes at or below 100% of median income.
- Engaging local partners serving Socially Disadvantaged Homeowners in direct client outreach.

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### ARPA Gap Financing

Source of Funds  
 Montana Housing directed \$15 million of ARPA Section 602 funds under HB 632 Section 12(1).

Use of Funds  
 These funds provided critical gap financing for affordable housing development projects already in the pipeline experiencing significant development cost increases due to COVID-19 related worker shortages, supply chain disruptions, and price escalations in key building materials and labor costs.

Eligible applicants were limited to affordable housing projects previously allocated Housing Credits (9% or 4%) or awarded HOME or Housing Trust Fund (HTF) funds; and eligible costs incurred during the "Covered Period" beginning March 3, 2021.

**MONTANA**

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### ARPA Gap Financing

	# of Units	Expected Completion Status	Amount Funded
Big Horn County	43	12/31/2023	\$1,580,483
Flathead County	38	Completed, Leased up	\$280,000
Hill County	32	TBD	\$409,517
Lake County	24	Completed, Leased up	\$210,000
Missoula County (2)	402	12/31/2023	\$4,000,000
Park County	37	Completed, Leased up	\$520,000
Yellowstone County (3)	91	12/31/2023	\$6,000,000
Yellowstone and Carbon Counties	62	12/31/2022	\$2,000,000

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FOR MORE INFORMATION



**MONTANA HOUSING**

Montana Department of Commerce  
HOUSING.MT.GOV

Melissa Higgins  
ARPA Housing Program Executive  
406.841.2092

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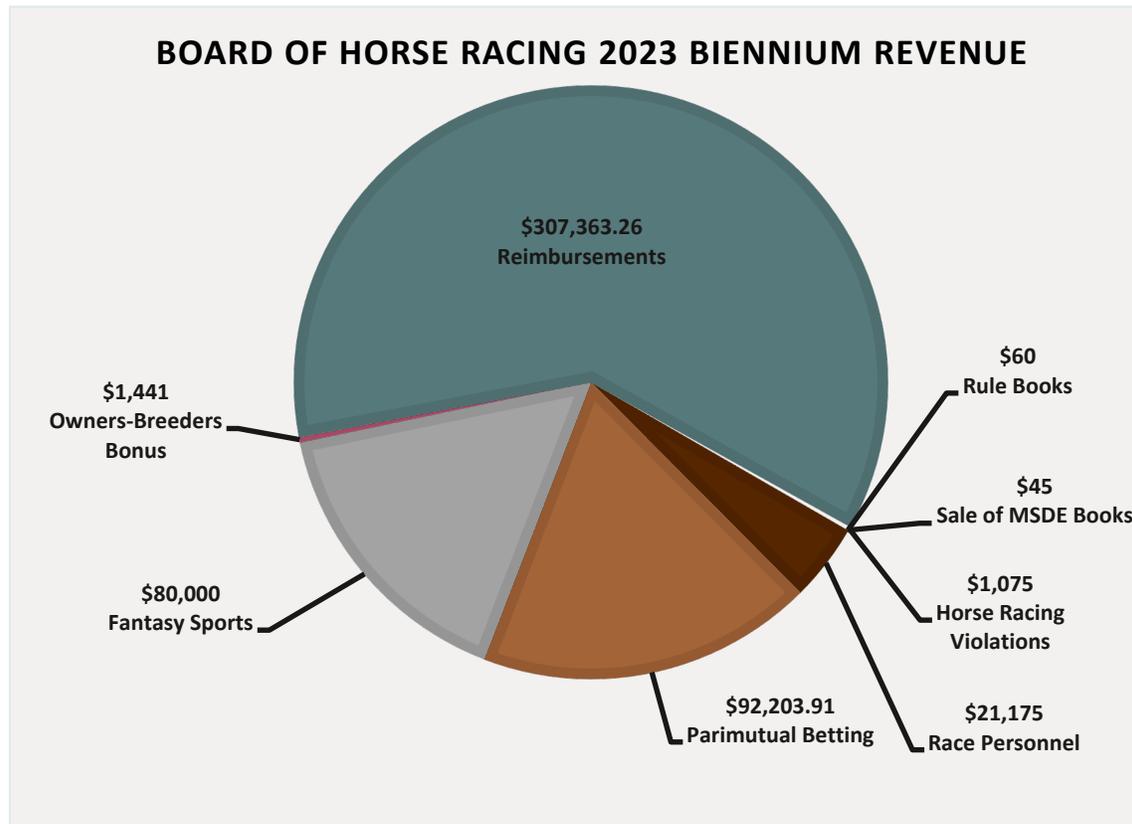
# MONTANA DEPARTMENT OF COMMERCE

2024 – 2025 Budget

**Board of Horse Racing**

## Montana Board of Horse Racing

Mission: To ensure the integrity of the state's horse racing industry, both live and simulcast, through customer-oriented regulation and monitoring of compliance with the Montana State Board of Horse Racing Laws and Rules.



### Successes in the 2023 Biennium

- Increased the number of race days at both race meets from 9 statewide to 14.
- Increased in the amount of bottom purse from \$2,500 in 2021 to \$5,000 in 2023.
- Increased the amount of financial support generated through Advanced Deposit Wagering from 120,000 in 2000, to \$390,000 in 2023.
- Miles City Bucking Horse Race meet management utilized board generated funds through ADW to purchase a state-of-the-art racetrack harrow. This harrow will help make the track surface safer for both the equine and human athletes.
- Starting an internship program in 2023, for individuals that want to become officials and support staff in the various aspects in racing industry.
- The Board is working with a committee of race industry individuals that will help to provide insight into ways to help the industry to continue to grow.
- The Board has entered into discussions with a company to bring Simulcast wagering back to Montana.

## Montana Board of Horse Racing

### Goals and Objectives for the 2025 Biennium

Update regulations as needed without allowing those regulations to restrict the industry growth.

- Provide the highest level of integrity for the racing industry in Montana.
- Work to assure that our race facilities provide both the human and equine athletes the safest environment possible.

Support current race facilities both financially and with other resources in order to help them succeed.

- When stability is achieved, opportunity is provided for Montana owners and breeders to grow their racing programs. This growth will then allow for growth of supporting industries.
- Each race meet brings thousands of dollars to a local community. A seven-day race meet brings people to a community for at least a month, positively affecting local businesses by bringing additional income and increased staff.

Work to open a third race meet in Montana.

- Opening a third race meet will allow for more opportunities for owners and breeders.
- Create new jobs in the community.
- Create more jobs and opportunities in supporting industries.

Develop a mentorship program for new people encouraging them to work within the racing industry.

- Montana, as many of the smaller race jurisdictions, is in short supply of qualified individuals for the racing industry.
- This program will provide needed training for individuals in various aspects of racing including but not limited to management, officiating and numerous other support staff.

Growth and prosperity of Montana's storied Horse Racing industry is the ultimate goal.



Miles City Horse Racing | Credit: Montana Department of Commerce

COMMERCE.MT.GOV

# 78 – BOARD OF HORSE RACING

## Mission:

- To ensure the integrity of the state's horse racing industry, both live and simulcasting, through customer-oriented regulation and monitoring of the compliance with the Montana Board of Horse Racing laws and rules.



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# MONTANA'S HORSE RACING HISTORY

- Turn of 19<sup>th</sup> Century – horse racing becomes popular
- 1889 – Spokane, a Montana horse, wins the 15<sup>th</sup> running of the Kentucky Derby
- 1965 – Board of Horse Racing is created
- 1977 – Board of Horse Racing is expanded
- 1980s – Montana has 18 racing associations and 12 race tracks
- Present Day – Montana has 2 race tracks in operation

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# 78 – BOARD OF HORSE RACING

## The Montana Board of Horse Racing is responsible for:

- Regulation and compliance of horse racing industry, including auditing, supervising and conducting investigations
- Licensing racing personnel, establishing race dates and establishing veterinary practices and standards
- Contracting and working with the Montana Lottery



Photo: Johene Ewert-Hirtz, Historic Montana Ghost Towns and History of Montana - Montana Historical Society

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## 78 – BOARD OF HORSE RACING

### 2023 Focuses

1. Help one additional facility start racing
2. Provide improved safety and overall experience in Miles City through utilization of funds returned to the Miles City track
3. Create intern position to encourage future generations involvement in racing
4. Improve facility success through innovations from newly created commission of racing industry experts



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## FOR MORE INFORMATION

MONTANA BOARD OF HORSE RACING  
Montana Department of Commerce  
[commerce.mt.gov/horseracing](http://commerce.mt.gov/horseracing)  
406.961.5422

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# MONTANA DEPARTMENT OF COMMERCE

2024 – 2025 Budget

**Heritage Commission**

### 80 – Montana Heritage Commission



#### Mission:

"Montana Heritage Commission preserves and promotes Montana's Territorial Capital History and resources through quality visitor experiences and preservation of state-owned buildings and artifacts."

Our four strategic priorities are:

**PRESERVATION – PROMOTION – PROTECTION – PARTNERSHIP**

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### HISTORY

MCA 22-3-1000,1001,1003,1004



Virginia City was Montana's Territorial Capital from 1865-1875.

In 1997, the Montana Legislature purchased Virginia City and Nevada City from the Charles Bovey family for \$6.5 million, Reeder's Alley was gifted to the state in 2000.

Today the appraised value of our historic buildings and artifacts is \$44.6 million.  
(This equals a 586% Return on Investment)

According to the *New York Times*, and the *American Alliance of Museums*, Virginia City and Nevada City, Montana are considered to be one of the largest historic sites in the United States.

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### STRATEGIC HIGHLIGHTS



"Come Experience Where Montana's History Lives"



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## FINANCIALS

The Montana Heritage Commission's annual operating budget is from Tourism-related income and voluntary donations.

\*We receive no general fund money for our annual operating budget.

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## HOW ARE WE FUNDED?

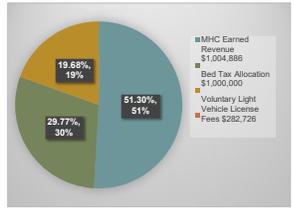
INCOME: REVENUE FYE 2022  
\$2,287,612

We operate on earned revenue from MHC property/vacation rentals, hotels and operation tickets sales, bed tax allocations and voluntary light vehicle license plate fees.

2021-2022 were record breaking years in tourism counts and earned revenue

- 2021 - 1,013,870
- 2022- 897,309 (Tourists)
- Revenue Increased by 23%

**\*WE RECEIVE NO GENERAL FUND**



Category	Percentage	Value
MHC Earned Revenue	51.30%	\$1,004,889
Bed Tax Allocation	19.68%	\$1,000,000
Voluntary Light Vehicle License Fees	29.77%	\$302,726

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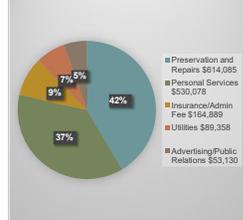


## WHERE DOES THE MONEY GO?

EXPENSES:  
FY 2022  
\$1,453,540

MHC Operations in Virginia City, Nevada City, and Reeder's Alley operating costs include all personal services, preservation, promotion, repairs, insurance and admin fees.

- The admin fee to the Department of Commerce as an attached agency is 14.78% of personal services. (\$78,345)
- MHC has 19 FTE positions, 5 fulltime and 15 (90-day) seasonals that work From May-Sept each year.



Category	Percentage	Value
Preservation and Repairs	42%	\$614,085
Personal Services	37%	\$530,078
Insurance/Admin Fee	9%	\$164,889
Utilities	7%	\$89,358
Advertising/Public Relations	5%	\$53,130

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**WHERE DID THE INCREASE IN BED TAX ALLOCATION GO?**

1. Fire suppression system installed in Nevada City overseeing 118 historically registered buildings and sprinkler system installed in all hotels and restaurants.
2. Finished Discovery Park that will be dedicated to social gatherings, weddings, family reunions and music festivals.
3. Restoration of 1918 Steam Locomotive, additional train for historic tours and reconstruction of train tracks.
4. Restoration of 1860s carriages and Cremona music machines.
5. Structure repair and engineering and condition assessment reports for Montana Heritage properties: Territorial legislator Richard O. Hickman, Sarah Bickford Residence, Henry Gilbert Home and Montana's Oldest Territorial Capital Building.

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**STRATEGIC PRIORITIES**

**PRESERVATION**  
**PROMOTION**  
**PROTECTION**  
**PARTNERSHIP**

**MONTANA**

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**2021-2022 Top PRESERVATION Projects**

**PRESERVATION**  
"Saving Montana's Territorial Capital Building"  
[www.savemontanashistory.com](http://www.savemontanashistory.com)

**STONWALL HALL**

**MHC maintains and preserve over 300 historic registered heritage properties and over one million Americana artifacts from the 1860- 1960 time period at Virginia City, Nevada City and Reeder's Alley in Helena, MT**

**MONTANA**

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**2021-2022 Top PRESERVATION Project's**




The Virginia City Information Center and Village Pump Gas Station that gives back to the Community






1944 Village Pump

**MONTANA**

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**2021-2022 Top PRESERVATION Projects**



Stay and Play in Montana's History

[HeritageAccommodations.com](http://HeritageAccommodations.com) [AlderGulchAccommodations.com](http://AlderGulchAccommodations.com)









**MONTANA**

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**PRESERVATION**



**Collections and Archaeology**

Please visit our website at [virginicitymt.com](http://virginicitymt.com) to view our electronic database on specific Americana artifacts.

Click on the collections tab or view our annual report online.





Our current Americana artifact inventory is 1,363,281 and ranges from the 1860-1960 time period.

**MONTANA**

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**PROMOTION**

- Implemented an affordable Vigilante Family Pass and Stay and Play in Montana's history packages.
- Advertising campaign that includes E-commerce, Social Media, redesigning website, downloadable Virginia City App, Brochures, TV and Radio.
- Increased MHC tourist related income by 336% from FY 2012- FY022.
- Download The Virginia City, MT app today.

**MONTANA**

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**PROMOTION**  
(Business Development)

We have over 42 incorporated businesses operating out of state-owned buildings. These businesses keep our historic buildings standing!

**MONTANA**

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**PROMOTION**  
(Film shoots)

**"Virginia City, MT wins Film Friendly Community of the Year"**  
**\*50 years of movies and \*24 major productions**

**MONTANA**

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**PROMOTION**

**EDUCATION OUTREACH & LIVING HISTORY**

The Heritage Commission offers a diverse range of educational outreach programs and reaches out to Montana schools K-12, along with universities throughout the state and country.



- The MHC living history program has over 100 volunteers that help with historical interpretation. Our program has been ranked as a top historic destination in the United States according in the Chicago Tribune.
- Approximately 10,000 students come each year with school tours from over 93 school districts across Montana.






**MONTANA**

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**PARTNERSHIPS**



**MONTANA**

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**TOP PRESERVATION GOALS FOR NEXT BIENNIUM**

[www.savemontanashistory.com](http://www.savemontanashistory.com)

1. Montana's Territorial Capital Building – Stonewall Hall
2. Montana Pioneer and Territorial Legislator Richard O. Hickman residence
3. Residence of Sarah Bickford who was Montana's 1<sup>st</sup> African American female business owner and inducted into the Montana Historical Society Hall of fame in 2018.








**MONTANA**

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**PRESERVING AND PROMOTING OUR HISTORY**

**FOR OUR FUTURE**

MONTANA HERITAGE AND DEVELOPMENT COMMISSION  
Montana Department of Commerce  
[montanaheritagecommission.mt.gov](http://montanaheritagecommission.mt.gov)  
virginiacitymt.com  
406.843.5247

**MONTANA**

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