

In The Matter Of:
2023-2024 Annual Action Plan

July 25, 2023

Lesofski Court Reporting, Inc.
7 West Sixth Avenue, Suite 2C
Helena, MT 59601
406-443-2010

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2023-2024 ANNUAL ACTION PLAN

MONTANA DEPARTMENT OF COMMERCE

TRANSCRIPT OF PROCEEDINGS

July 15, 2023
2:00 p.m.
Via Zoom

HOLLY FOX
LESOFSKI COURT REPORTING
7 WEST SIXTH AVENUE, SUITE 2C
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PARTICIPANTS

VIA ZOOM:

- RACHEL SINGER
- ROSIE GOLDICH
- JULIE FLYNN
- ANDREW CHANANIA
- JULIANNA CAMPBELL

1 The following proceedings were had and testimony
2 taken:

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6 MS. GOLDICH: Hi. Good afternoon and welcome to the
7 public hearing for the 2023 to 2024 Annual Action Plan, or
8 AAP. My name is Rosie Goldich, and I am the CDBG
9 coordinator here at Department of Commerce, Community MT
10 division. Today we'll be reviewing the 2023 to 2024 AAP
11 and reviewing public comments.

12 First, a couple of housekeeping notes. We will be
13 taking comments at the end of the presentation. Please
14 hold your comments until then. While making a comment,
15 please state and spell your name and then any organization
16 you're representing today.

17 Please take a moment to ensure that you are muted
18 before we begin.

19 The State of Montana, through the Departments of
20 Commerce and Public Health and Human Services, develop a
21 five-year plan to guide policy and investment for housing,
22 economic, and other community development projects. This
23 five-year plan, also known as the Consolidated Plan for
24 Housing and Community Development, is required by the
25 U.S. Department of Housing and Urban Development to assess

1 Montana's needs and current conditions, as well as to
2 determine priorities and allocate HUD funding.

3 The perspectives and opinions shared by participants
4 of this public hearing will help Commerce and DPHHS to edit
5 and finalize the draft 2023 to 2024 AAP, which falls under
6 the 2020 to 2024 Consolidated Plan. We hope that, with
7 your input, we can ensure housing and community development
8 needs across Montana are identified and addressed.

9 As previously stated, the 2023-2024 AAP is a part of
10 the 2020 to 2024 Consolidated Plan. The objectives in
11 Montana's consolidated plan include to provide decent
12 housing, to provide a suitable living environment, to
13 expand economic opportunities. The goals of Montana's
14 consolidated plan are to preserve and construct affordable
15 housing, to plan for communities, to improve and sustain
16 public infrastructure, to revitalize local economies, and
17 to reduce homelessness.

18 There are four programs between the Department of
19 Commerce and DPHHS that are covered in the consolidated
20 plan. The Community Development Block Grant, CDBG, program
21 includes housing, containing rental and single family
22 rehabilitation; public and community facilities; economic
23 development; and planning.

24 The Home Investment Partnerships program includes
25 cover -- includes rental development, single family

1 development, and rental rehabilitation and homebuyer
2 assistance.

3 Housing Trust Fund, or HTF, includes rental
4 development and rental rehabilitation.

5 Last, Emergency Solutions Grant covers emergency
6 shelter, homelessness prevention, and rapid rehousing.

7 There are three main consolidated plan documents. The
8 first is the five-year consolidated plan for housing and
9 community development, also known as the "con plan."
10 Consolidated plans are strategic plans that guide housing
11 and community investments. Montana is currently operating
12 under the 2020 to 2024 Consolidated Plan. The second is
13 the annual action plan, or AAP. AAPs are prepared each
14 year of the consolidated plan and outline specific
15 activities, goals, and objectives for the given program
16 year. Montana's 2023 to 2024 AAP outlines activities that
17 are planned for Program Year 4 of the consolidated -- of
18 the 2020 to 2024 Consolidated Plan, which runs from
19 April 1, 2023, to March 31, 2024. And last is the
20 Consolidated Annual Performance and Evaluation Report, or
21 the CAPER. CAPERs are annual reports that detail use of
22 funds and progress towards meeting goals and objectives for
23 AAPs.

24 There are three components of the AAP. The first is
25 the setup, comprised of administrative details. The second

1 is the process, which includes required public
2 participation elements, such as public hearings and public
3 comment periods. The last is the annual action plan that
4 details expected resources, goals, priorities, and how
5 funds will be distributed by the program.

6 We are currently in Plan Year 4 of the consolidated
7 plan. This year runs from April 1, 2023, to March 31,
8 2024. During Plan Year 4, \$6,541,090 has been allocated to
9 the CDBG program from HUD. \$3,450,234 has been allocated
10 to the HOME program. \$741,200 has been allocated to the
11 ESG program. \$3,066,413 has been allocated to HTF.

12 Our community housing program manager, Julie Flynn,
13 will explain the 2023 to 2024 AAP forward-allocating
14 housing funds.

15 MS. FLYNN: Okay. Thank you, Rosie.

16 Can you hear me?

17 MS. GOLDICH: Yes.

18 MS. FLYNN: All right. So HUD sets commitment
19 deadlines, particularly for HOME and HTF, that are
20 sometimes waived. But HUD is -- has not been waiving those
21 deadlines, and, in fact, for the Housing Trust Fund
22 program, HUD is not allowed to waive the commitment
23 deadlines. And those typically are two years from when we
24 receive our funds to when we have the funds committed
25 through a written agreement with property owners.

1 We -- because of when our application deadlines fall,
2 we typically take two or three months of that two-year
3 period to receive applications, review those applications,
4 and make awards.

5 HUD has also recently clarified for us that our HOME
6 and Housing Trust Funds need to go directly to owners of
7 properties. In other words, we can't continue what we've
8 done throughout the life of this program. We can't
9 continue to grant our funds to non-profits in the state or
10 to private developers, and then have those entities lend
11 funds or provide funds to -- to actual ownership
12 corporations or ownership partnerships.

13 So we -- and because those ownership entities are not
14 often formed for another six to nine months, or even a
15 year, after -- after we make awards, we start bumping into
16 those HUD commitment deadlines. And so to avoid that,
17 we -- we are proposing to begin forward-allocating our
18 housing funds so that we get some of the -- the
19 pre-commitment work done and wrapped up in a timely
20 fashion, giving us more time to get to the partnership
21 closing.

22 So our recent June round that we just had -- held, we
23 were very much oversubscribed for -- with Housing Trust
24 Fund applications. We received far more requests than we
25 had funds. That round was initially thought to -- that we

1 would hold that June round to allocate our remaining 2022
2 funds. And, in fact, the requests we had were more than
3 our leftover '22 funds combined with our -- this new
4 allocation of 2023 funds that we're discussing today. So
5 if we award worthy projects all those 2022 and 2023 funds,
6 that would mean this fall we would be allocating our
7 2024 funds for the Housing Trust Fund program. And we just
8 want to elicit -- solicit feedback from the public about
9 that proposal.

10 If we receive a lot of excellent HOME applications for
11 viable projects, we may not only allocate our 2023 funds
12 that we're talking about today, but start forward
13 allocating our 2024-2025 funds, so our next year's funds as
14 well. So looking for public feedback on that and -- at the
15 end of this presentation that Rosie will continue. Thanks.

16 MS. GOLDICH: Thank you, Julie.

17 Okay. Let's continue.

18 Under the goal to preserve and construct affordable
19 housing, \$1.25 million will be allocated from CDBG;
20 \$3,105,211 from HOME; and \$2,009,772 from HTF. The
21 measurable goals are to construct 10 rental units,
22 rehabilitate 48 rental units, add two homeowner housing
23 units, rehabilitate five homeowner housing units, and
24 provide direct assistance to 10 homebuyers.

25 In the goal to plan for communities, \$650,000 will be

1 allocated from CDBG. The measurable goal will be to assist
2 20 local governments with their planning documents and
3 needs.

4 In the goal to improve and sustain public
5 infrastructure, \$3,244,858 is allocated from CDBG. The
6 measurable goal for public -- for public facility or
7 infrastructure activities other than the LMI housing
8 benefits is 1,000 persons, and for public facility or
9 infrastructure activities for LMI housing benefits is
10 20 households assisted.

11 In the goal to revitalize local economies, \$600,000
12 will be allocated from CDBG. 18 jobs will be created or
13 retained, and two businesses will be assisted.

14 In the goal to reduce homelessness, \$500,000 from
15 CDBG, \$750,000 from HTF, and \$685,610 from ESG will be
16 allocated. 350 households will receive tenant-based rental
17 assistance or rapid rehousing. 170 homeless persons will
18 receive overnight shelter. 830 persons will receive
19 homelessness prevention assistance. And 20 households or
20 housing units will -- 20 households or housing units will
21 be housing for homeless.

22 This is a chart of -- that details the allocated
23 funding for each goal and from each program as previously
24 stated on the slides.

25 You can read the full annual action plan on the

1 Department of Commerce's website, at several repositories
2 throughout the state, or by request. In the next slide I
3 will explain how to contact the Department of Commerce or
4 DPHHS regarding the 2023-2024 AAP.

5 In order to contact the Department of Commerce, our
6 address is 301 South Park Avenue in Helena, Montana. The
7 ZIP code is 59601. Or P.O. Box 200523 in Helena, Montana
8 59620-0523. The Community MT division administrator is
9 Galen Steffens and the Montana housing division
10 administrator is Cheryl Cohen. Community MT's phone number
11 is (406)841-2770. TDD number is (406)841-2702. And fax is
12 (406)841-2771. You can also send an email comment to
13 docconplan@mt.gov. To learn more about the con plan, you
14 can visit our website: commerce.mt.gov/consolidated-plan.

15 To contact DPHHS, their address is 1400 Carter Drive
16 in Helena, Montana 59601 or P.O. Box 202956 in Helena,
17 Montana 59620-2956. Their administrator is Gene Hermanson
18 and the bureau chief is Sara Loewen. Their phone number is
19 (406)447-4265 and their fax is (406)447-4287. Their
20 website is dphhs.mt.gov.

21 We are now accepting public comments on the 2023 to
22 2024 AAP. If you have a comment and are joining via
23 webinar, please raise your hand so we can unmute you. If
24 you are joining via phone, please press star-9 to indicate
25 you have a comment, and then process star-6 to

1 unmute/remute yourself. When providing your comment it is
2 very important to please state your name -- state and spell
3 your name and state the organization you represent if
4 that's applicable.

5 Written comments should be addressed to the address or
6 email below and will be accepted until 5:00 p.m. on Monday,
7 July 31, 2023, for the draft 2023 to 2024 AAP. You can
8 send your comments to the Montana Department of Commerce,
9 Community Development Division, Attention: Con Plan at
10 P.O. Box 200523 in Helena, Montana 59620-0523. Or you can
11 email your comment to docconplan@mt.gov.

12 Okay. Do we have -- okay.

13 MR. CHANANIA: Good afternoon. My name is Andrew
14 Chanania, spelled A-n-d-r-e-w, C-h-a-n-a-n-i-a, and I
15 represent North Fork Development, which is a development
16 and consulting firm based in Helena.

17 First, I've got a couple of comments. I'll try to be
18 brief here. I just want to thank staff and department
19 leadership, both from DPHHS as well as the Department of
20 Commerce, for tirelessly working to deploy HUD funds that
21 really make a difference in Montana's communities. Really
22 appreciate all of the staff effort in particular to get
23 knowledge on the ground and provide that assistance to
24 people who need it.

25 With regard to comments on the annual -- or the annual

1 action plan, I wanted to urge the Department of Commerce to
2 consider balancing the CDBG resources that are available to
3 those different goals perhaps commensurate -- maybe a
4 little bit more commensurate with the needs. As we all
5 know, housing is certainly a hot topic of conversation, and
6 I would urge the department to consider allocating more
7 than 19 percent of the expected Plan Year 4 allocation to
8 preserve and construct housing.

9 Secondly, I would urge the department to consider
10 reevaluating the per project maximum permitted for CDBG
11 housing and rehabilitation and construction projects that I
12 expect will be in the forthcoming application guidelines,
13 and perhaps consider using some methods that other
14 programs, like HOME and HTF do, to determine project by
15 project the appropriate amount of gap financing.

16 Thirdly, I wonder if it would be possible, also
17 thinking about the 2023 application for CDBG housing
18 preservation and construction application guidelines that I
19 expect will be forthcoming for the September 15th
20 application deadline, to think about ways of streamlining
21 that application. Often these resources are used in
22 conjunction with one another -- like HOME and HTF, for
23 example -- and so I wonder if there might be opportunities
24 to streamline the application questions itself, as well as
25 any processes.

1 And then lastly, I am in support of the idea to
2 forward-allocate the HOME and HTF funds that Julie Flynn
3 mentioned. And also, in that same light, wonder if it
4 would be possible or beneficial to forward-allocate CDBG
5 funds. In particular, thinking about the expenditure
6 ratios as one of HUD's metrics that they use to judge
7 programs.

8 With that, I appreciate the opportunity to submit
9 public comments and I will also submit written comments.
10 Thanks so much.

11 MS. GOLDICH: Thank you, Andrew, for your
12 comments.

13 Does anyone else have any other comments that they
14 would like to share at this time?

15 If no one has any more further comments -- I'm seeing
16 none -- then we will close the public meeting. Once again,
17 thank you so much for attending today. Written comments
18 will be received until 5:00 p.m. on Monday, July 31, 2023.
19 You can email your comments to docconplan@mt.gov, or you
20 can mail them to the Montana Department of Commerce
21 Community Development division, Attention: Consolidated
22 Plan, P.O. Box 200523 in Helena, Montana 59620-0523.

23 Thanks, everyone.

24 (Proceeding concluded at 2:24 p.m.)

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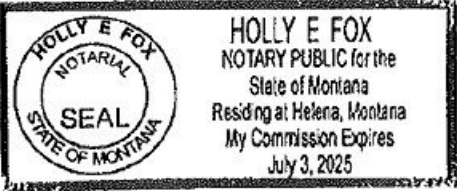
C E R T I F I C A T E

STATE OF MONTANA)
SS.
COUNTY OF LEWIS AND CLARK)

I, HOLLY FOX, Freelance Court Reporter and a
Notary Public for the State of Montana, do hereby
certify:

That the foregoing proceedings were taken before
me at the time and place herein named, that the proceedings
were reported by me, and that the foregoing pages contain a
true record of the testimony of the witnesses to the best
of my ability.

IN WITNESS WHEREOF, I have set my hand and seal on
this 26th day of July, 2023.



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