



# MONTANA HOUSING

Zoom Only  
October 19, 2020

## **ROLL CALL OF BOARD**

### **MEMBERS:**

Patrick Melby, Chairman (Present)  
Bob Gauthier (Present)  
Johnnie McClusky (Present)  
Jeanette McKee (Present)

Sheila Rice (Present)  
Eric Schindler (Present)  
Amber Parish (Present)

### **STAFF:**

Joe DeFilippis, Operations Manager  
Vicki Bauer, Homeownership Program  
Ginger Pfankuch, Finance Program  
Kellie Guariglia, Multifamily Program  
Steven White, Multifamily Program  
Brian Lundin, Multifamily Program  
Nicole Whyte, Multifamily Program

Mary Bair, Multifamily Program  
Mary Palkovich, Mortgage Servicing Program  
Paula Loving, Executive Assistant  
Bruce Brensdal, Multifamily Program  
Jeannene Maas, Multifamily Program  
Todd Jackson, Marketing

### **COUNSEL:**

Greg Gould, Luxan and Murfitt

Drew Page, Kutak Rock

### **UNDERWRITERS:**

Mina Choo, RBC Capital

Patrick Zhang, RBC Capital

### **OTHERS:**

Tyler Currence, Housing Solutions  
Beki Brandborg, Echo Enterprises  
Steve Dymoke, GMD Development  
Leslie Dallapiazza, First Interstate Bank  
Madison Youlden, YWCA Billings  
Lorna Fogg, RTHawkHousing  
Traci Clark  
Webb Brown  
Logan Anderson  
Steve Simonson

Alex Burkhalter, Housing Solutions  
Miriam Smith  
Andrew Chanania, North Fork Development  
Larry Phillips, NeighborWorks Montant  
Catherine Card  
William Haynes  
Dianne Lehm  
Julie Flynn, Community Development Division  
Matt Lungren, Montana Rescue Mission  
Cat Vielma

Ashley Grant, Homeword  
Jennifer Wheeler, Glacier Bank  
Julie Stiteler, Homeword, Inc.  
Carolyn White, Montana Rescue Mission  
Doug Kaercher, City of Havre  
Allen Rapacz  
Andrea Davis, Homeword, Inc.  
Sherry Arey, NeighborWorks Great Falls  
Cami Nelson  
Paul Tuss  
Gene Slater, CSG Advisors  
Lanny RealBird, MD.  
Lesley Kabotie  
Joanie Rowland  
LuAnn Brabson  
Bill Cole, City of Billings  
Jeffrey Shulund  
Karissa Trujillo  
Tarie Beck  
David Mark  
Jim Tevlin  
Tracy Menuez, HRDC IX

Heather McMilin, Homeword, Inc.  
Seana Rau  
Erin Lambert, YWCA Billings  
Gene Leuwer, GL Development  
Carilla French, District 4 HRDC  
Shane Walk, Mountain Plains Equity Group  
Katie Batterbee, NeighborWorks Great Falls  
Billy Lummus, RT Hawk Housing  
Kathleen Gilluly  
Monna Rae Adickes  
David Jones, CSG Advisors  
Calvin Leider  
Thomas LaForge  
Frank WhiteClay  
Don Sterhan, Mountain Plains Equity Group  
Tim Sullivan, City of Havre  
Lisa Sheppard  
Beki Brandborg, Echo Enterprises  
Patti Webster, Housing Authority of Billings  
Jennifer Carpenter  
Georgette Boggio

*These written minutes, together with the audio recordings of this meeting and the Board Packet, constitute the official minutes of the referenced meeting of the Montana Board of Housing (MBOH). References in these written minutes to tapes (e.g., FILE 1 – 4:34) refer to the location in the audio recordings of the meeting where the discussion occurred, and the page numbers refer to the page in the Board Packet. The audio recordings and Board Packet of the MBOH meeting of this date are hereby incorporated by reference and made a part of these minutes. The referenced audio recordings and Board Packet are available on the MBOH website at [Meetings and Minutes](#).*

**CALL MEETING TO ORDER**

- 0:00 Chairman Pat Melby called the Montana Board of Housing (MBOH) meeting to order at 8:30 a.m.
- 0:00 Introductions of Board members and attendees were made.
- 5:40 Chairman Melby asked for public comment on items not listed on the agenda.

## **APPROVAL OF MINUTES**

### **September 15, 2020 MBOH Board Meeting Minutes – page 4 of packet**

6:05 Motion: Jeanette McKee

Second: Bob Gauthier

The September 15, 2020 MBOH Board meeting minutes were approved unanimously.

## **FINANCE PROGRAM**

### **Investment Policy – page 8 of packet**

6:55 Presenters: Ginger Pfankuch

Motion: Eric Schindler

Second: Amber Parish

The Montana Board of Housing Investment policy was approved unanimously.

### **Finance Update – page 16 of packet**

13:05 Presenters: Ginger Pfankuch

## **HOMEOWNERSHIP PROGRAM**

### **Homeownership Update – page 20 of packet**

15:05 Presenters: Vicki Bauer

## **MORTGAGE SERVICING PROGRAM**

### **Servicing Update – page 23 of packet**

19:05 Presenters: Mary Palkovich

## **MULTIFAMILY PROGRAM**

### **Multifamily Update**

25:20 Presenters: Mary Bair

### **Inducement Resolution Amendment – page 24 of packet**

26:30 Presenters: Mary Bair

Motion: Bob Gauthier

Second: Eric Schindler

The Inducement Resolution Amendment was passed unanimously

### **2021 Housing Credit Approvals – page 27 of packet**

#### ***Review of Process***

29:45 Presenters: Bruce Brensda

#### ***Review of Packet Materials***

33:00 Presenters: Mary Bair

***Project Site Overview***

42:05 Presenters: Kellie Guariglia

***Project Updates***

46:05 Presenters: Mary Bair

***Crowley Flats – page 62 of packet***

46:10 Developer: Homeword Inc.  
Location: Lewistown  
Project Type: Family  
Construction Type: New Construction  
Total Units: 16  
Housing Credits requested: \$3,100,000  
Presenter: Heather McMilin  
Public Comment: No Public Comments

***Laurel Depot Apartments – page 64 of packet***

49:40 Developer: GL Development/North Fork Development  
Location: Laurel  
Project Type: Family  
Construction Type: New Construction  
Total Units: 24  
Housing Credits requested: \$5,850,000  
Presenter: Gene Leuwer  
Public Comment: Georgette Boggio

***Jackson Court – page 68 of packet***

52:25 Developer: GL Development/Anderson Consulting Services  
Location: Billings  
Project Type: Family  
Construction Type: New Construction  
Total Units: 38  
Housing Credits requested: \$6,435,000  
Presenter: Gene Leuwer, Logan Andersen  
Public Comment: Catherine Card, Dianne Lehm, Bill Cole, Steve Simonson

***Highland Manor – page 33 of packet***

1:17:25 Developer: Echo Enterprises  
Location: Havre  
Project Type: Family  
Construction Type: Acquisition Rehabilitation  
Total Units: 32  
4% Housing Credits associated with Jackson Court  
Presenter: Beki Brandborg

Public Comment: Paul Tuss, Doug Kaercher, Tim Sullivan, Carilla French, Marc Peterson

***Creekside Commons – page 70 of packet***

1:31:20 Developer: Housing Solutions  
Location: Kalispell  
Project Type: Senior  
Construction Type: New Construction  
Total Units: 36  
Housing Credits requested: \$6,435,000  
  
Presenter: Alex Burkhalter  
  
Public Comment: Lisa Sheppard

***MRM Unified Campus – page 73 of packet***

1:37:15 Developer: MRM/CR Builders LLC  
Location: Billings  
Project Type: Family  
Construction Type: Acquisition/Rehabilitation  
Total Units: 29  
Housing Credits requested: \$6,435,000  
  
Presenter: Matt Lundgren  
  
Public Comment: Allen Rapacz, Catherine Card, Shane Walk

***ANHA LIHTC #1 – page 76 of packet***

2:01:05 Developer: Apsaalooke Nation Housing Authority  
Location: Crow Agency  
Project Type: Family  
Construction Type: Acquisition/Rehabilitation  
Total Units: 36  
Housing Credits requested: \$6,435,000  
  
Presenter: Lorna Fogg  
  
Public Comment: Miriam Smith, Lanny RealBird, MD, Calvin Leider, Lesley Kabotie, Thomas LaForge, Joanie Rowland, Frank WhiteClay

***Opportunity for Public Comment on any Project.***

2:29:55 Comment: Georgette Boggio

***2021 Housing Credits Executive Session – page 253 of packet***

2:35:50 Board member ranking and discussion of projects

***2021 Housing Credits Awards***

3:21:30 Motion: Sheila Rice  
  
Second: Johnnie McClusky  
  
Roll Call:  
  
Bob Gauthier            Yes

Johnnie McClusky	Yes
Jeanette McKee	Yes
Amber Parish	Yes
Eric Schindler	Yes
Sheila Rice	Yes
Pat Melby	Yes

The award 2021 Housing Credits to the following slate of Projects, subject to the conditions specified below. For purposes of the specified conditions, the Projects are awarded Housing Credits in the following order:

1. Crowley Flats in the amount of \$3,100,000 originally requested
2. MRM Unified Campus in the amount of \$6,435,000 originally requested

Proposed Motion 1 Award Conditions:

1. Projects awarded will be subject to the nonprofit set-aside under Code Section 42(h)(5) and shall so designate such allocation on the project's IRS Form 8609. If only one such project is awarded credits in the current award round, allocation of credits to such project will be subject to the nonprofit set-aside under Code Section 42(h)(5) and MBOH shall so designate such allocation on the project's IRS Form 8609.

3:26:00 Motion: Bob Gauthier

Second: Eric Schindler

Roll Call:

Bob Gauthier	Yes
Johnnie McClusky	Yes
Jeanette McKee	Yes
Amber Parish	Yes
Eric Schindler	Yes
Sheila Rice	Yes
Pat Melby	Yes

2021 Housing Credits to the following slate of Projects, subject to the conditions specified below, are awarded Housing Credits:

1. Jackson Court in the amount of \$6,435,000, originally requested.
2. Creekside Commons in the amount of \$6,435,000, originally requested.
3. AHNA #1 in the amount of \$6,435,000, originally requested.

Proposed Motion 2 Award Conditions:

1. In the event that the amount of 2021 Housing Credits available to MBOH is reduced by the IRS after this award determination, the amount of Credits awarded to the lowest-numbered Project(s) (in reverse order of numbering) shall be reduced as necessary to reflect the reduction in available 2021 Credits. For example, if, after this award determination, the IRS reduces the amount of 2021 Housing Credits available for award by MBOH by \$500,000, and the last numbered Project (e.g. Project No. 5), was awarded \$600,000, the award to such Project is reduced to \$100,000. If the last numbered Project (e.g. Project No. 5) was awarded \$300,000, and the second to last numbered Project (e.g.

Project No. 4) was awarded \$600,000, the last priority Project (Project No. 5) award is reduced to \$0 and the second to last priority Project (Project No. 5) award is reduced to \$400,000.

3:28:10 Motion: Johnnie McClusky

Second: Amber Parish

Roll Call:

Bob Gauthier	Yes
Johnnie McClusky	Yes
Jeanette McKee	Yes
Amber Parish	Yes
Eric Schindler	Yes
Sheila Rice	Yes
Pat Melby	Yes

Approved the following slate ranking the remaining applicant projects in the following order of priority for purposes of an Award of the remaining available Credits in the amount of \$3,530,760, according to the following procedure:

The first priority Project for such an Award will be allowed 30 days to re-submit its Application resized to the above-specified amount of Credits remaining available. After staff underwriting and evaluation of the resized Application, if MBOH staff determines based upon the resized Application that the development is financially feasible and viable as a qualified low income housing Project throughout the Compliance Period, MBOH staff will enter into a Reservation Agreement for the Project for the above-specified amount of Credits.

If the first priority Project fails to submit a resized Application within 30 days or MBOH staff determines that the Project is not financially feasible or viable as proposed in the resized Application, the next priority Project will be invited to submit a resized Application, and so on, until remaining Credits are reserved for one of the prioritized Projects. A project that fails to submit a resized Application within 30 days or which MBOH staff determines is not financially feasible or viable as proposed in the resized Application may nonetheless be considered for an award according to the provisions of another resolution of the Board, if any, prioritizing such project for an award in the event additional credits become available.

1. Laurel Depot Apartments

3:31:40 Motion: Johnnie McClusky

Second: Amber Parish

Roll Call:

Bob Gauthier  
Johnnie McClusky  
Jeanette McKee  
Amber Parish  
Eric Schindler  
Sheila Rice  
Pat Melby

The motion to rescind the above Laurel Depot Apartment approval and replace with:

Approved the following slate ranking the remaining applicant projects in the following order of priority for purposes of an Award of the remaining available Credits in the amount of \$3,530,760 and **any additional credits that become available up to the amount of original full request**, according to the following procedure:

The first priority Project for such an Award will be allowed 30 days to re-submit its Application resized to the above-specified amount of Credits remaining available. After staff underwriting and evaluation of the resized Application, if MBOH staff determines based upon the resized Application that the development is financially feasible and viable as a qualified low income housing Project throughout the Compliance Period, MBOH staff will enter into a Reservation Agreement for the Project for the above-specified amount of Credits.

If the first priority Project fails to submit a resized Application within 30 days or MBOH staff determines that the Project is not financially feasible or viable as proposed in the resized Application, the next priority Project will be invited to submit a resized Application, and so on, until remaining Credits are reserved for one of the prioritized Projects. A project that fails to submit a resized Application within 30 days or which MBOH staff determines is not financially feasible or viable as proposed in the resized Application may nonetheless be considered for an award according to the provisions of another resolution of the Board, if any, prioritizing such project for an award in the event additional credits become available.

1. Laurel Depot Apartments

**OPERATIONS and EXECUTIVE DIRECTOR**

**Update – page 206 of packet**

3:38:55 Presenters: Joe DeFilippis

**MEETING ADJOURNMENT**

3:49:50 Meeting was adjourned at 12:19 p.m.

  
\_\_\_\_\_  
Sheila Rice, Secretary

11/12/2020

\_\_\_\_\_  
Date

## Certificate Of Completion

Envelope Id: 05E928E9F06248089E97EE5FDCBC5A5B	Status: Completed
Subject: Please DocuSign: 2020Oct19MBOHMinutes.pdf	
Source Envelope:	
Document Pages: 8	Signatures: 1
Certificate Pages: 4	Initials: 0
AutoNav: Enabled	Envelope Originator:
Envelopeld Stamping: Enabled	Paula Loving
Time Zone: (UTC-07:00) Mountain Time (US & Canada)	PO Box 200501
	301 S. Park Ave
	Helena, MT 596200501
	ploving@esign.mt.gov
	IP Address: 161.7.39.7

## Record Tracking

Status: Original 11/2/2020 1:56:47 PM	Holder: Paula Loving ploving@esign.mt.gov	Location: DocuSign
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## Signer Events

Sheila Rice  
sheilaricemt@outlook.com  
Security Level: Email, Account Authentication (None)

## Signature

Signature Adoption: Drawn on Device  
Using IP Address: 98.127.164.16  
Signed using mobile

## Timestamp

Sent: 11/2/2020 1:57:53 PM  
Resent: 11/12/2020 11:58:11 AM  
Viewed: 11/12/2020 1:05:16 PM  
Signed: 11/12/2020 1:05:47 PM

**Electronic Record and Signature Disclosure:**  
Accepted: 11/12/2020 1:05:16 PM  
ID: c9498258-e5cd-4cf0-bad0-90c26ba63764

## In Person Signer Events

## Signature

## Timestamp

## Editor Delivery Events

## Status

## Timestamp

## Agent Delivery Events

## Status

## Timestamp

## Intermediary Delivery Events

## Status

## Timestamp

## Certified Delivery Events

## Status

## Timestamp

## Carbon Copy Events

## Status

## Timestamp

## Witness Events

## Signature

## Timestamp

## Notary Events

## Signature

## Timestamp

## Envelope Summary Events

## Status

## Timestamps

Envelope Sent	Hashed/Encrypted	11/2/2020 1:57:53 PM
Certified Delivered	Security Checked	11/12/2020 1:05:16 PM
Signing Complete	Security Checked	11/12/2020 1:05:47 PM
Completed	Security Checked	11/12/2020 1:05:47 PM

## Payment Events

## Status

## Timestamps

## Electronic Record and Signature Disclosure

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Browsers:	Final release versions of Internet Explorer® 6.0 or above (Windows only); Mozilla Firefox 2.0 or above (Windows and Mac); Safari™ 3.0 or above (Mac only)
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Screen Resolution:	800 x 600 minimum
Enabled Security Settings:	Allow per session cookies

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# MONTANA HOUSING

**Meeting Location:** ZOOM meeting only

**Date:** Monday, October 19, 2020

**Time:** 8:30 a.m.

**Chairperson:** Pat Melby

**Remote Attendance:** Join our meetings remotely via Zoom and phone.

**To register for Zoom meeting:** [Click Here](#)

**To Dial into the meeting only:**

Dial 888-556-4567 – Meeting ID: 93309078980 – Passcode: 434415

**Home Office:** 301 S Park Ave., Room 240, Helena MT 59601 – Phone: 406.841.2840

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## AGENDA ITEMS

- ❖ Meeting Announcements
- ❖ Introductions
- ❖ Public Comments - Public comment is welcome on any public matter that is not on the agenda and that is within the jurisdiction of the agency.

### Minutes

- ❖ Approve Prior Board Meeting Minutes

### Finance Program (Manager: Ginger Pfankuch)

- ❖ Investment Policy
- ❖ Financial Update

### Homeownership Program (Manager: Vicki Bauer)

- ❖ New Lender Approvals (if necessary)
- ❖ Homeownership Update

#### **MISSION STATEMENT:**

*Montana Housing works with community partners across the state, and together we ensure Montana Families have access to safe and affordable homes.*



# MONTANA HOUSING

## Mortgage Servicing (Manager: Mary Palkovich)

- ❖ Servicing Update

## Multifamily Program (Manager: Mary Bair)

- ❖ Inducement Resolution Amendment
- ❖ 2021 Housing Credit Approvals
- ❖ Reverse Annuity Mortgage Exceptions (if necessary)
- ❖ Multifamily Update

## Operations (Joe DeFilippis)

- ❖ Operations Update

## Executive Director (Joe DeFilippis)

- ❖ Executive Director Update

## Miscellaneous

### Meeting Adjourns

\*All agenda items are subject to Board action after public comment requirements are fulfilled.

\*We make every effort to hold our meetings at fully accessible facilities. Any person needing reasonable accommodation must notify the Housing Division at 406.841.2840 or TDD 406.841.2702 before the scheduled meeting to allow for arrangements.

### MISSION STATEMENT:

*Montana Housing works with community partners across the state, and together we ensure Montana Families have access to safe and affordable homes.*

# 2020 CALENDAR

January						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
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June						
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September						
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December						
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20	21	22	23	24	25	26
27	28	29	30	31		

## October 2020

19 – Board Meeting – Webinar  
27-29 – NCSHA Annual Conference – Virtual

## November 2020

2 – Board Meeting – Webinar

## December 2020

No Board Meeting

## 2021

### January 2021

No meeting  
28 – Rotunda Day - Capitol

### February 2021

8 – Board Meeting - Webinar

### March 2021

No meeting  
22-24 – NCSHA Legislative Conference

### April 2021

5 – Finance Training – TBD  
6 - Board meeting - TBD

### May 2021

17 – Board Meeting - Helena

18 – Board Meeting - Helena

## June 2021

14 – Board Meeting – Helena  
14-16 – Annual Housing Conference – Helena

## July 2021

No Meeting

## August 2021

4 – Board Meeting - Webinar

## September 2021

20 – Strategic Planning - Missoula  
21 – Board Meeting - Missoula

## October 2021

18 – Board Meeting – Helena  
23-25 – NCHSA Annual Conference - TBD

## November 2021

No Meeting

## December 2021

No Meeting



# MONTANA HOUSING

Zoom Only  
September 15, 2020

## **ROLL CALL OF BOARD**

### **MEMBERS:**

Patrick Melby, Chairman (Present)	Sheila Rice (Present)
Bob Gauthier (Excused)	Eric Schindler (Present)
Johnnie McClusky (Present)	Amber Parish (Present)
Jeanette McKee (Present)	

### **STAFF:**

Cheryl Cohen, Executive Director	Joe DeFilippis, Operations Manager
Ginger Pfankuch, Finance Program	Vicki Bauer, Homeownership Program
Mary Palkovich, Mortgage Servicing Program	Kellie Guariglia, Multifamily Program
Paula Loving, Executive Assistant	Charlie Brown, Homeownership Program
Jeannene Maas, Multifamily Program	

### **COUNSEL:**

Greg Gould, Luxan and Murfitt	Drew Page, Kutak Rock
John Wagner, Kutak Rock	

### **UNDERWRITERS:**

Mina Choo, RBC Capital	Patrick Zhang, RBC Capital
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### **ADVISORS:**

Gene Slater, CSG Advisors

### **OTHERS:**

Gregory Dunfield, GMD Development	Heather McMilin, Homeword, Inc.
Joseph Tait, Raymond James	Misty Dalke, Raymond James
Gene Leuwer, GL Development	Webb Brown
Larry Phillips, NeighborWorks Montana	Jennifer Wheeler, Glacier Bank
Steve Dymoke, GMD Development	Tracy Menezes, HRDC Bozeman

*These written minutes, together with the audio recordings of this meeting and the Board Packet, constitute the official minutes of the referenced meeting of the Montana Board of Housing (MBOH). References in these written minutes to tapes (e.g., FILE 1 – 4:34) refer to the location in the audio recordings of the meeting where the discussion occurred, and the page numbers refer to the page in the Board Packet. The audio recordings and Board Packet of the MBOH meeting of this date are hereby incorporated by reference and made a part of these minutes. The referenced audio recordings and Board Packet are available on the MBOH website at [Meetings and Minutes](#).*

**CALL MEETING TO ORDER**

- 0:10 Chairman Pat Melby called the Montana Board of Housing (MBOH) meeting to order at 8:30 a.m.
- 0:20 Introductions of Board members and attendees were made.
- 4:50 Chairman Melby asked for public comment on items not listed on the agenda.

**APPROVAL OF MINUTES**

**September 15, 2020 MBOH Board Meeting Minutes – page 4 of packet**

- 5:15 Motion: Jeanette McKee  
Second: Eric Schindler  
The September 15, 2020 MBOH Board meeting minutes were approved unanimously.

**FINANCE PROGRAM**

**Finance Update – page 8 of packet**

- 5:50 Presenters: Ginger Pfankuch

**HOMEOWNERSHIP PROGRAM**

**Homeownership Update – page 10 of packet**

- 9:35 Presenters: Vicki Bauer

**MORTGAGE SERVICING PROGRAM**

**Servicing Update – page 13 of packet**

- 14:45 Presenters: Mary Palkovich

**MULTIFAMILY PROGRAM**

**Bond Resolution No. 20-0915-MF06 – Arrowleaf Park Apartments – page 14 of packet**

- 24:30 Presenters: Kellie Guariglia, Steve Dymoke, Greg Dunfield

Motion: Sheila Rice

Second: Amber Parish

Roll Call:

- Johnnie McClusky Yes
- Jeanette McKee Yes
- Amber Parish Yes
- Sheila Rice Yes
- Eric Schindler Yes
- Pat Melby Yes

The Bond Resolution No 20-0915-MF06 for Arrowleaf Park Apartments was approved unanimously.

**Bond Resolution No. 20-0915-MF07 – Perennial Park Apartments – page 26 of packet**

1:02:50 Presenters: Kellie Guariglia, Steve Dymoke

Motion: Sheila Rice

Second: Jeanette McKee

Roll Call:

Johnnie McClusky	Yes
Jeanette McKee	Yes
Amber Parish	Yes
Sheila Rice	Yes
Eric Schindler	Abstained
Pat Melby	Yes

The Bond Resolution No 20-09105-MF04 for Perennial Park Apartments was approved with Eric Schindler abstaining from vote.

**2022 Qualified Allocation Plan – page 38 of packet**

1:06:35 Presenters: Kellie Guariglia, Greg Gould

Motion: Jeanette McKee

Second: Johnnie McClusky

A motion was made to post the 2022 Qualified Allocation Plan as presented for public comment.

1:10:55 Motion: Sheila Rice

Second: Eric Schindler

Roll Call:

Johnnie McClusky	Yes
Jeanette McKee	Yes
Amber Parish	Yes
Sheila Rice	Yes
Eric Schindler	Yes
Pat Melby	Yes

Section 3, F.2.d Developer Fees – The motion to modify to strike the words “the lesser of” and add the words “the maximum developer fee of \$1,250,000 for stand-alone 9% tax credit projects, or 9% preservation projects was approved unanimously. Exact verbiage will be added by Board Counsel.

1:20:30 Motion: Sheila Rice

Second: Eric Schindler

Roll Call:

Johnnie McClusky	Yes
Jeanette McKee	Yes
Amber Parish	Yes
Sheila Rice	Yes

Eric Schindler      Yes  
Pat Melby            Yes

Section 3, F.1.a Total Cost Per Unit Limit – The motion to amend to add a new sentence after \$245,000. “This cost per unit applies to the average of a ‘twin’ project.” was approved unanimously. Exact verbiage will be added by Board Counsel.

1:27:40 Motion: Sheila Rice

Second: Eric Schindler

Roll Call:

Johnnie McClusky    Yes  
Jeanette McKee      Yes  
Amber Parish         Yes  
Sheila Rice            Yes  
Eric Schindler        Yes  
Pat Melby              Yes

Section 3, C – Projects Seeking Property Tax Exemptions – The motion to strike “but shall otherwise apply to both the 4% and 9% portions of a combined 4%/9% Project” was approved unanimously. Exact verbiage will be added by Board Counsel.

1:38:25 Roll Call:

Johnnie McClusky    Yes  
Jeanette McKee      Yes  
Amber Parish         Yes  
Sheila Rice            Yes  
Eric Schindler        Yes  
Pat Melby              Yes

The Amended 2022 Qualified Allocation Plan was approved unanimously to be posted for public comment.

**OPERATIONS/EXECUTIVE DIRECTOR**

**Operations Update – page 105 of packet**

1:40:10 Presenters: Cheryl Cohen

**MEETING ADJOURNMENT**

1:53:55 Meeting was adjourned at 10:37 a.m.

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Sheila Rice, Secretary

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Date



**HOUSING DIVISION - MONTANA BOARD OF HOUSING**

**Investment Policy**

<b>POLICY NAME:</b>	MBOH Investment Policy
<b>POLICY ID:</b>	AF_Inv_DRAFT
<b>PROGRAM:</b>	Accounting
<b>POLICY OWNER:</b> ▪ job title ▪ approves revisions	Accounting and Finance Manager
<b>DOCUMENT LOCATION:</b>	HDSHARE > Internal Controls > FY2020_HD_Policies > AF

DOCUMENT REVISION HISORY					
EFFECTIVE DATE	DESCRIPTION OF CHANGE	AUTHOR	DATE AUTHORED	APPROVAL	DATE APPROVED
	Updated to new format	AF Mgr	9/28/2020		



## I. PURPOSE

The purpose of this policy is to give guidance to the program managers, the Accounting and Finance Manager generally, and the Board

## II. GOAL/OBJECTIVE

The goal/objective of this policy is to ensure Housing Division adherence with [include applicable M.O.M., ARM, MCA, regulation(s) etc.]

## III. RISK ASSESSMENT

Hazard: Investments are not made according to State and Indenture requirements

Risk: Government fines; non-taxable bonds could become taxable; loss of investments or investment value

Risk Level: Low

Control: All investments are prepared by the Accounting and Finance Supervisor following investment procedures based on this policy. Trustees also review the policy to ensure that all Indenture requirements are followed.

## IV. POLICY

### A. Investment Committee

1. The Board shall have an Investment Committee which shall be responsible for oversight of the Investment of assets of the Montana Board of Housing.
2. Membership of the Committee: All members will be on the committee with the Board Chairman designating the Chairman of the committee.
3. Frequency of Meetings: The committee shall meet at least once a year.



4. Functions of the Investment Committee of the Board shall be:
  - a) *To review compiled investment reports*
  - b) *To review the function of the investment policy for potential enhancement*
  - c) *To review the return on assets of the Board, including reviewing a report that shows the status of any negative or positive rebate earnings for each bond series*
  - d) *To address any staff concerns regarding investments or the investment policy*
  - e) *To monitor compliance with the investment policy*

**B. [Section 90-6-104, Montana Code Annotated](#)**

Outlines the general powers of the Board. Subsection 13 states:

“The Board may invest any funds not required for immediate use, **subject to any agreements with its bondholders and note holders**, as provided in Title 17, Chapter 6, except all investment income from funds of the Board less the cost for investment as prescribed by law shall be deposited in the housing authority enterprise fund.” (Emphasis added)

## V. Prudent Expert Principle

All Investments shall be made in accordance with the prudent expert principle as contained in Chapter 17, Part 6, Montana Code Annotated, the requirements of the particular indenture, and the Internal Revenue Code.

## VI. Primary concerns

Permissibility of investments, security, Liquidity and rate of return on investments are primary concerns. The Board has a responsibility in the investment of funds to seek the highest return available in the market consistent with the legality, security, liquidity, cash flow and programmatic requirements of each fund for which they are invested. The Board also has a responsibility to diligently monitor and calculate (or cause to be calculated any arbitrage rebate required to be remitted to the federal government.

## VII. Leveraged investment

The Board shall not invest in leveraged investments, including but not limited to derivative investments which involve leveraging. Investments are to be made with the expectation that they will be held to maturity; investments are not to be made with the intention of participating in trading activities to generate investment return.



## VIII. Sales of investment

Should be limited to the following:

1. A sale and subsequent purchase would improve the quality or yield of the portfolio.
2. Liquidity needs of the portfolio require that the security be sold.
3. A sale of an investment is necessary as a result of refunding a bond issue.

Sales other than the abovementioned should be approved by the Executive Director.



## IX. Types of Investments

- A. The Board may invest in the following securities providing such securities meet the requirements of Section 17-6-103, MCA:
1. Direct obligations of or obligations guaranteed by the United States of America, which includes certificates of ownership in the guaranteed portion of loans guaranteed by the Rural Housing and Community Development Service of the United States Department of Agriculture (formerly the Farmers Home Administration), participation certificates in obligations of the General Services Administration, obligations guaranteed by the U.S. Maritime Administration pursuant to Title XI, Small Business Administration guaranteed participation certificates and guaranteed pool certificates, mortgage-backed securities and pool certificates guaranteed by the Government National Mortgage Association, and Veterans Administration guaranteed REMIC securities and passthrough certificates;
  2. Obligations, debentures, notes or other evidences of indebtedness issued or guaranteed by any of the following:
    - a) *Farm Credit System or predecessors (the Federal Land Banks, Federal Intermediate Credit Banks and Banks for Cooperatives);*
    - b) *Federal Home Loan Bank System;*
    - c) *Export-Import Bank of the United States;*
    - d) *Federal National Mortgage Association, (only senior debt obligations or mortgage-backed securities, but excluding stripped mortgage securities which are purchased at prices exceeding their principal amounts and excluding interest-only strips);*
    - e) *Federal Home Loan Mortgage Corporation, (only senior debt obligations and participation certificates, but excluding stripped mortgage securities which are purchased at prices exceeding their principal amounts and excluding interest-only strips);*
    - f) *Tennessee Valley Authority;*
    - g) *Federal Financing Corporation;*



3. Certificates of deposit issued by, or time deposits with any financial institution (including a trustee, a lender or a paying agent) insured by the Federal Deposit Insurance Corporation (FDIC) and provided further that such time deposits or certificates of deposit, to the extent not insured by the FDIC, are fully secured by obligations of the type specified in parts A and B above which have a market value, exclusive of accrued interest, at least equal to the amount of such deposits. In no case shall the investment result in a reduction of the ratings by Standard & Poor's Rating Services or by Moody's Investors Services on the applicable bond series.
4. Repurchase agreements or guaranteed investment agreements but only if:
  - a) *The agreement is fully collateralized in an amount equal to 102% of the principal and interest of the agreement, by obligations of the type specified in A, B or C above and which collateral is delivered out and held by the Trustee or its agent, and the collateral is marked to market at least weekly; and*
  - b) *The agreement is with (i) a financial institution as described under part C above (and including the subsidiary of a foreign bank) organized under the laws of the United States of America or any state thereof and subject to supervision by the appropriate authorities of either the United States of America or the state under which whose laws it is organized, or (ii) a financial institution (i.e. banks, insurance companies, etc.) organized under the laws of the United States of America or any state thereof and either (a) whose unsecured obligations are rated in either of the two highest rating categories by the agency or agencies rating the indenture or (b) whose obligations under such agreement are unconditionally guaranteed by such a financial institution which is rated as provided in 2(ii)(a).*
  - c) *In no case shall the investment result in a reduction of the ratings by the agency or agencies rating the applicable bond series; and*
  - d) *The Agreements shall be written to give the Board the maximum practical flexibility in the case of a downgrade in the rating of the provider.*



5. Any investments permitted for State funds, but only with respect to the investment of Board moneys held by the State Treasurer in the Housing Authority Enterprise Fund. All Funds invested with the State that are not needed for current operating expenses shall be invested in the State's Short-Term investment pool.
6. **In no case may the Board or a trustee invest in any one financial institution an amount in excess of the net worth of that financial institution or its guarantor.**

## X. Conflict of Interest

Officers and employees involved in the investment process shall refrain from personal business activity that could conflict with the proper execution and management of the investment program, or that could impair their ability to make impartial decisions. Employees and investment officials shall disclose any material interest in financial institutions with which they conduct business. They shall further disclose any personal financial/investment positions that could be related to the performance of the investment portfolio. Employees and officers shall refrain from undertaking personal investment transactions with the same individual with whom business is conducted on behalf of the Montana Board of Housing. Employees and officers shall disclose any material interest in financial institutions to the Executive Director and/or the Board within 30 days of acquiring a material interest. The Board and/or the Executive Director shall be updated as changes in material interests occur.

## XI. Authorized Management

Authority to manage the investment programs is granted to the Accounting & Finance Officer. The Executive Director, Single Family and Multifamily Program Managers are authorized to handle investments in the absence of the abovementioned individual. Responsibility for the operation of the investment program is hereby delegated to these officers, who shall act in accordance with established written procedures and internal controls for the operation of the investment program consistent with this investment policy. No person may engage in an investment transaction except as provided under the terms of this policy. The Accounting & Finance Manager shall have the primary responsibility for all investment transactions and shall establish a system of controls to regulate the activities of subordinate officials.

## XII. Internal Control Structure

The Accounting & Finance Manager is responsible for establishing and maintaining an internal control structure designed to ensure that the assets of the Montana Board of Housing are protected from loss, theft or misuse. The internal control structure shall be designed to provide reasonable assurance that



these objectives are met. The concept of reasonable assurance recognizes that (1) the cost of a control should not exceed the benefits likely to be derived and (2) the valuation of costs and benefits requires estimates and judgments by management. Accordingly, the Accounting & Finance Manager shall establish a process for an annual independent review by an external auditor to assure compliance with policies and procedures. The internal controls shall address the following points:

- Control of collusion
- Separation of transaction authority from accounting and record keeping
- Written confirmation of transactions for investments

### XIII. Investment Report

The Accounting & Finance Manager shall prepare, and present to the Board, an investment report at least quarterly, including a management summary that provides an analysis of the status of the current investment portfolio transactions made over the last quarter. The summary will be prepared in a manner which will allow the Board to determine if the investment activities during the reporting period have conformed to the investment policy. The report should include:

- A. Listing of individual securities held at the end of the reporting period.
- B. Average weighted yield to maturity of the investment portfolio
- C. Listing of investments by maturity date
- D. Percentage of total portfolio which each type of investment represents

### XIV. Responsibility

- A. Investment officers acting in accordance with these Investment Guidelines shall be relieved of personal responsibility for an individual security's credit risk or market price changes provided that deviations from expectations are reported in a timely fashion and appropriate action is taken to control adverse developments.
- B. It is the responsibility of those Agency staff authorized to direct investments, and primarily the Accounting & Finance Manager, to keep abreast of the latest developments within the investment community. Particular attention should be paid to both interest rate trends and items relating to the credit of and the Montana Board of Housing's exposure to various dealers, banks and securities.
- C. Each Trustee and rating agency will be furnished copies of this policy, and amendments to it.

# BOARD AGENDA ITEM

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## PROGRAM

Accounting and Finance Program

## AGENDA ITEM

Financing Update

## BACKGROUND

The dashboard in the packets is as of August 31, 2019.

On the first section, investment diversification, the percentage of funds in money market continues to grow as other investments mature. We currently are unable to purchase and short-term investments that will earn more than our current money market rates. Longer-term investments that are available have low rate and we don't feel locking in those low rates is to our advantage.

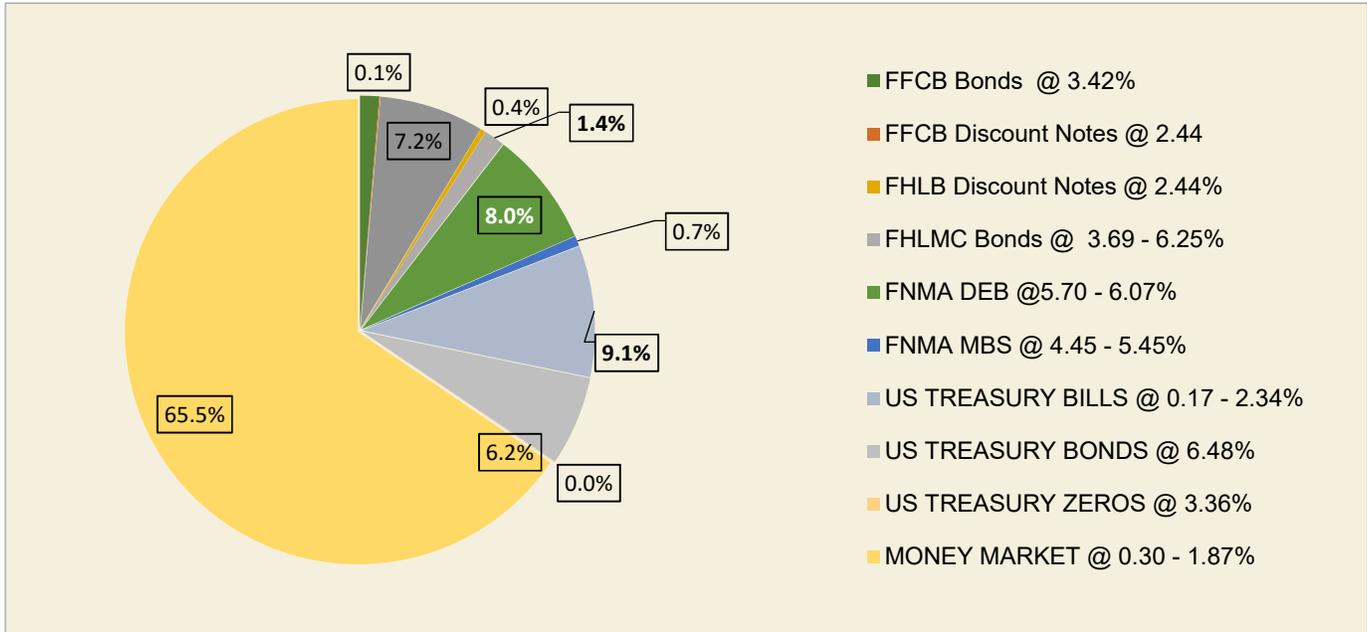
The second section show the weighted average yield trend. This trend has stabilized somewhat over the last few months but has lowered over the last two months slightly.

The las section on the first page includes information about the actual figures that are currently available through those that mature in 16 to 20 years. The second page shows the investments information by maturity date, Trustee that the investment is held with, type of investment and the PAR value of the investment.

# Accounting & Finance Dashboard

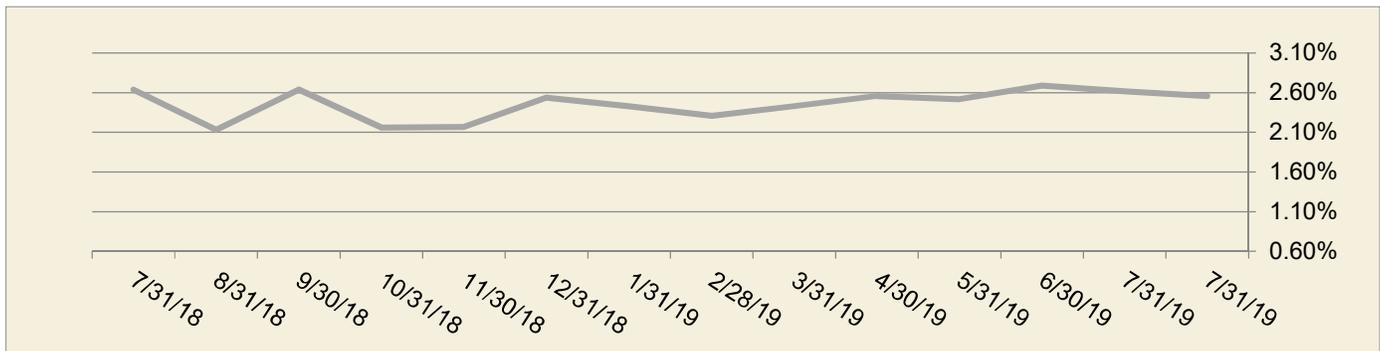
## Data as of August 31, 2019

### INVESTMENT DIVERSIFICATION



FNMA = Federal National Mortgage Association  
 FHLB = Federal Home Loan Bank  
 FHLMC = Federal Home Loan Mortgage Corporation  
 FFCB = Federal Farm Credit Bank

### WEIGHTED AVERAGE YIELD TREND



### PORTFOLIO MATURITY

For August 31, 2019

Available Now	< 1 year	1 to 5 years	6 to 10 years	11 to 15 years	16 to 20 years	21 to 25 years	Grand Total
\$ 74,171,024	\$ 7,179,000	\$ 13,155,000	\$ 17,114,000	\$ 2,225,000	\$ 525,266	\$ -	\$ 114,369,291

**Montana Board of Housing  
Accounting and Finance  
Investment Maturity Schedule  
August 31, 2019**

<b>Maturity Date</b>	<b>Trustee Bank</b>	<b>Investment Type</b>	<b>Par Value</b>
11/15/2019	Wilmington Trust	TSTRIPS	35,000.00
12/31/2019	Wilmington Trust	T-BILLS	2,102,000.00
5/24/2021	Wilmington Trust	FFCB	1,230,000.00
11/29/2021	Wilmington Trust	FHLB	11,120,000.00
12/16/2024	Wilmington Trust	FFCB	805,000.00
8/15/2025	Wilmington Trust	T-NOTES & BONDS	4,796,000.00
4/30/2026	Wilmington Trust	FNMA DEB	4,613,000.00
9/27/2027	Wilmington Trust	FNMA DEB	4,070,000.00
11/26/2027	Wilmington Trust	FNMA DEB	3,635,000.00
7/15/2032	Wilmington Trust	FHLMC BOND	2,225,000.00
2/1/2036	Wilmington Trust	FNMA MBS	52,037.60
5/1/2036	Wilmington Trust	FNMA MBS	28,405.57
7/1/2036	Wilmington Trust	FNMA MBS	73,909.37
3/1/2037	Wilmington Trust	FNMA MBS	138,912.65
8/1/2037	Wilmington Trust	FNMA MBS	38,892.29
8/1/2038	Wilmington Trust	FNMA MBS	64,738.81
12/1/2038	Wilmington Trust	FNMA MBS	66,372.34
12/1/2039	Wilmington Trust	FNMA MBS	61,997.79
8/9/2019	US Bank Corporate Tr	FHLB DN	565,000.00
8/9/2019	US Bank Corporate Tr	FFCB DN	92,000.00
7/31/2019	US Bank Corporate Tr	T-BILLS	2,975,000.00
1/30/2020	Wilmington Trust	T-BILLS	1,410,000.00
6/30/2019	US Bank Corporate Tr	US BANK MONEY M	3,264,247.53
	Wilmington Trust	WT GOLDMAN SACH	70,906,776.77
<b>Total</b>			<b>114,369,290.72</b>

FNMA = Federal National Mortgage Association

Fannie Mae

FHLB = Federal Home Loan Bank

FHLMC = Federal Home Loan Mortgage Corporation

Freddie Mac

FFCB = Federal Farm Credit Bank

**Montana Board of Housing**  
**Financial Data for month ending August 31, 2019**

<i>(Dollars in Thousands)</i>	<u>Current Month</u>	<u>Change</u>	<u>FYE18</u>
<b>Assets:</b>			
Cash and Cash Equivalents	115,182	27,626	87,556
Investments	20,770	(34,221)	54,991
Mortgage Loans Receivable, Net	523,822	57,053	466,769
Corporate Advance	357	(564)	921
Interest Receivable	4,222	(476)	4,698
Prepaid Interest	165	2	163
Acquisition Costs	1,927	17	1,910
Capital Assets, Net	1	-	1
<b>Total Assets</b>	<u>666,446</u>	<u>49,437</u>	<u>617,009</u>
<b>Deferred Outflow of Resources</b>	<u>791</u>	<u>(36)</u>	<u>827</u>
<b>Liabilities:</b>			
Accounts Payable	3,061	2,634	427
Funds Held for Others	6,245	(968)	7,213
Accrued Interest - Bond Payable	1,465	-	1,465
Bonds Payable, Net	493,225	41,356	451,869
Arbitrage Rebate Payable	1,124	472	652
Accrued Compensated Absences	302	22	280
Net Pension Liability	2,420	141	2,279
OPEB Liability	52	-	52
<b>Total Liabilities</b>	<u>507,894</u>	<u>43,657</u>	<u>464,237</u>
<b>Deferred Outflow of Resources</b>	<u>92</u>	<u>11</u>	<u>81</u>
Revenues	28,208	7,357	20,851
Expenses	24,401	3,402	20,999
<b>Income (Loss)</b>	<u>3,807</u>	<u>3,955</u>	<u>(148)</u>

**NOTE:** Information supplied above is unaudited and does not conform to GASB requirements

# Homeownership Program Dashboard

October 14, 2020

## RATES

	<u>CURRENT</u>	<u>LAST MONTH</u>	<u>LAST YEAR</u>
MBOH*	3.00	3.25	3.50
Market	2.68	2.64	3.42
10 yr treasury	0.73	0.68	1.76
30 yr Fannie Mae	1.94	2.00	3.30

\*Current Setaside 2.75, DPA 3.25

## LOAN PROGRAMS

	<u>Sept RESERVATIONS</u>	<u>AMOUNT</u>	<u>TOTAL NUMBER</u>	<u>AMOUNT</u>	<u>ORIGINAL AMOUNT</u>	<u>BALANCE</u>
<b>REGULAR PROGRAM</b>						
Series 2020C(07.16.20)	19	4,109,855	79	16,144,470	30,000,000	13,855,530
Series 2020C DPA (07.16.20)	12	102,338	56	485,496	1,000,000	514,504
80% Combined (20+)	1	187,520	1	187,520	Since July 2020	reg bond funds
<b>SET-ASIDE PROGRAMS</b>						
MBOH Plus	2	11,670	11	55,170	Since July 2020	178,205
Set-aside Pool (7.1.19)	5	752,887	13	1,376,879	Since July 2020	reg bond funds
NeighborWorks	1	112,911	1	112,911		
CAP NWMT CLT						
Missoula HRDC XI						
Bozeman HRDC IX	1	272,690	1	272,690		
Home\$tart			1	137,769		
HUD 184						
Dream Makers	1	201,286	1	201,286		
Sparrow Group						
City of Billings	1	166,000	4	652,223		
Foreclosure Prevent			0	0	50,000	50,000
Disabled Accessible			227	16,497,050	Ongoing	862,950
Lot Refi			12	1,273,560	2,000,000	726,440
FY21 Habitat	3	387,032	5	737,032	2,954,750	2,217,718
<b>OTHER PROGRAMS</b>						
Veterans (Orig)	1	279,870	380	72,925,293	Revolving	732,368
911 Mrtg Cr Cert (MCC)	15	3,689,640	84	21,164,130	75,000,000	53,835,870

## AUGUST CHANGES

	<u># loans</u>	<u>Princ Bal</u>	<u># loans</u>	<u>Princ Bal</u>	
<b>July Balance</b>	<b>5,696</b>	<b>518,053,626.66</b>	<b>5,687</b>	<b>515,922,014.04</b>	Dec-19
Aug Purchases (1st)	30	5,800,663.57	270	49,171,110.53	
Aug Purchases (2nd)	16	116,563.46	127	976,510.75	
Aug Amortization		(1,395,230.38)		(10,854,207.84)	
Aug Payoffs	(55)	(5,030,943.80)	(389)	(36,965,368.77)	
Aug Foreclosures	(1)	(62,701.52)	(9)	(768,080.72)	
<b>Aug Balance</b>	<b>5,686</b>	<b>517,481,977.99</b>	<b>5,686</b>	<b>517,481,977.99</b>	August

## DELINQUENCY AND FORECLOSURE RATES

### MONTANA BOARD OF HOUSING

### MORTGAGE BANKERS ASSOC. 06/2020

(most recent available)

	<u>Aug-20</u>	<u>Jul-20</u>	<u>Aug-19</u>	<u>Montana</u>	<u>Region</u>	<u>Nation</u>
30 Days	1.67	1.44	1.46	1.53	2.09	2.34
60 Days	1.09	0.99	0.52	1.31	1.81	2.05
90 Days	<u>2.64</u>	<u>2.30</u>	<u>0.50</u>	<u>1.97</u>	<u>2.59</u>	<u>3.58</u>
Total Delinquencies	5.40	4.73	2.48	4.81	6.49	7.97
In Foreclosure	0.09	0.12	0.64	0.34	0.32	0.68

## LOAN PURCHASES BY LENDER

	August		2020 YTD	
	<u>1st</u>	<u>DPA</u>	<u>1st</u>	<u>DPA</u>
FIRST SECURITY BOZEMAN 061	4	3	10	5
1ST COMMUNITY BK GLASGOW 095			5	4
1ST SECURITY BK MISSOULA 133			2	1
VALLEY BANK RONAN 159			2	
YELLOWSTONE BANK BILLINGS 161			2	2
BIG SKY WESTERN BANK 165				
FIRST MONTANA BANK, BUTTE 172			1	1
AMERICAN BANK CENTER 186				
STOCKMAN BANK OF MT MILES 524	8	4	40	16
FIRST INTERSTATE BANK-WY 601	1		12	4
U.S. BANK N.A. 617				
OPPORTUNITY BANK 700	8	3	67	19
FIRST FEDERAL BANK & TRUST 731			1	1
GLACIER BANK KALISPELL 735			11	
WESTERN SECURITY BANK 785			7	1
MANN MORTGAGE 835	3	2	38	24
GUILD MORTGAGE COMPANY 842			7	5
UNIVERSAL 843	1	1	12	6
FAIRWAY INDEPENDENT MRTG 847	1	1	23	17
CORNERSTONE HOME LENDING 850			5	4
BAY EQUITY LLC 853			6	6
LENDUS LLC 854	3	1	15	8
PARAMOUNT RES MTG GRP 855	1	1	1	1
CHERRY CREEK MORTGAGE 856			1	1
MAJOR MORTGAGE AMCAP 858			1	1
PACIFIC RESIDENTIAL 859			1	
MISSOULA FEDERAL C U 901				
Grand Count	30	16	270	127

## MBOH AUGUST PORTFOLIO

	<u># of loans</u>	<u>\$ of loans</u>	<u>% of #</u>	<u>% of \$</u>	
<b>FHA</b>	2,937	302,704,062	52%	58%	
<b>RD</b>	1,203	129,014,197	21%	26%	
<b>VA</b>	387	50,792,907	7%	10%	
<b>HUD184</b>	52	4,095,899	1%	1%	
<b>PMI</b>	56	4,750,508	1%	1%	
<b>Uninsured 1st</b>	223	21,149,817	4%	4%	
<b>Uninsured 2nd</b>	828	4,974,588	15%	1%	
	5,686	\$ 517,481,978			
<b>August 2019 Balance</b>	5,615	\$ 508,737,981	1.26%	1.72%	percent of increase
<b>Serviced by MBOH</b>	4,918	\$ 446,133,983	86%	86%	

### Weighted Average Interest Rate 4.038%

	<u># of loans</u>	<u>\$ of loans</u>
0 - 2.99%	580	\$ 18,913,182
3 - 3.99%	1901	\$249,500,344
4 - 4.99%	1344	\$156,811,886
5 - 5.99%	1260	\$ 70,066,678
6 - 6.99%	527	\$ 20,281,175
7 - 7.99%	72	\$ 1,900,310
8 - 8.99%	2	\$ 8,404

## LENDER/REALTOR/PARTNER OUTREACH

### Date

12-Aug Julie  
31-Aug Vicki  
2-Sep Vicki  
8-Sep various staff  
15-Sep Julie  
16-Sep Vicki  
17-Sep Julie

### Event

Webinar Training - Open Mortgage  
NWMT Partner Call  
Call with Western States NCSHA  
Monthly call with Freddie Mac  
Statewide Homebuyer Ed presentation  
Call with Western States NCSHA  
Webinar Training - Cornerstone

## Mortgage Servicing Program Dashboard Effective 09/30/20

	Last Year	Last Month	This Month
MONTH	SEP 2019	AUG 2020	SEP 2020
PORTFOLIO TOTAL LOANS	5198	5,288	5,294
MBOH	4889	4947	4952
BOI	295	324	325
MULTI FAMILY	14	17	17
PRINCIPAL (all loans)	\$ 493,388,134.74	\$511,354,353.02	\$512,645,624.65
ESCROW (all loans)	\$ 6,866,384.10	\$6,357,244.96	\$7,036,703.59
LOSS DRAFT (all loans)	\$ 1,104,625.58	\$1,236,384.71	\$1,147,089.16
LOANS DELINQUENT (60+ days)	147	248	252
ACTUAL FORECLOSURE SALES IN MONTH	2	1	0
FORECLOSURES TOTAL CALENDAR YEAR	11	7	8
DELINQUENT CONTACTS TO MAKE	681	612	586
LATE FEES - NUMBER OF LOANS	730	632	627
LATE FEES - TOTAL AMOUNT	\$ 21,237.87	\$18,405.24	\$18,671.18
PAYOFFS	43	52	63
NEW LOANS/TRANSFERS	49	42	69

## 2020 Monthly Servicing Report

LOSS MITIGATION	SEP 2020	<b>HUD's National Servicing Center TRSII Reporting FY 2020 Q1 Final Score 91.63% Tier 1 - Grade A</b>
ACTIVE FINANCIALPACKETS	1	
REPAYMENT/SPECIAL FORBEARANCE	0	
COVID19 FORMAL FORBEARANCE	175	
HAMPS/PARTIAL CLAIMS & MODS PNDG	1	
CHAPTER 13 BANKRUPTCIES	19	
PRESERVATION PROPERTIES	7	
REAL ESTATE OWNED PROPERTIES	1	
SHORT SALE	0	

# BOARD AGENDA ITEM

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## PROGRAM

Multifamily Program

## AGENDA ITEM

Authorizing Multifamily Program Manager to complete and sign the Declaration of Intent Memorandum

## BACKGROUND

Resolution 17-1120-MF03 entitled “RESOLUTION OF THE MONTANA BOARD OF HOUSING AUTHORIZING THE EXECUTIVE DIRECTOR TO GRANT PRELIMINARY FEDERAL TAX LAW APPROVAL TO THE ISSUANCE OF ITS MULTIFAMILY HOUSING REVENUE BONDS OR NOTES TO FINANCE MULTIFAMILY HOUSING PROJECTS” was approved by the Board November 2017. A motion has been prepared to allow the Multifamily Program Manager to Grant Preliminary Federal Tax Law Approval to the Issuance of its Multifamily Housing Revenue Bonds or Notes to Finance Multifamily Housing Projects. A redline and clean document are attached for your information.

## PURPOSE

Staff requests the Board consider approve this motion

DECLARATION OF INTENT  
MEMORANDUM

TO:

FROM: Mary Bair, Multifamily Program Officer

DATE:

RE: Declaration of "Official Intent"  
Project: (Name):  
Location: (City):  
# Units:  
Bond Amount: \$

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By the authority granted in Resolution 17-1120-MF03 entitled "RESOLUTION OF THE MONTANA BOARD OF HOUSING AUTHORIZING THE EXECUTIVE DIRECTOR TO GRANT PRELIMINARY FEDERAL TAX LAW APPROVAL TO THE ISSUANCE OF ITS MULTIFAMILY HOUSING REVENUE BONDS OR NOTES TO FINANCE MULTIFAMILY HOUSING PROJECTS" and adopted by the Board of Housing ("Board") on November 20, 2017, as amended on October 19, 2020 to also authorize the Multifamily Program Manager to grant such Preliminary Federal Tax Law Approvals, I hereby preliminarily approve and declare, pursuant to Section 1.150-2 of the Internal Revenue Code Regulations, the Board's intention to issue bonds in an amount not to exceed that set forth above to provide funds to finance a loan with respect to the Project noted above subject to the following:

The declaration of intention stated in the preceding paragraph does not obligate the Board to give final approval for the issuance of said Bonds. Final approval of the issuance of the Bonds can only be authorized by independent subsequent Board action, which may contain such conditions thereto as the Board may deem appropriate. The Board in its absolute discretion may refuse to give final approval to authorize the issuance of the Bonds and shall not be liable to any person, including, but not limited to, the developer, the borrower or any other applicant, for its refusal or inability to do so.

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Multifamily Program Officer

### Proposed Resolution

Move that Resolution 17-1120-MF03, entitled "Resolution of the Montana Board of Housing Authorizing the Executive Director to Grant Preliminary Federal Tax Law Approval to the Issuance of its Multifamily Housing Revenue Bond or Notes to Finance Multifamily Housing Projects", adopted on November 20, 2017, be amended to also authorize the Multifamily Program Manager to grant such Preliminary Federal Tax Law Approvals.

# BOARD AGENDA ITEM

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## PROGRAM

Housing Credit Program - Multifamily

## AGENDA ITEM

2021 Housing Credit Full Applications  
Board Selection of Applications for  
Award

## BACKGROUND

The deadline for submittal of the 2021 Housing Credit full applications was August 3, 2020.

Your choices for the slate of applications will be 5 this round. Applications are now limited to 20% of the available credits.

The board must designate at least 10% (\$3,217,500) of credit ceiling to applications that applied in the non profit pool. There are 2 applications in the non profit pool this round. Crowley Flats and MRM Unified Campus. If the 10% is not met, it will be held for a later award.

If an application were to be partially funded (resize and submit an application within 30 days) staff would recommend it not be one of the small rural applications or the acquisition/rehabilitation applications. Those applications are very hard to resize to a lesser amount of credits.

In your packet you will find:

- Spreadsheet packets showing summary project information
- Spreadsheet showing project comparative information
- Worksheet for notes on project selection
- 9%\_4%\_combined pie charts
- Housing Credit 10-year History
- Housing credits per thousand population
- Past Project award & Completion
- Montana Demographic and Historical Housing Credit Data
- Cover letters, list of amenities and support/non support letters
- Market Study Summaries
- Amenities
- Support/NonSupport letters
- Award Determination Selection Standard

Board Meeting: October 19, 2020

# BOARD AGENDA ITEM

## **Non-profit**

Ten percent of each state's credit ceiling must be set aside for buildings which are part of one or more Projects involving Qualified Nonprofit Organizations.

The 10% non-profit set-aside requirement may be met by an Award to a Application involving a Qualified Nonprofit Organization out of any other set- aside or the general pool. If no Application Awarded HCs involves a Qualified Nonprofit Organization, the non-profit set aside (i.e., 10% of the state's credit ceiling) will be held back for later Award to an Application involving a Qualified Nonprofit Organization.

## **Small Rural Applications**

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For purposes of this status, a Small Rural Application: (1) submitted tax credit Application requesting tax credits in an amount up to but no more than 12.5% of the state's Available Annual Credit Allocation, and (2) proposed to be developed and constructed in a location that is not within the city limits of Billings, Bozeman, Butte, Great Falls, Helena, Kalispell, or Missoula.

## **Board Consideration and Determination Process**

At the MBOH Board's May 18 & 19, 2020 meeting, the Board considered Letters of Intent and selected eight (8) Projects to submit full Applications for Housing Credit Awards. Only 6 of those Projects have submitted Applications.

At the Award Determination Meeting, MBOH staff will provide Project Application information to the MBOH Board. Applicants should be available to the MBOH Board to answer questions regarding their respective Applications. The MBOH Board may ask questions of Applicants and discuss proposed Projects but there will be no Applicant presentations. MBOH will provide an opportunity for public comment on proposed Affordable Communities and Applications. Applicants shall have a brief opportunity to make comments and respond to any information presented regarding their Board Meeting: October 19, 2020

# BOARD AGENDA ITEM

## Applications.

### **Full Funding of Applications**

Just as MBOH will not allocate more Credits than necessary for the financial feasibility of the development and its viability, MBOH will not award Credits in an amount less than it deems necessary for these purposes. Therefore, if the Board Awards Credits to an Application, it will Award the amount of Credits determined by MBOH staff for the Application based upon the Applicant's requested amount (except for any de minimis reduction because of lack of available Credits to fully fund the full Credit amount). If the remaining amount of available Credits is insufficient to fully fund an additional Application, the Board will prioritize the remaining Applications for an Award from the remaining Credits, and the first priority Application for such an Award will be allowed 30 days to re-submit its Application resized to the amount of Credits remaining available. After staff underwriting and evaluation of the resized Application, if MBOH staff determines based upon the resized Application that the development is financially feasible and viable as a qualified low- income housing Community throughout the Compliance Period, MBOH staff will enter into a Reservation Agreement for the Project. If the first priority Application fails to submit a resized Application within 30 days or MBOH staff determines that the Application is not financially feasible or viable as proposed in the resized Application, the next priority Application will be invited to submit a resized Application, and so on, until remaining Credits are reserved for one of the prioritized Applications.

### **Award Determination Selection Standard**

The MBOH Board will select those Applications to receive an Award of Housing Credits that it determines best meet the most pressing housing needs of low income people within the state of Montana, taking into consideration: (i) all of the requirements, considerations, factors, limitations, Development Evaluation Criteria, set asides, priorities and data (including without limitation the statistical data in the MBOH Statistical Data Form) set forth in this QAP and all federal requirements (together referred to in this QAP as the "Selection Criteria"); (ii) the Development Evaluation Criteria scoring; and (iii) all other information provided to the MBOH Board regarding the applicant Projects.

The awarding of points to Application pursuant to the Development Evaluation Criteria is for purposes of determining that the Applications meet at least the minimum Development Evaluation Criteria required for further consideration and to assist the MBOH Board in evaluating and comparing Applications.

Development Evaluation Criteria scoring is only one of several considerations taken into account by the MBOH Board and does not control the selection of

## BOARD AGENDA ITEM

Applications that will receive an Award of Housing Credits. In addition to any other Selection Criteria specified in this QAP, the MBOH Board may consider the following factors in selecting Applications for an Award of Housing Credits to qualifying Projects:

- a. The geographical distribution of Housing Credit Projects;
- b. The rural or urban location of the Projects;
- c. The overall income levels targeted by the Projects (including deeper targeting of income levels);
- d. The need for affordable housing in the community, including but not limited to current Vacancy Rates;
- e. Rehabilitation of existing low-income housing stock;
- f. Sustainable energy savings initiatives;
- g. Financial and operational ability of the Applicant to fund, complete and maintain the Project through the Extended Use Period;
- h. Past performance of an Applicant in initiating and completing tax credit Projects;
- i. Cost of construction, land and utilities, including but not limited to costs/credits per square foot/unit;
- j. The Project is being developed in or near a historic downtown neighborhood;
- k. The frequency of Awards in the respective areas where Projects are located;
- l. Preserving project rental assistance or have or are planning to add Section 811 units to an existing project; and/or
- m. Augmentation and/or sources of funds.

If the MBOH Board Awards Credits to an Applicant where the Award is not in keeping with the Selection Criteria of this QAP, it will publish a written explanation that will be made available to the general public pursuant to Section 42(m)(1)(A)(iv) of the Internal Revenue Code.

If all of the authorized Credits are Awarded after a particular cycle, MBOH may place qualifying Applications which did not receive an Award of tax credits on a waiting list for potential Award of Housing Credits in the event Credits become available at a later date. Any available Credits that are not Awarded or reserved in a particular cycle may in the discretion of the MBOH Board be made available for Award in a future cycle or may be used to increase the amount of Housing Credits reserved for a previously Awarded Affordable Community as provided in this QAP.

Montana Housing  
2021 Housing Credit Awards

City	County	Project Name	Sponsor / Developer	Entity Type	Set-aside	Housing Type	Construction Type	Letter of Intent HC Request		Full App HC Request		
								Units	10 yr total	Units	10 yr total	
<b>Letter of Intent Invited to Full Application</b>												
1	Lewistown	Fergus	Crowley Flats	Homeword Inc	Non-Profit	Small/Rural	Family	New	16	\$ 3,100,000	16	\$ 3,100,000
2	Laurel	Yellowstone	Laurel Depot	GL Development	For-Profit	General	Family	New	24	\$ 4,035,500	30	\$ 5,850,000
3	Billings	Yellowstone	Jackson Court	GL Development	For-Profit	General	Family	New	38	\$ 6,435,000	38	\$ 6,435,000
4	Kalispell	Flathead	Creekside Commons	Housing Solutions	For-Profit	General	Senior	New	36	\$ 6,200,000	36	\$ 6,435,000
5	Billings	Yellowstone	MRM Unified Campus	MRM/CR Builders LLC	Non-Profit	General	Family	Rehab	29	\$ 6,435,000	29	\$ 6,435,000
6	Crow Agency	Big Horn	ANHA LIHTC #1	Apsaalooke Nation Hsing Ath	Tribal	General	Family	Acq/Rehab	36	\$ 6,429,260	43	\$ 6,435,000
									179	32,634,760	192	34,690,000

(this will be the order of updates in October 2020)

NOTE: At least \$3,217,500 needs to awarded to Non Profit Projects

14 projects requesting \$72.4 million submitted a Letter of Intent to Apply  
8 Projects were invited forward to Full Application

Current Year Credits	32,175,000
2020 Credits Remaining	68,160
Returned Credits	-
2020 National Pool Credits from 2019	127,600
Available Credits:	32,370,760
Minimum Required to be Awarded to Non-Profits (10%):	3,217,500
Maximum Request for a Small Rural Project (12.5%):	4,021,875
Maximum Credit Per Project (20%):	6,435,000

Project Name	Sponsor / Developer	City	ST	Zip	Contact	email	Telephone
Crowley Flats	Homeword Inc	Missoula	MT	59801	Heather McMilan	<a href="mailto:heather@homeword.org">heather@homeword.org</a>	(208) 331-4765
Laurel Depot	GL Development	Helena	MT	59602	Gene Leuwer	<a href="mailto:gleuwer1139@msn.com">gleuwer1139@msn.com</a>	(406) 459-5332
Jackson Court	GL Development	Helena	MT	59602	Gene Leuwer	<a href="mailto:gleuwer1139@msn.com">gleuwer1139@msn.com</a>	(406) 459-5332
Creekside Commons	Housing Solutions	Missoula	MT	59806	Alex Burkhalter	<a href="mailto:alex@housing-solutions.org">alex@housing-solutions.org</a>	(406) 203-1558
MRM Unified Campus	MRM/CR Builders LLC	Billings	MT	59101	Matthew Lundgen	<a href="mailto:mattl@billingslf.org">mattl@billingslf.org</a>	(406) 259-6079
ANHA LIHTC #1	Apsaalooke Nation Hsing Ath	Agency	MT	59802	Lafe Haugen	<a href="mailto:a_resource@msn.com">a_resource@msn.com</a>	(406) 273-6697

City	Havre
County	Hill
Project Name	Highland Manor 4%
Developer / General Ptnr	Echo Enterprises LLC
Set-aside	-
HC Requested	\$1,520,090
Project Type	Family
Construction Type	Acq / Rehab
Projected Construction Start	Mar-21
Projected Completion	Mar-22

<b>Unit Numbers</b>	<b>Target</b>	
1-bdrm	30%	7
2-bdrm	30%	25
other	mgr	-
Total Units		32
Average Income Targeting		30.00%

<b>Square Footage</b>	
Income Restricted Units	23,800
Managers Unit(s)	-
Common Space	-
Market/Commercial	-
Total	23,800

<b>Unit Rents</b>		
1-bdrm	30%	750
2-bdrm	30%	850
other	mgr	-
Total Monthly Rents		\$ 26,500
vacancy factor		5.00%
Adjusted Rent		\$ 25,175
other/commercial income		\$0
total rent		\$ 25,175
x 12 months		12
Total Annual Income		\$ 302,100

<b>Expenses</b>	
Administration	11,258
Management	12,000
Maintenance	41,336
Operating	46,920
Taxes	25,480
Replacement Reserve	10,656
Total Expenses	\$ 147,650

Net Income Before Debt Service \$ 154,450

<b>City</b>	<b>Havre</b>
<b>County</b>	<b>Hill</b>
<b>Project Name</b>	<b>Highland Manor 4%</b>
<b>Developer / General Ptnr</b>	<b>Echo Enterprises LLC</b>

**Financing Sources**

Hard Loan	896,819
Hard Loan	1,800,000
State HOME	-
Deferred Dev Fee	218,321
HC Equity Non-Competative	-
HC Equity Competative	1,689,899
Total Sources:	\$ 5,560,619
% of Project Financed by HC:	30.39%

**Return on Sale of HTC**

HTC Requested	\$ 1,520,090
HTC Equity	\$ 1,689,899
HTC Return on Sale	\$ 1.112

**Ratios**

Rent (Income)	\$ 302,100
Operating Expenses	\$ 136,994
Replacement Reserves	\$ 10,656
Net Income Available for DS	\$ 154,450
Total Debt Service	\$ 124,318
Debt Coverage Ratio (DCR)	1.24
Total Expense Ratio	1.11

**Project Costs**

Land	150,000
Building/Acquisition	896,819
Site Work	320,000
Construction / Rehab	2,537,600
Soft Costs	816,200
Developer Fees	680,000
Reserves	160,000
Total Project Costs	\$ 5,560,619

**Costs versus Sources**

Total Project Costs	\$ 5,560,619
Total Financing Sources	\$ 5,560,619
Difference	\$ -

<b>City</b>	<b>Havre</b>
<b>County</b>	<b>Hill</b>
<b>Project Name</b>	<b>Highland Manor 4%</b>
<b>Developer / General Ptnr</b>	<b>Echo Enterprises LLC</b>

**Project Cost Limitations**

	<b><u>Limits</u></b>	
General Requirements	6.00%	4.18%
Contractor Overhead	2.00%	1.39%
Contractor Profit	6.00%	4.18%
Developer Fees	15.00%	14.88%
Soft Cost	32 or 37%	38.32%

**Per Unit Comparison**

	<b><u>Limits</u></b>		
Cost per unit	\$235,000	\$	173,769
Credits per unit	n/a	\$	47,503
Operating Cost per unit	\$3,000 min	\$	4,281
Replacement Reseves	\$300 min	\$	333

**Per Square Foot Comparison**

Construction / Rehab per sq ft	\$	106.62
Total Project Cost per sq ft	\$	233.64
Credits per sq ft	\$	63.87
Credits per sq ft (residential only)	\$	63.87

**Utilities Paid by (Tenant / Owner)**

Tenant

City	Lewistown	Laurel	Billings	Kalispell	Billings	Crow Agency, MT	
County	Fergus	Yellowstone	Yellowstone	Flathead County	Yellowstone	Big Horn	
Project Name	Crowley Flats	Laurel Depot	Jackson Court 9%	Creekside Commons	MRM Unified Campus	ANHA LIHTC #1	
Developer / General Ptnr	Homeword, Inc.	GL Dev / North Fork Dev	GL Dev / Anderson Cons	Housing Solutions, LLC	Rescue Mission /CR Bldrs	Apsaalooke Nation HA	
Set-aside	Non-Profit	General	General	General	Non-Profit	General	
HC Requested	\$3,100,000	\$5,850,000	\$6,435,000	\$6,435,000	\$6,435,000	\$6,435,000	
Project Type	Family	Family	Family	Elderly	Family	Family	
Construction Type	New Const	New Const	New Const	New Const	New Const	Acq / Rehab	
Projected Construction Start	Apr-21	Jun-21	Apr-21	Jul-21	Sep-21	Apr-21	
Projected Completion	Jun-22	Jun-22	Jun-22	Jul-22	Sep-22	Apr-22	
<b>Unit Numbers</b>	<b>Target</b>						
0-bdrm	30%	1	-	-	-	-	
0-bdrm	40%	1	-	-	1	-	
0-bdrm	50%	2	-	-	5	-	
1-bdrm	30%	-	-	-	-	-	
1-bdrm	40%	1	1	3	2	-	
1-bdrm	50%	7	6	18	10	-	
1-bdrm	60%	2	1	2	6	-	
1-bdrm	70%	-	1	-	-	-	
1-bdrm	80%	-	1	-	-	8	
2-bdrm	30%	-	2	-	-	-	
2-bdrm	40%	-	2	1	-	-	
2-bdrm	50%	1	8	9	3	8	
2-bdrm	60%	-	1	2	2	-	
2-bdrm	70%	1	-	-	-	-	
2-bdrm	80%	-	1	-	-	2	
3-bdrm	40%	-	-	-	-	1	
3-bdrm	50%	-	3	3	-	11	
3-bdrm	60%	-	1	3	-	-	
3-bdrm	80%	-	2	-	-	-	
4-bdrm	30%	-	-	-	-	3	
4-bdrm	40%	-	-	-	-	2	
4-bdrm	50%	-	-	-	-	8	
other	mgr	-	-	1	-	-	
Total Units		16	30	38	36	29	43
Average Income Targeting		50.00%	53.33%	57.89%	50.28%	51.72%	54.88%
<b>Square Footage</b>							
Income Resticted Units		10,060	27,176	32,036	23,184	19,230	44,464
Managers Unit(s)		-	-	-	600	-	-
Common Space		3,727	2,660	3,312	10,062	49,487	-
Market/Commercial		-	-	-	-	-	-
Total		13,787	29,822	35,348	33,846	68,717	44,464

City			Lewistown	Laurel	Billings	Kalispell	Billings	Crow Agency, MT
County			Fergus	Yellowstone	Yellowstone	Flathead County	Yellowstone	Big Horn
Project Name			Crowley Flats	Laurel Depot	Jackson Court 9%	Creekside Commons	MRM Unified Campus	ANHA LIHTC #1
Developer / General Ptnr			Homeword, Inc.	GL Dev / North Fork Dev	GL Dev / Anderson Cons	Housing Solutions, LLC	Rescue Mission /CR Bldrs	Apsaalooke Nation HA
<b>Unit Rents</b>								
	0-bdrm	30%	316	-	-	-	-	-
	0-bdrm	40%	441	-	-	-	510	-
	0-bdrm	50%	510	-	-	-	600	-
	1-bdrm	30%	-	-	-	-	-	-
	1-bdrm	40%	466	509	-	550	545	-
	1-bdrm	50%	600	652	654	690	685	-
	1-bdrm	60%	633	693	760	775	760	-
	1-bdrm	70%	-	693	-	-	-	-
	1-bdrm	80%	-	693	-	-	-	325
	2-bdrm	30%	-	429	-	-	-	-
	2-bdrm	40%	-	602	-	660	-	-
	2-bdrm	50%	691	774	777	830	820	375
	2-bdrm	60%	-	796	950	900	880	-
	2-bdrm	70%	725	-	-	-	-	-
	2-bdrm	80%	-	796	-	-	-	400
	3-bdrm	40%	-	-	-	-	-	275
	3-bdrm	50%	-	879	889	-	-	400
	3-bdrm	60%	-	879	1,055	-	-	-
	3-bdrm	80%	-	879	-	-	-	-
	4-bdrm	30%	-	-	-	-	-	175
	4-bdrm	40%	-	-	-	-	-	300
	4-bdrm	50%	-	-	-	-	-	425
	other	mgr	-	-	-	-	-	-
Total Monthly Rents			\$ 9,125	\$ 21,620	\$ 31,768	\$ 25,550	\$ 20,230	\$ 15,600
vacancy factor			7.00%	7.00%	7.00%	7.00%	7.00%	5.00%
Adjusted Rent			\$ 8,486	\$ 20,107	\$ 29,544	\$ 23,762	\$ 18,814	\$ 14,820
other/commercial income			\$15	\$0	\$0	\$300	\$20	\$0
total rent			\$ 8,501	\$ 20,107	\$ 29,544	\$ 24,062	\$ 18,834	\$ 14,820
x 12 months			12	12	12	12	12	12
Total Annual Income			\$ 102,015	\$ 241,279	\$ 354,531	\$ 288,738	\$ 226,007	\$ 177,840
<b>Expenses</b>								
Administration			15,650	11,730	15,858	16,700	9,475	25,500
Management			6,729	15,566	30,497	20,212	13,546	6,897
Maintenance			13,050	21,500	44,212	34,588	57,175	44,323
Operating			39,420	65,150	52,697	61,700	84,733	43,275
Taxes			1,500	28,000	31,920	15,300	8,275	-
Replacement Reserve			4,800	9,800	17,480	10,800	8,700	12,900
Total Expenses			\$ 81,149	\$ 151,746	\$ 192,664	\$ 159,300	\$ 181,904	\$ 132,894
Net Income Before Debt Service			\$ 20,866	\$ 89,533	\$ 161,867	\$ 129,438	\$ 44,103	\$ 44,946

City	Lewistown	Laurel	Billings	Kalispell	Billings	Crow Agency, MT
County	Fergus	Yellowstone	Yellowstone	Flathead County	Yellowstone	Big Horn
Project Name	Crowley Flats	Laurel Depot	Jackson Court 9%	Creekside Commons	MRM Unified Campus	ANHA LIHTC #1
Developer / General Ptnr	Homeword, Inc.	GL Dev / North Fork Dev	GL Dev / Anderson Cons	Housing Solutions, LLC	Rescue Mission /CR Bldrs	Apsaalooke Nation HA
<b>Financing Sources</b>						
Hard Loan	470,623	1,170,000	2,200,000	1,730,000	300,000	2,302,743
Hard Loan	160,000	-	-	-	6,025,000	-
State HOME	300,000	665,000	900,000	-	-	-
Deferred Dev Fee	7,508	119,544	353,499	96,910	2,259	-
HC Equity Non-Competative	2,541,746	5,088,991	5,340,516	5,565,718	5,597,890	5,464,953
HC Equity Competative	-	-	-	-	-	-
Total Sources:	\$ 3,479,877	\$ 7,043,535	\$ 8,794,015	\$ 7,392,628	\$ 11,925,149	\$ 7,767,696
% of Project Financed by HC:	73.04%	72.25%	60.73%	75.29%	46.94%	70.35%
<b>Return on Sale of HTC</b>						
HTC Requested	\$ 3,100,000	\$ 5,850,000	\$ 6,435,000	\$ 6,435,000	\$ 6,435,000	\$ 6,435,000
HTC Equity	\$ 2,541,746	\$ 5,088,991	\$ 5,340,516	\$ 5,565,718	\$ 5,597,890	\$ 5,464,953
HTC Return on Sale	\$ 0.820	\$ 0.870	\$ 0.830	\$ 0.865	\$ 0.870	\$ 0.849
<b>Ratios</b>						
Rent (Income)	\$ 102,015	\$ 241,279	\$ 354,531	\$ 288,738	\$ 226,007	\$ 177,840
Operating Expenses	\$ 76,349	\$ 141,946	\$ 175,184	\$ 148,500	\$ 173,204	\$ 119,994
Replacement Reserves	\$ 4,800	\$ 9,800	\$ 17,480	\$ 10,800	\$ 8,700	\$ 12,900
Net Income Available for DS	\$ 20,866	\$ 89,533	\$ 161,867	\$ 129,438	\$ 44,103	\$ 44,946
Total Debt Service	\$ -	\$ 69,166	\$ 130,890	\$ 108,294	\$ 19,879	\$ -
Debt Coverage Ratio (DCR)	n/a	1.29	1.24	1.20	2.22	n/a
Total Expense Ratio	1.26	1.09	1.10	1.08	1.12	1.34
<b>Project Costs</b>						
Land	-	290,000	220,000	210,000	350,000	-
Building/Acquisition	10,000	-	-	-	-	1,290,000
Site Work	-	350,000	415,000	825,000	100,000	-
Construction / Rehab	2,425,427	4,638,997	5,890,000	4,764,345	9,387,103	5,014,746
Soft Costs	554,650	833,982	1,074,015	804,085	1,587,154	738,630
Developer Fees	425,000	800,000	1,000,000	700,000	400,000	680,000
Reserves	64,800	130,556	195,000	89,198	100,892	44,320
Total Project Costs	\$ 3,479,877	\$ 7,043,535	\$ 8,794,015	\$ 7,392,628	\$ 11,925,149	\$ 7,767,696
<b>Costs versus Sources</b>						
Total Project Costs	\$ 3,479,877	\$ 7,043,535	\$ 8,794,015	\$ 7,392,628	\$ 11,925,149	\$ 7,767,696
Total Financing Sources	\$ 3,479,877	\$ 7,043,535	\$ 8,794,015	\$ 7,392,628	\$ 11,925,149	\$ 7,767,696
Difference	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

City	Lewistown	Laurel	Billings	Kalispell	Billings	Crow Agency, MT
County	Fergus	Yellowstone	Yellowstone	Flathead County	Yellowstone	Big Horn
Project Name	Crowley Flats	Laurel Depot	Jackson Court 9%	Creekside Commons	MRM Unified Campus	ANHA LIHTC #1
Developer / General Ptnr	Homeword, Inc.	GL Dev / North Fork Dev	GL Dev / Anderson Cons	Housing Solutions, LLC	Rescue Mission /CR Bldrs	Apsaalooke Nation HA
<b>Project Cost Limitations</b>						
	<u>Limits</u>					
General Requirements	6.00%	3.38%	4.64%	4.52%	4.62%	4.78%
Contractor Overhead	2.00%	0.99%	1.55%	1.51%	1.26%	1.59%
Contractor Profit	6.00%	3.38%	4.64%	4.52%	4.62%	4.78%
Developer Fees	15.00%	14.21%	13.74%	13.55%	10.95%	9.65%
Soft Cost	32 or 37%	35.49%	31.06%	31.79%	25.92%	22.50%
<b>Per Unit Comparison</b>						
	<u>Limits</u>					
Cost per unit	\$235,000	\$ 217,492	\$ 234,785	\$ 231,421	\$ 205,351	\$ 193,284
Credits per unit	n/a	\$ 193,750	\$ 195,000	\$ 169,342	\$ 178,750	\$ 221,897
Operating Cost per unit	\$3,000 min	\$ 4,772	\$ 4,732	\$ 4,610	\$ 4,125	\$ 5,973
Replacement Reseves	\$300 min	\$ 300	\$ 327	\$ 460	\$ 300	\$ 300
<b>Per Square Foot Comparison</b>						
Construction / Rehab per sq ft	\$	175.92	\$ 155.48	\$ 166.63	\$ 140.77	\$ 136.61
Total Project Cost per sq ft	\$	252.40	\$ 236.08	\$ 248.78	\$ 218.42	\$ 173.54
Credits per sq ft	\$	224.85	\$ 196.07	\$ 182.05	\$ 190.13	\$ 93.64
Credits per sq ft (residential only)	\$	308.15	\$ 215.26	\$ 200.87	\$ 277.56	\$ 334.63
<b>Utilities Paid by (Tenant / Owner)</b>						
		Tenant	Tenant	Tenant	Tenant	Tenant
<b>Market Study Data:</b>						
Vacancy Rates		0.5%	1.1%	1.5%	0.0%	1.2%
Absorption Rate		19.8%	45.6%	76.0%	0.0%	53.8%
% of Mkt Rents		102.8%	92.4%	88.6%	68.0%	78.1%
Units needed		101	136	750	170	1,131
<b>Market Rents</b>						
0-bdrms	\$	510	\$ -	\$ -	\$ -	\$ 780
1-bdrms	\$	633	\$ 733	\$ 844	\$ 985	\$ 867
2-bdrms	\$	725	\$ 886	\$ 1,073	\$ 1,101	\$ 1,033
3-bdrms	\$	-	\$ 998	\$ 1,176	\$ -	\$ -
4-bdrms	\$	-	\$ -	\$ -	\$ -	\$ -

City		Lewistown	Laurel	Billings	Kalispell	Billings	Crow Agency, MT
County		Fergus	Yellowstone	Yellowstone	Flathead County	Yellowstone	Big Horn
Project Name		Crowley Flats	Laurel Depot	Jackson Court 9%	Creekside Commons	MRM Unified Campus	ANHA LIHTC #1
Developer / General Ptnr		Homeword, Inc.	GL Dev / North Fork Dev	GL Dev / Anderson Cons	Housing Solutions, LLC	Rescue Mission /CR Bldrs	Apsaalooke Nation HA
<b>Evaluation Scoring</b>	<i>Points Available</i>						
<u>Extended Low Income Use</u>	100	100	100	100	100	100	100
<u>Lower Income Tenants</u>	200	200	170	120	200	200	200
<u>Project Location</u>	100	100	100	100	100	100	-
<u>Housing Needs Characteristics</u>							
Community Input	30	30	30	30	30	30	30
Appropriate Size	35	35	35	35	35	35	35
Market Need - Vacancy	35	-	35	35	35	35	35
Total	100	65	100	100	100	100	100
<u>Project Characteristics</u>							
Preservation of or Increase QCT or Revitalization Plan	(100 pts for any one of these 4 categories)	-	100	100	-	100	200
Historic Preservation		100	-	-	-	-	-
Project Based Rent Subsidy		-	-	-	-	-	-
Green & Energy	100	100	100	100	100	100	100
	200	200	200	200	100	200	300
<u>Development Team Characteristics</u>	400	400	400	400	400	400	400
<u>Participation of Local Entity</u>	60	30	30	30	60	60	60
<u>Tenant Populations</u>	100	60	100	100	100	75	100
<u>Developer Knowledge and Response</u>		-	-	-	-	-	-
Management past performances							
Late responses to MBOH							
Management Weaknesses							
<b>Total Points Available</b>	<b>1,260</b>	1,155	1,200	1,150	1,160	1,235	1,260
<b>Self Evaluation Score</b>		1,155	1,200	1,150	1,160	1,235	1,260
minimum competitive score	1,000						
minimum non-competative score	800						

# HOUSING CREDITS 2021 COMPARATIVE DATA BY PROJECT SORTED

Housing Credits Requested

Project	Amount
Crowley Flats	\$3,100,000
Laurel Depot	\$5,850,000
Jackson Court 9%	\$6,435,000
Creekside Commons	\$6,435,000
MRM Unified Campus	\$6,435,000
ANHA LIHTC #1	\$6,435,000

Debt Coverage/Expense Ratio Yr 1

Project	Debt Coverage/Expense Ratio Yr 1	
	DCR	Expense
Crowley Flats	n/a	1.26
Laurel Depot	1.29	1.09
Jackson Court 9%	1.24	1.10
Creekside Commons	1.20	1.08
MRM Unified Campus	2.22	1.12
ANHA LIHTC #1	n/a	1.34

Cost per unit

Project	Cost per unit
Crowley Flats	\$ 217,492
ANHA LIHTC #1	\$ 180,644
MRM Unified Campus	\$ 193,284
Creekside Commons	\$ 205,351
Jackson Court 9%	\$ 231,421
Laurel Depot	\$ 234,785

Cost per sq ft

Project	Cost per sq ft	
	Const/Rehab	Total
Crowley Flats	\$ 175.92	\$ 252.40
MRM Unified Campus	\$ 136.61	\$ 173.54
ANHA LIHTC #1	\$ 112.78	\$ 174.70
Creekside Commons	\$ 140.77	\$ 218.42
Laurel Depot	\$ 155.48	\$ 236.08
Jackson Court 9%	\$ 166.63	\$ 248.78

Credits per sq ft

Project	Credits per sq ft	
	Total	Residential Only
Crowley Flats	\$ 224.85	\$ 308.15
MRM Unified Campus	\$ 93.64	\$ 334.63
ANHA LIHTC #1	\$ 144.72	\$ 144.72
Jackson Court 9%	\$ 182.05	\$ 200.87
Creekside Commons	\$ 190.13	\$ 277.56
Laurel Depot	\$ 196.07	\$ 215.26

% paid by HC

Project	% paid by HC
Crowley Flats	73.04%
MRM Unified Campus	46.94%
Jackson Court 9%	60.73%
ANHA LIHTC #1	70.35%
Laurel Depot	72.25%
Creekside Commons	75.29%

Evaluation Score:

Project	Evaluation Score:	
	Requested	Received
Crowley Flats	1,155	1,155
ANHA LIHTC #1	1,260	1,260
MRM Unified Campus	1,235	1,235
Laurel Depot	1,200	1,200
Creekside Commons	1,160	1,160
Jackson Court 9%	1,150	1,150

Construction Start Date

Project	Construction Start Date
Crowley Flats	Apr-21
Laurel Depot	Jun-21
Jackson Court 9%	Apr-21
Creekside Commons	Jul-21
MRM Unified Campus	Sep-21
ANHA LIHTC #1	Apr-21

Operating Cost per unit

Project	Operating Cost per unit
Crowley Flats	\$ 4,772
Laurel Depot	\$ 4,732
Jackson Court 9%	\$ 4,610
Creekside Commons	\$ 4,125
MRM Unified Campus	\$ 5,973
ANHA LIHTC #1	\$ 2,791

New Unit Demand / Vacancy

Project	New Unit Demand / Vacancy	
	New Units	Vacancy
Crowley Flats	101	0.5%
Laurel Depot	136	1.1%
Jackson Court 9%	750	1.5%
Creekside Commons	170	0.0%
MRM Unified Campus	1,131	1.2%
ANHA LIHTC #1	120	0.0%

Montana Housing Board Member Worksheet:  
2021 Housing Credit Full Application

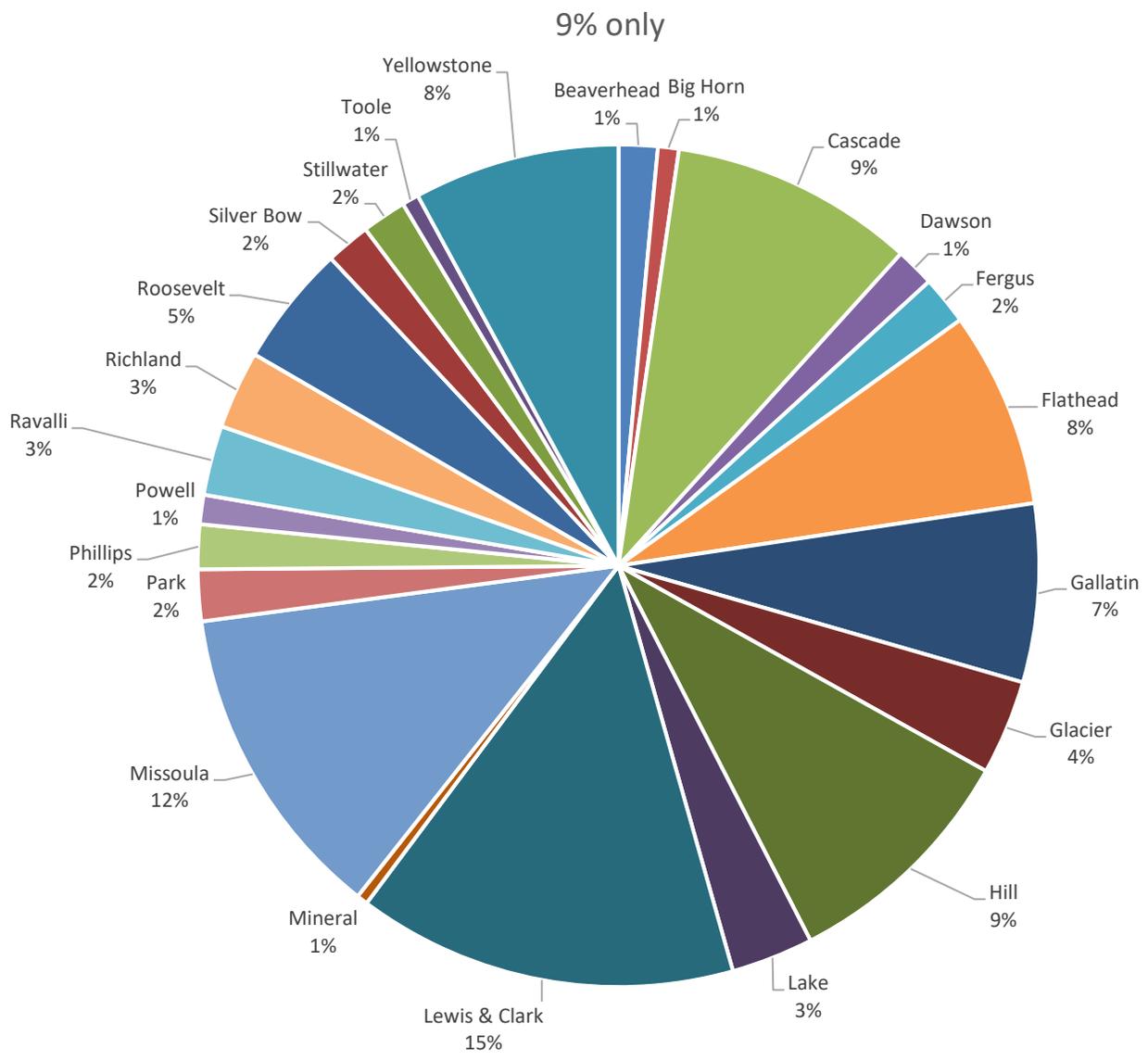
City	Project Name	Geographic Distribution	Rural or Urban	Overall Income Levels	Need in the Community	Rehab of Existing Stock	Sustainable Energy Savings	Applicants Fin & Oper Ability	Past Performance of Applicant	Cost Const etc.	In or Near Historic Downtown	Freq of Awards in Location	Other QAP Factors
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Projects invited to Full Application:

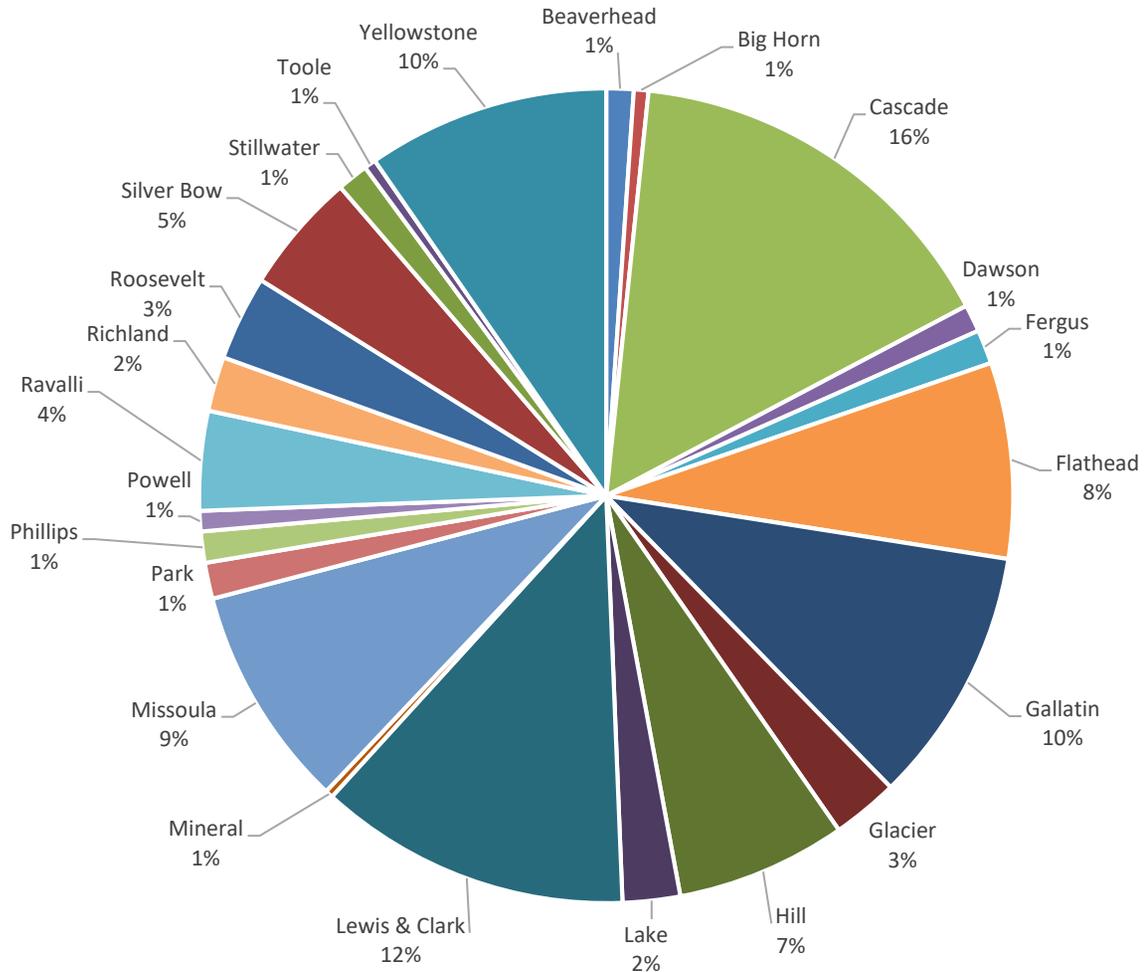
* 1	Lewistown	Crowley Flats											
* 2	Laurel	Laurel Depot											
4	Billings	Jackson Court											
5	Kalispell	Creekside Commons											
6	Billings	MRM Unified Campus											
7	Crow Agency	ANHA LIHTC #1											

\*\* Keep in mind that at least \$3,217,500 needs to be awarded to non profit projects. Crowley Flats and MRM Unified the only NP applications.

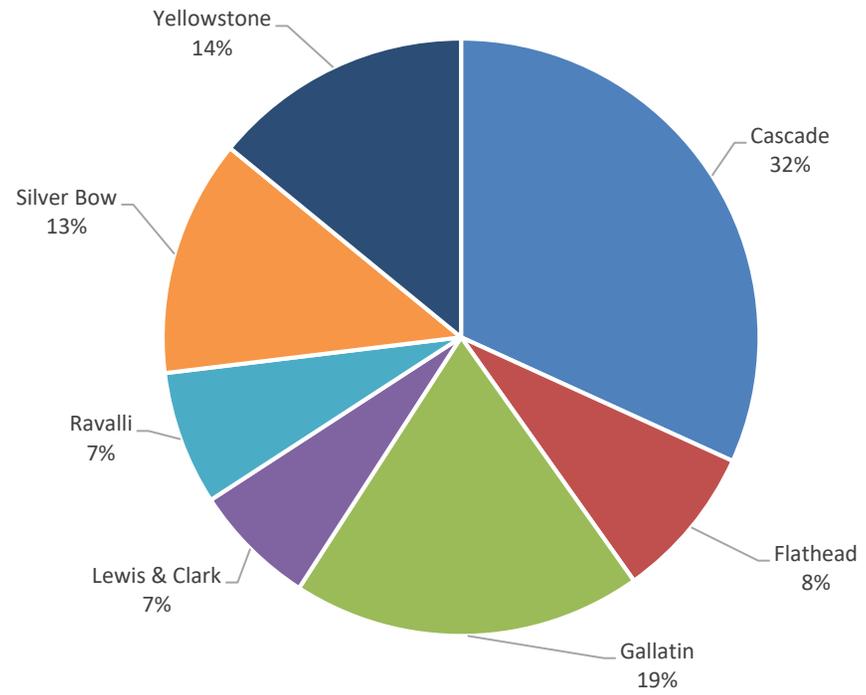
\*\* Each Board Member will pick their top 5 priority projects.



combined 9% & 4%



4% only awards



Year Allocated	Property Name	City	# of units
2011	Cascade Ridge Senior Living	Great Falls	40
2011	Fort Peck Homes II	Poplar/Wolf Point	24
2011	The Palace Apartments	Missoula	60
2011	Two Rivers Place	St Regis	8
2012	Depot Place	Kalispell	40
2012	Haggerty Lane Apartments	Bozeman	11
2012	Parkview Village	Sidney	20
2012	Rainbow House**	Great Falls	40
2012	Silver Bow Village**	Butte	60
2012	Sweet Grass Apartments	Shelby	12
2013	Aspen Place-Msia	Missoula	36
2013	Blackfeet Homes V	Browning	24
2013	Buffalo Grass	Cut Bank	14
2013	Fort Peck Sustainable Village	Poplar	19
2013	Hillview Apartments	Havre	52
2013	River Rock Residences	Helena	32
2013	Soroptimist Village	Great Falls	50
2014	Apsaalooke Warrior	Crow Agency	15
2014	Cedar View	Malta	32
2014	Chippewa Cree Homes I	Box Elder	33
2014	Sunset Village	Sidney	36
2014	Voyageur Apartments	Great Falls	38
2014	Yellowstone Commons (Pearson Place)	Glendive	28
2015	Antelope Court	Havre	30
2015	Cascade Ridge II	Great Falls	16
2015	Gallatin Forks	Manhattan	16
2015	Guardian Apartments	Helena	118
2015	Larkspur Commons**	Bozeman	136
2015	River Ridge	Missoula	70
2015	Stoneridge Apartments	Bozeman	47
2015	Sweet Grass Commons	Missoula	27
2016	Big Sky Villas	Belgrade	24
2016	Cascade Ridge II - Additional Allocation See 2015 Orig	Great Falls	same
2016	Little Jon Rehab	Big Fork	31
2016	North Star (see add'L credits 2018)	Wolf Point	same
2016	Red Fox	Billings	30
2016	River Run Apartments**	Great Falls	96
2016	Valley Villas	Hamilton	34
2017	Big Sky Manor resynd**	Kalispell	60
2017	Blackfeet VI	Browning	30
2017	Gateway Vista	Billings	24
2017	Polson Landing	Polson	35
2017	Rockcross	Great Falls	32
2017	Rockcross**	Great Falls	92
2017	Roosevelt Villas (see add'L credits 2018)	Wolf Point/Culbertson	same
2018	Bluebunch Flats	Livingston	37
2018	Copper Ridge 4%**	Butte	32
2018	Copper Ridge 9% (includes orig + add'L credit)	Butte	32
2018	Cottonwood Creek (see add'l credits 2019)	Deer Lodge	21
2018	Courtyard Apartments	Kalispell	32
2018	Freedoms Path (refreshed credits fr 2016)	Ft Harrison (Helena)	42
2018	Meadows Senior	Lewistown	35
2018	North Star (see orig credits 2016)	Wolf Point	same
2018	Roosevelt Villas (see orig credits 2017)	Wolf Point/Culbertson	same
2018	Starnier Gardens 4%**	Billings	101
2018	Starnier Gardens 9%	Billings	40
2019	Alpenglow	Whitefish	38
2019	Chapel Court	Billings	54
2019	Cottonwood Creek (see orig credits 2018)	Deer Lodge	same
2019	Meadowlark Vista	Ronan	24
2019	Oakwood Village	Havre	60
2019	Red Alder 4**	Helena	48
2019	Red Alder 9	Helena	37
2020	Bitterroot Valley Apts (old Bitterroot 2 of 2, 4% of 4/9)**	Darby	16
2020	Bitterroot Valley Apts (old Mtn View (1 of 2, 4% of 4/9)**	Hamilton	36
2020	Fire Tower Apts	Helena	44
2020	Homestead Lodge	Absarokee	32
2020	Nicole Court	Stevensville	16
2020	Pioneer Meadows	Dillon	28
2020	Skyview	Missoula	36
2020	Timber Ridge Apts (9% of 4/9)	Bozeman	30

\* 4% bond deals are colored light blue

4% TAX CREDIT PROJECTS BY COUNTY  
 # OF PROJECTS PER 1,000 RESIDENTS 2017 POPULATION  
 ALPHA ORDER

COUNTY	POPULATION	# OF TC PROJECTS	# OF TC HOMES	PROJECTS /1000	HOMES /1000
<b>MONTANA</b>	<b>1,050,493</b>	<b>212</b>	<b>5,898</b>	<b>0.20</b>	<b>5.61</b>
BEAVERHEAD	9,434	1	24	0.11	2.54
BIG HORN	13,360	3	55	0.22	4.12
BLAINE	6,708	5	110	0.75	16.40
CARBON	10,696	2	33	0.19	3.09
CASCADE	81,654	10	350	0.12	4.29
CHOUTEAU	5,765	1	10	0.17	1.73
CUSTER	11,721	2	53	0.17	4.52
DANIELS	1,737	1	11	0.58	6.33
DAWSON	8,950	1	27	0.11	3.02
DEER LODGE	9,106	1	10	0.11	1.10
FERGUS	11,291	2	59	0.18	5.23
FLATHEAD	100,000	22	621	0.22	6.21
GALLATIN	107,810	21	663	0.19	6.15
GLACIER	13,640	8	217	0.59	15.91
HILL	16,463	8	165	0.49	10.02
JEFFERSON	11,891	1	36	0.08	3.03
LAKE	30,273	16	310	0.53	10.24
LEWIS AND CLARK	67,773	12	506	0.18	7.47
LIBERTY	2,427	1	6	0.41	2.47
MEAGHER	1,851	1	10	0.54	5.40
MINERAL	4,255	2	32	0.47	7.52
MISSOULA	117,441	28	882	0.24	7.51
PARK	16,353	4	116	0.24	7.09
PETROLEUM	523	1	6	1.91	11.47
PHILLIPS	4,119	1	32	0.24	7.77
POWELL	6,795	2	45	0.29	6.62
RAVALLI	42,563	12	308	0.28	7.24
RICHLAND	11,039	2	56	0.18	5.07
ROOSEVELT	11,098	5	111	0.45	10.00
ROSEBUD	9,248	3	71	0.32	7.68
SANDERS	11,711	1	9	0.09	0.77
SHERIDAN	3,469	1	4	0.29	1.15
SILVER BOW	34,602	5	159	0.14	4.60
STILLWATER	9,419	1	32	0.11	3.40
SWEET GRASS	3,691	1	24	0.27	6.50
TOOLE	4,886	2	24	0.41	4.91
TREASURE	679	1	12	1.47	17.67
VALLEY	7,433	1	6	0.13	0.81
YELLOWSTONE	158,980	20	693	0.13	4.36

9% TAX CREDIT PROJECTS BY COUNTY  
 # OF PROJECTS PER 1,000 RESIDENTS 2017 POPULATION  
 SORTED BY PROJECTS PER 1000

9% TAX CREDIT PRO  
 # OF PROJECTS PER  
 SORTED BY HOMES

COUNTY	POPULATION	# OF TC PROJECTS	# OF TC HOMES	PROJECTS /1000	HOMES /1000	COUNTY
<b>MONTANA</b>	<b>1,050,493</b>	<b>212</b>	<b>5,898</b>	<b>0.20</b>	<b>5.61</b>	<b>MONTANA</b>
JEFFERSON	11,891	1	36	0.08	3.03	SANDERS
SANDERS	11,711	1	9	0.09	0.77	VALLEY
BEAVERHEAD	9,434	1	24	0.11	2.54	DEER LODGE
STILLWATER	9,419	1	32	0.11	3.40	SHERIDAN
DEER LODGE	9,106	1	10	0.11	1.10	CHOUTEAU
DAWSON	8,950	1	27	0.11	3.02	LIBERTY
CASCADE	81,654	10	350	0.12	4.29	BEAVERHEAD
YELLOWSTONE	158,980	20	693	0.13	4.36	DAWSON
VALLEY	7,433	1	6	0.13	0.81	JEFFERSON
SILVER BOW	34,602	5	159	0.14	4.60	CARBON
CUSTER	11,721	2	53	0.17	4.52	STILLWATER
CHOUTEAU	5,765	1	10	0.17	1.73	BIG HORN
LEWIS AND CLARK	67,773	12	506	0.18	7.47	CASCADE
FERGUS	11,291	2	59	0.18	5.23	YELLOWSTONE
RICHLAND	11,039	2	56	0.18	5.07	CUSTER
CARBON	10,696	2	33	0.19	3.09	SILVER BOW
GALLATIN	107,810	21	663	0.19	6.15	TOOLE
FLATHEAD	100,000	22	621	0.22	6.21	RICHLAND
BIG HORN	13,360	3	55	0.22	4.12	FERGUS
MISSOULA	117,441	28	882	0.24	7.51	MEAGHER
PHILLIPS	4,119	1	32	0.24	7.77	GALLATIN
PARK	16,353	4	116	0.24	7.09	FLATHEAD
SWEET GRASS	3,691	1	24	0.27	6.50	DANIELS
RAVALLI	42,563	12	308	0.28	7.24	SWEET GRASS
SHERIDAN	3,469	1	4	0.29	1.15	POWELL
POWELL	6,795	2	45	0.29	6.62	PARK
ROSEBUD	9,248	3	71	0.32	7.68	RAVALLI
TOOLE	4,886	2	24	0.41	4.91	LEWIS AND CLARK
LIBERTY	2,427	1	6	0.41	2.47	MISSOULA
ROOSEVELT	11,098	5	111	0.45	10.00	MINERAL
MINERAL	4,255	2	32	0.47	7.52	ROSEBUD
HILL	16,463	8	165	0.49	10.02	PHILLIPS
LAKE	30,273	16	310	0.53	10.24	ROOSEVELT
MEAGHER	1,851	1	10	0.54	5.40	HILL
DANIELS	1,737	1	11	0.58	6.33	LAKE
GLACIER	13,640	8	217	0.59	15.91	PETROLEUM
BLAINE	6,708	5	110	0.75	16.40	GLACIER
TREASURE	679	1	12	1.47	17.67	BLAINE
PETROLEUM	523	1	6	1.91	11.47	TREASURE

PROJECTS BY COUNTY  
 1,000 RESIDENTS 2017 POPULATION  
 PER 1000

POPULATION	# OF TC PROJECTS	# OF TC HOMES	PROJECTS /1000	HOMES/1 000
<b>1,050,493</b>	<b>212</b>	<b>5,898</b>	<b>0.20</b>	<b>5.61</b>
11,711	1	9	0.09	0.77
7,433	1	6	0.13	0.81
9,106	1	10	0.11	1.10
3,469	1	4	0.29	1.15
5,765	1	10	0.17	1.73
2,427	1	6	0.41	2.47
9,434	1	24	0.11	2.54
8,950	1	27	0.11	3.02
11,891	1	36	0.08	3.03
10,696	2	33	0.19	3.09
9,419	1	32	0.11	3.40
13,360	3	55	0.22	4.12
81,654	10	350	0.12	4.29
158,980	20	693	0.13	4.36
11,721	2	53	0.17	4.52
34,602	5	159	0.14	4.60
4,886	2	24	0.41	4.91
11,039	2	56	0.18	5.07
11,291	2	59	0.18	5.23
1,851	1	10	0.54	5.40
107,810	21	663	0.19	6.15
100,000	22	621	0.22	6.21
1,737	1	11	0.58	6.33
3,691	1	24	0.27	6.50
6,795	2	45	0.29	6.62
16,353	4	116	0.24	7.09
42,563	12	308	0.28	7.24
67,773	12	506	0.18	7.47
117,441	28	882	0.24	7.51
4,255	2	32	0.47	7.52
9,248	3	71	0.32	7.68
4,119	1	32	0.24	7.77
11,098	5	111	0.45	10.00
16,463	8	165	0.49	10.02
30,273	16	310	0.53	10.24
523	1	6	1.91	11.47
13,640	8	217	0.59	15.91
6,708	5	110	0.75	16.40
679	1	12	1.47	17.67

COUNTY	2018 POPULATION	# OF TC PROJECTS	# OF TC HOMES	PROJECTS /1000	HOMES/1 000
<b>MONTANA</b>	<b>1,063,395</b>	<b>225</b>	<b>6,221</b>	<b>0.21</b>	<b>5.85</b>
BEAVERHEAD	9,404	1	24	0.11	2.55
BIG HORN	13,338	3	55	0.22	4.12
BLAINE	6,807	5	110	0.73	16.16
BROADWATER	6,085	-	-	0.00	0.00
CARBON	10,714	2	33	0.19	3.08
CARTER	1,238	-	-	0.00	0.00
CASCADE	81,643	11	389	0.13	4.76
CHOUTEAU	5,745	1	10	0.17	1.74
CUSTER	11,586	2	53	0.17	4.57
DANIELS	1,747	1	11	0.57	6.30
DAWSON	8,680	2	45	0.23	5.18
DEER LODGE	9,131	1	10	0.11	1.10
FALLON	2,920	-	-	0.00	0.00
FERGUS	11,113	2	59	0.18	5.31
FLATHEAD	102,106	24	720	0.24	7.05
GALLATIN	111,876	19	615	0.17	5.50
GARFIELD	1,268	-	-	0.00	0.00
GLACIER	13,747	8	217	0.58	15.79
GOLDEN VALLEY	826	-	-	0.00	0.00
GRANITE	3,378	-	-	0.00	0.00
HILL	16,347	12	225	0.73	13.76
JEFFERSON	12,097	1	36	0.08	2.98
JUDITH BASIN	1,952	-	-	0.00	0.00
LAKE	30,250	17	334	0.56	11.04
LEWIS AND CLARK	68,700	12	502	0.17	7.31
LIBERTY	2,430	1	6	0.41	2.47
LINCOLN	19,794	-	-	0.00	0.00
MCCONE	1,675	-	-	0.00	0.00
MADISON	8,768	2	48	0.23	5.47
MEAGHER	1,866	1	10	0.54	5.36
MINERAL	4,316	2	32	0.46	7.41
MISSOULA	118,791	29	942	0.24	7.93
MUSSELSHELL	4,651	-	-	0.00	0.00
PARK	16,736	3	79	0.18	4.72
PETROLEUM	513	1	6	1.95	11.70
PHILLIPS	4,074	1	32	0.25	7.85
PONDERA	5,972	-	-	0.00	0.00
POWDER RIVER	1,716	-	-	0.00	0.00
POWELL	6,968	2	45	0.29	6.46
PRAIRIE	1,087	-	-	0.00	0.00
RAVALLI	43,172	12	308	0.28	7.13
RICHLAND	10,913	2	56	0.18	5.13
ROOSEVELT	11,059	6	111	0.54	10.04

ROSEBUD	9,063	3	71	0.33	7.83
SANDERS	11,844	1	9	0.08	0.76
SHERIDAN	3,424	1	4	0.29	1.17
SILVER BOW	34,993	5	160	0.14	4.57
STILLWATER	9,534	1	32	0.10	3.36
SWEET GRASS	3,710	1	24	0.27	6.47
TETON	6,162	-	-	0.00	0.00
TOOLE	4,853	2	24	0.41	4.95
TREASURE	679	1	12	1.47	17.67
VALLEY	7,437	1	6	0.13	0.81
WHEATLAND	3,326	-	-	0.00	0.00
WIBAUX	1,034	-	-	0.00	0.00
YELLOWSTONE	160,137	23	756	0.14	4.72

COUNTY	2018 POPULATION	# OF TC PROJECTS	# OF TC HOMES	PROJECTS/1000	HOMES/1000
<b>MONTANA</b>	<b>1,063,395</b>	<b>225</b>	<b>6,221</b>	<b>0.21</b>	<b>5.85</b>
JEFFERSON	12,097	1	36	0.08	2.98
SANDERS	11,844	1	9	0.08	0.76
STILLWATER	9,534	1	32	0.10	3.36
BEAVERHEAD	9,404	1	24	0.11	2.55
DEER LODGE	9,131	1	10	0.11	1.10
VALLEY	7,437	1	6	0.13	0.81
CASCADE	81,643	11	389	0.13	4.76
SILVER BOW	34,993	5	160	0.14	4.57
YELLOWSTONE	160,137	23	756	0.14	4.72
GALLATIN	111,876	19	615	0.17	5.50
CUSTER	11,586	2	53	0.17	4.57
CHOUTEAU	5,745	1	10	0.17	1.74
LEWIS AND CLARK	68,700	12	502	0.17	7.31
PARK	16,736	3	79	0.18	4.72
FERGUS	11,113	2	59	0.18	5.31
RICHLAND	10,913	2	56	0.18	5.13
CARBON	10,714	2	33	0.19	3.08
BIG HORN	13,338	3	55	0.22	4.12
MADISON	8,768	2	48	0.23	5.47
DAWSON	8,680	2	45	0.23	5.18
FLATHEAD	102,106	24	720	0.24	7.05
MISSOULA	118,791	29	942	0.24	7.93
PHILLIPS	4,074	1	32	0.25	7.85
SWEET GRASS	3,710	1	24	0.27	6.47
RAVALLI	43,172	12	308	0.28	7.13
POWELL	6,968	2	45	0.29	6.46
SHERIDAN	3,424	1	4	0.29	1.17
ROSEBUD	9,063	3	71	0.33	7.83
LIBERTY	2,430	1	6	0.41	2.47
TOOLE	4,853	2	24	0.41	4.95
MINERAL	4,316	2	32	0.46	7.41
MEAGHER	1,866	1	10	0.54	5.36
ROOSEVELT	11,059	6	111	0.54	10.04
LAKE	30,250	17	334	0.56	11.04
DANIELS	1,747	1	11	0.57	6.30
GLACIER	13,747	8	217	0.58	15.79
HILL	16,347	12	225	0.73	13.76
BLAINE	6,807	5	110	0.73	16.16
TREASURE	679	1	12	1.47	17.67
PETROLEUM	513	1	6	1.95	11.70
BROADWATER	6,085	-	-	0.00	0.00
CARTER	1,238	-	-	0.00	0.00
FALLON	2,920	-	-	0.00	0.00
GARFIELD	1,268	-	-	0.00	0.00

GOLDEN VALLEY	826	-	-	0.00	0.00
GRANITE	3,378	-	-	0.00	0.00
JUDITH BASIN	1,952	-	-	0.00	0.00
LINCOLN	19,794	-	-	0.00	0.00
MCCONE	1,675	-	-	0.00	0.00
MUSSELSHELL	4,651	-	-	0.00	0.00
PONDERA	5,972	-	-	0.00	0.00
POWDER RIVER	1,716	-	-	0.00	0.00
PRAIRIE	1,087	-	-	0.00	0.00
TETON	6,162	-	-	0.00	0.00
WHEATLAND	3,326	-	-	0.00	0.00
WIBAUX	1,034	-	-	0.00	0.00

COUNTY	2018 POPULATION	# OF TC PROJECTS	# OF TC HOMES	PROJECTS /1000	HOMES/1 000
<b>MONTANA</b>	<b>1,063,395</b>	<b>230</b>	<b>6,378</b>	<b>0.22</b>	<b>6.00</b>
SANDERS	11,844	1	9	0.08	0.76
VALLEY	7,437	1	6	0.13	0.81
DEER LODGE	9,131	1	10	0.11	1.10
SHERIDAN	3,424	1	4	0.29	1.17
CHOUTEAU	5,745	1	10	0.17	1.74
LIBERTY	2,430	1	6	0.41	2.47
BEAVERHEAD	9,404	2	52	0.21	5.53
JEFFERSON	12,097	1	36	0.08	2.98
CARBON	10,714	2	33	0.19	3.08
STILLWATER	9,534	1	32	0.10	3.36
BIG HORN	13,338	3	55	0.22	4.12
SILVER BOW	34,993	5	160	0.14	4.57
CUSTER	11,586	2	53	0.17	4.57
PARK	16,736	3	79	0.18	4.72
YELLOWSTONE	160,137	23	756	0.14	4.72
CASCADE	81,643	11	389	0.13	4.76
TOOLE	4,853	2	24	0.41	4.95
RICHLAND	10,913	2	56	0.18	5.13
DAWSON	8,680	2	45	0.23	5.18
FERGUS	11,113	2	59	0.18	5.31
MEAGHER	1,866	1	10	0.54	5.36
MADISON	8,768	2	48	0.23	5.47
GALLATIN	111,876	20	645	0.18	5.77
DANIELS	1,747	1	11	0.57	6.30
POWELL	6,968	2	45	0.29	6.46
SWEET GRASS	3,710	1	24	0.27	6.47
FLATHEAD	102,106	24	720	0.24	7.05
RAVALLI	43,172	13	324	0.30	7.50
LEWIS AND CLARK	68,700	13	546	0.19	7.95
MINERAL	4,316	2	32	0.46	7.41
ROSEBUD	9,063	3	71	0.33	7.83
PHILLIPS	4,074	1	32	0.25	7.85
MISSOULA	118,791	30	981	0.25	8.26
ROOSEVELT	11,059	6	111	0.54	10.04
LAKE	30,250	17	334	0.56	11.04
PETROLEUM	513	1	6	1.95	11.70
HILL	16,347	12	225	0.73	13.76
GLACIER	13,747	8	217	0.58	15.79
BLAINE	6,807	5	110	0.73	16.16
TREASURE	679	1	12	1.47	17.67
BROADWATER	6,085	-	-	0.00	0.00
CARTER	1,238	-	-	0.00	0.00
FALLON	2,920	-	-	0.00	0.00

GARFIELD	1,268	-	-	0.00	0.00
GOLDEN VALLEY	826	-	-	0.00	0.00
GRANITE	3,378	-	-	0.00	0.00
JUDITH BASIN	1,952	-	-	0.00	0.00
LINCOLN	19,794	-	-	0.00	0.00
MCCONE	1,675	-	-	0.00	0.00
MUSSELSHELL	4,651	-	-	0.00	0.00
PONDERA	5,972	-	-	0.00	0.00
POWDER RIVER	1,716	-	-	0.00	0.00
PRAIRIE	1,087	-	-	0.00	0.00
TETON	6,162	-	-	0.00	0.00
WHEATLAND	3,326	-	-	0.00	0.00
WIBAUX	1,034	-	-	0.00	0.00

Developer Past 10 years Project Completion

year awarded	project	developer	actual completed const
2011	CascadeSenior Living	MPEG	9/12
2012	Rainbow House**	Homeword	1/13
2012	Silver Bow Village**	Homeword	12/12
2012	Depot Place	Housing Solutions	4/13
2012	Parkview Village	MPEG	9/13
2013	Soroptimist Village	Homeword	1/14
2013	Aspen Place	Housing Solutions	10/14
2014	Apsaalooke Warrior	ANHA	7/15
2014	Yellowstone Commons	Housing Solutions	6/15
2014	Sunset Village	MPEG	4/16
2015	Antelope Court	GL Development	1/17
2015	Cascade Ridge II	MPEG	7/16
2016	North Star	GL Development	11/17
2016	Cascade Ridge II - Add award	MPEG	7/16
2017	Roosevelt Villas	GL Development	11/19
2017	Polson Landing	Housing Solutions	12/17
2017	Gateway Vista	MPEG	7/18
2018	Cottonwood Creek	GL Development	under const
2018	Bluebunch Flats	Homeword	8/20
2018	Starner Gardens 9%	Homeword	12/19
2018	Starner Gardens 4%**	Homeword	under const
2019	Red Alder 4**	GL Development	10/20
2019	Red Alder 9	GL Development	10/20
2019	Alpenglow	Homeword	under const
2019	Chapel Court	MPEG	under const
2020	Skyview	Housing Solutions	strt const 3/21

Developer Past 10 years Project Completion

year awarded	project	developer	actual completed const
2014	Apsaalooke Warrior	ANHA	7/15
2015	Antelope Court	GL Development	1/17
2016	North Star	GL Development	11/17
2017	Roosevelt Villas	GL Development	11/19
2018	Cottonwood Creek	GL Development	under const
2019	Red Alder 4**	GL Development	10/20
2019	Red Alder 9	GL Development	10/20
2012	Rainbow House**	Homeward	1/13
2012	Silver Bow Village**	Homeward	12/12
2013	Soroptimist Village	Homeward	1/14
2018	Bluebunch Flats	Homeward	8/20
2018	Starner Gardens 9%	Homeward	12/19
2018	Starner Gardens 4%**	Homeward	under const
2019	Alpenglow	Homeward	under const
2012	Depot Place	Housing Solutions	4/13
2013	Aspen Place	Housing Solutions	10/14
2014	Yellowstone Commons	Housing Solutions	6/15
2017	Polson Landing	Housing Solutions	12/17
2020	Skyview	Housing Solutions	strt const 3/21
2011	CascadeSenior Living	MPEG	9/12
2012	Parkview Village	MPEG	9/13
2014	Sunset Village	MPEG	4/16
2015	Cascade Ridge II	MPEG	7/16
2016	Cascade Ridge II - Add award	MPEG	7/16
2017	Gateway Vista	MPEG	7/18
2019	Chapel Court	MPEG	under const

Montana Housing Credit Distribution and Demographics

May 6, 2020

GEOGRAPHIC REGION	GEOGRAPHIC LOCATION	POPULATION 2000	POPULATION 2010	POPULATION 2018	% OF POPULATION OVER AGE 55 IN 2018	NUMBER OF 9% HC PROJECTS	TOTAL 9% HC HOMES CREATED PER CITY OR COUNTY	NUMBER OF 4% BOND PROJECTS PER CITY OR COUNTY	TOTAL 4% BOND RENTAL HOMES CREATED PER CITY OR COUNTY	% of the TOTAL MBOH TAX CREDIT RENTAL HOMES STATEWIDE	% of 2018 STATEWIDE POPULATION
Statewide	Montana	903,773	990,507	1,062,305	30.9%	205	5,962	26	1,853	100%	100%
Beaverhead County		9,204	9,253	9,404	34.4%	2	52			0.87%	0.89%
	Dillon	4,290	4,145	4,261	no data	2	52			0.87%	0.40%
Big Horn County		12,669	12,912	13,338	22.8%	3	55			0.92%	1.26%
	Crow Agency	no data	no data	no data	no data	1	15			0.25%	no data
	Hardin	3,451	3,674	3,833	no data	2	40			0.67%	0.36%
Blaine County		6,968	6,503	6,807	25.9%	5	110			1.85%	0.64%
	Chinook	1,389	1,208	1,273	no data	1	12			0.20%	0.12%
	Fort Belknap	no data	no data	no data	no data	3	87			1.46%	no data
	Hays	no data	no data	no data	no data	1	11			0.18%	no data
Broadwater County		4,378	5,637	6,085	38.2%						
Carbon County		9,561	10,062	10,714	41.7%	1	32			0.54%	1.01%
	Red Lodge	2,202	2,128	2,294	no data	1	32			0.54%	0.22%
Carter County		1,335	1,160	1,238	40.2%						
Cascade County		80,318	81,491	81,643	29.7%	8	283	4	349	10.60%	7.69%
	Great Falls	57,418	59,212	58,701	no data	8	283	4	349	10.60%	5.53%
Chouteau County		6,062	5,808	5,745	33.7%						
Custer County		11,678	11,692	11,586	32.5%	2	53			0.89%	1.09%
	Miles City	8,524	8,395	8,393	no data	2	53			0.89%	0.79%
Daniels County		2,005	1,749	1,747	38.9%						
Dawson County		9,050	8,949	8,680	32.5%	1	28			0.47%	0.82%
	Glendive	4,885	4,943	4,960	no data	1	28			0.47%	0.47%
Deer Lodge County		9,409	9,289	9,131	38.2%	1	10			0.17%	0.86%
	Anaconda	9,409	9,289	9,131	no data	1	10			0.17%	0.86%
Fallon County		2,816	2,889	2,920	29.6%						
Fergus County		11,902	11,580	11,113	37.0%	2	59			0.99%	1.05%
	Lewistown	6,576	6,056	5,818	no data	2	59			0.99%	0.55%
Flathead County		74,774	90,853	102,106	32.9%	24	720	5	247	15.46%	9.61%
	Big Fork	no data	no data	no data	no data	2	56			0.73%	no data
	Columbia Falls	4,009	4,702	5,575	no data	3	56	1	36	1.54%	0.52%

Montana Housing Credit Distribution and Demographics

May 6, 2020

	Kalispell	15,047	20,069	23,938	no data	13	460	4	211	11.25%	2.25%
	Whitefish	5,881	6,386	7,870	no data	6	148			1.93%	0.74%
<b>Gallatin County</b>		<b>68,375</b>	<b>89,603</b>	<b>111,876</b>	<b>22.6%</b>	<b>19</b>	<b>617</b>	<b>2</b>	<b>236</b>	<b>14.31%</b>	<b>10.53%</b>
	Belgrade	5,839	7,469	8,993	no data	5	108			1.41%	0.85%
	Bozeman	28,171	37,313	48,532	no data	13	493	2	236	12.23%	4.57%
	Manhattan	1,443	1,515	1,822	no data	1	16			0.21%	0.17%
<b>Garfield County</b>		<b>1,268</b>	<b>1,192</b>	<b>1,268</b>	<b>34.8%</b>						
<b>Glacier County</b>		<b>13,183</b>	<b>13,416</b>	<b>13,747</b>	<b>23.3%</b>	<b>7</b>	<b>193</b>			<b>3.24%</b>	<b>1.29%</b>
	Browning	1,004	1,009	1,042	no data	5	160			2.68%	0.10%
	Cut Bank	3,084	2,894	3,022	no data	2	33			0.55%	0.28%
<b>Golden Valley County</b>		<b>1,019</b>	<b>879</b>	<b>826</b>	<b>39.8%</b>						
<b>Granite County</b>		<b>2,849</b>	<b>3,080</b>	<b>3,378</b>	<b>47.4%</b>						
<b>Hill County</b>		<b>16,605</b>	<b>16,145</b>	<b>16,347</b>	<b>26.2%</b>	<b>6</b>	<b>211</b>			<b>3.54%</b>	<b>1.54%</b>
	Box Elder	no data	no data	no data	no data	1	33			0.55%	no data
	Havre	9,587	9,530	9,715	no data	5	178			2.99%	0.91%
<b>Jefferson County</b>		<b>10,052</b>	<b>11,406</b>	<b>12,097</b>	<b>37.8%</b>	<b>1</b>	<b>36</b>			<b>0.60%</b>	<b>1.14%</b>
	Boulder	1,331	1,180	1,267	no data	1	36			0.60%	0.12%
<b>Judith Basin County</b>		<b>2,330</b>	<b>2,072</b>	<b>1,952</b>	<b>42.7%</b>						
<b>Lake County</b>		<b>26,588</b>	<b>28,786</b>	<b>30,250</b>	<b>35.0%</b>	<b>15</b>	<b>260</b>			<b>4.19%</b>	<b>2.85%</b>
	Arlee	no data	no data	no data	no data	1	10			0.17%	no data
	Elmo	no data	no data	no data	no data	1	10			0.17%	no data
	Pablo	no data	no data	no data	no data	4	81			1.36%	no data
	Polson	4,276	4,522	5,018	no data	3	83			1.39%	0.47%
	Ronan	1,868	1,902	2,088	no data	5	67			1.12%	0.20%
	St. Ignatius	790	804	830	no data	1	9			0.15%	0.08%
<b>Lewis and Clark County</b>		<b>55,886</b>	<b>63,565</b>	<b>68,700</b>	<b>32.0%</b>	<b>13</b>	<b>545</b>	<b>1</b>	<b>48</b>	<b>9.14%</b>	<b>6.47%</b>
	Fort Harrison	no data	no data	no data	no data	1	42			#DIV/0!	#VALUE!
	Helena	26,188	28,332	32,315	no data	13	545	1	48	9.14%	3.04%
<b>Liberty County</b>		<b>2,168</b>	<b>2,347</b>	<b>2,430</b>	<b>33.9%</b>						
<b>Lincoln County</b>		<b>18,818</b>	<b>19,696</b>	<b>19,794</b>	<b>44.2%</b>			<b>1</b>	<b>34</b>	<b>0.57%</b>	<b>1.86%</b>
	Libby	2,930	2,642	2,737	no data			1	34	0.57%	0.26%
<b>McCone County</b>		<b>1,960</b>	<b>1,745</b>	<b>1,675</b>	<b>39.5%</b>						
<b>Madison County</b>		<b>6,870</b>	<b>7,697</b>	<b>8,768</b>	<b>43.1%</b>	<b>2</b>	<b>48</b>				
	Big Sky	no data	no data	no data	no data	2	48			0.63%	no data
<b>Meagher County</b>		<b>1,916</b>	<b>1,878</b>	<b>1,866</b>	<b>44.3%</b>	<b>1</b>	<b>10</b>			<b>0.17%</b>	<b>0.18%</b>
	White Sulphur Springs	979	932	934	no data	1	10			0.17%	0.09%
<b>Mineral County</b>		<b>3,877</b>	<b>4,223</b>	<b>4,316</b>	<b>43.9%</b>	<b>2</b>	<b>32</b>			<b>0.54%</b>	<b>0.41%</b>

Montana Housing Credit Distribution and Demographics

May 6, 2020

	St. Regis	no data	no data	no data	no data	1	8			0.13%	no data
	Superior	893	810	851	no data	1	24			0.40%	0.08%
Missoula County		96,178	109,432	118,791	26.2%	28	953	2	265	20.43%	11.18%
	Lolo	no data	no data	no data	no data	1	40			0.67%	no data
	Missoula	57,792	66,962	74,428	no data	27	913	2	265	19.76%	7.01%
Musselshell County		4,471	4,555	4,651	42.5%						
Park County		15,710	15,597	16,736	37.6%	3	79	1	40	1.33%	1.58%
	Livingston	7,135	7,003	7,784	no data	3	79	1	40	1.33%	0.73%
Petroleum County		493	495	513	40.4%	1	6			0.10%	0.05%
	Winnett	185	179	195	no data	1	6			0.10%	0.02%
Phillips County		4,568	4,254	4,074	36.2%	1	32			0.54%	0.38%
	Malta	2,119	1,996	1,915	no data	1	32			0.54%	0.18%
Pondera County		6,384	6,158	5,972	33.0%						
Powder River County		1,847	1,739	1,716	42.8%						
Powell County		7,203	7,012	6,968	33.7%	2	45	1	24	1.16%	0.66%
	Deer Lodge	3,429	3,153	2,916	no data	2	45	1	24	1.16%	0.27%
Prairie County		1,179	1,183	1,087	46.1%						
Ravalli County		36,301	40,313	43,172	39.5%	13	324	2	52	5.43%	4.06%
	Corvallis	no data	no data	no data	no data	2	36			0.60%	no data
	Darby	717	730	792	no data	2	16	1	16	0.27%	0.07%
	Hamilton	3,929	4,294	4,809	no data	7	226	1	36	3.79%	0.45%
	Stevensville	1,652	1,833	2,025	no data	2	46			0.77%	0.19%
Richland County		9,619	9,759	10,913	27.6%	2	56			0.94%	1.03%
	Sidney	5,110	5,331	6,246	no data	2	56			0.94%	0.59%
Roosevelt County		10,623	10,443	11,059	22.2%	5	110			1.58%	1.04%
	Culbertson	716	722	795	no data	1	16			#DIV/0!	#DIV/0!
	Poplar	895	797	848	no data	2	42			0.70%	0.08%
	Wolf Point	2,689	2,611	2,743	no data	2	52			0.87%	0.26%
Rosebud County		9,399	9,251	9,063	27.9%	3	71			1.19%	0.85%
	Forsyth	1,926	1,867	1,823	no data	2	36			0.60%	0.17%
	Lame Deer	no data	no data	no data	no data	1	35			0.59%	no data
Sanders County		10,287	11,394	11,844	46.7%					0.00%	1.11%
Sheridan County		4,078	3,368	3,424	36.3%	1	4			0.07%	0.32%
	Medicine Lake	279	224	230	no data	1	4			0.07%	0.02%
Silver Bow County		34,571	34,214	34,993	31.3%	5	159	2	92	4.21%	3.29%
	Butte	33,871	33,510	34,284	no data	5	159	2	92	4.21%	3.23%
Stillwater County		8,247	9,135	9,534	37.7%	1	32			0.54%	0.90%
	Absarokee	no data	no data	no data	no data	1	32			0.54%	no data

**Montana Housing Credit Distribution and Demographics**

May 6, 2020

<b>Sweet Grass County</b>		<b>3,633</b>	<b>3,618</b>	<b>3,710</b>	<b>38.7%</b>	<b>1</b>	<b>24</b>			<b>0.40%</b>	<b>0.35%</b>
	Big Timber	1,671	1,635	1,682	no data	1	24			0.40%	0.16%
<b>Teton County</b>		<b>6,436</b>	<b>6,072</b>	<b>6,162</b>	<b>33.8%</b>						
<b>Toole County</b>		<b>5,261</b>	<b>5,343</b>	<b>4,853</b>	<b>32.3%</b>	<b>2</b>	<b>24</b>			<b>0.40%</b>	<b>0.46%</b>
	Shelby	3,209	3,397	3,089	no data	2	24			0.40%	0.29%
<b>Treasure County</b>		<b>854</b>	<b>718</b>	<b>679</b>	<b>42.7%</b>	<b>1</b>	<b>12</b>			<b>0.20%</b>	<b>0.06%</b>
	Hysham	330	312	296	no data	1	12			0.20%	0.03%
<b>Valley County</b>		<b>7,653</b>	<b>7,377</b>	<b>7,437</b>	<b>35.3%</b>	<b>1</b>	<b>6</b>			<b>0.10%</b>	<b>0.70%</b>
	Glasgow	3,255	3,279	3,328	no data	1	6			0.10%	0.31%
<b>Wheatland County</b>		<b>2,243</b>	<b>2,156</b>	<b>3,326</b>	<b>35.7%</b>						
<b>Wibaux County</b>		<b>1,072</b>	<b>1,008</b>	<b>1,034</b>	<b>36.5%</b>						
<b>Yellowstone County</b>		<b>129,570</b>	<b>148,356</b>	<b>160,137</b>	<b>28.4%</b>	<b>20</b>	<b>671</b>	<b>5</b>	<b>466</b>	<b>19.07%</b>	<b>15.07%</b>
	Billings	91,886	104,514	109,550	no data	19	639	5	466	18.53%	10.31%
	Laurel	6,298	6,732	6,766	no data	1	32			0.54%	0.64%

Sources:

**Total Population, Montana Incorporated Cities & Towns by County, 1990 - 2018**

**Source: US Department of Commerce, Census Bureau - Population Division**

County Data:

Montana Intercensal Population Estimates by County: April 1, 1990 to April 1, 2000

Intercensal Estimates of the Resident Population for Counties of Montana: April 1, 2000 to July 1, 2010 (CO-EST00INT-01-30)

Subcounty Resident Population Estimates: April 1, 2010 to July 1, 2017

City & Town Data:

Population Estimates for Places: Annual Time Series, July 1, 1990 - July 1, 1999 (Released Oct. 20, 2000)

Intercensal Estimates of Resident Population for Incorporated Places and Minor Civil Divisions: April 1, 2000 to July 1, 2010 (Released October 2012)

SUB-EST2017: Subcounty Resident Population Estimates: April 1, 2010 to July 1, 2017 (Released May 2018)

Compiled 8/29/2018 by the Research & Information Services Bureau (RIS), MT Dept. of Commerce

**% of Population Over Age 55 in 2018**

<http://ceic.mt.gov/Data> Using the same data as above, but offered online with the ability to select specific demographic attributes to in your

**Housing Credit information Source:** Montana Board of Housing TC-SUM spreadsheet. (2019 Aug 23 version - PJC)



Homeword

Montana Housing  
Montana Board of Housing  
Montana Department of Commerce  
PO Box 200528  
Helena, MT 59620-0528

July 31, 2020

Dear Mary, Kellie and Board Members;

We are excited and grateful for the opportunity to present to you our Crowley Flats application for your consideration for an allocation of 2021 Montana Housing Tax Credits. This project represents a confluence of special and unique elements that will allow it to be an enduring asset for the community of Lewistown.

When we were first approached by Bighorn Valley Health Center (BVHC) to develop homes people with lower incomes could afford to rent on the upper two floors of the Crowley Building in downtown Lewistown, we knew we had to try to make this project work. This project aligns closely with Homeword's mission to use sustainable methods to strengthen Montana communities by teaching homebuyer education and financial skill building and creating safe, healthy homes people can afford. The project also aligns with BVHC's mission to improve the well-being of everyone by providing accessible, quality health care for the whole community.

The National Health Foundation, HUD and multiple other organizations concerned with health, well-being and human rights have determined that safe, healthy, stable homes that people can afford is an integral part of the equation. The stress and damage caused by being housing-cost burdened or living in a substandard, unhealthy home cannot be overstated. Being able to provide safe, healthy homes in a location that is close to health care, schools, the grocery store, parks and other community amenities in direct collaboration with a well-respected health care organization with an aligning mission is an exceptional opportunity. It is also an opportunity that might be repeated, depending on the success of this project, as BVHC and Homeword continue to look for similar opportunities to create homes and health care in concert with each other in other rural Montana communities.

Crowley Flats will create sixteen new homes in downtown Lewistown in a significant historical building that has been plagued by chronic vacancy since J.C Penney's left after 1985. As a contributing building to the Lewistown Historic District, the Crowley Block was originally constructed in 1913 as a department store with offices on the upper floors and a ballroom on the third floor. At some point, a portion of the third floor was converted to a kind of boarding house or single room occupancy (SRO) facility. After Penney's closed, the ground floor has held a variety of retail ventures, but none have had the endurance needed for the building to contribute to the economic stability of the community or the downtown area. The upper two floors appear to have been largely vacant for at least twenty years, and probably for longer. Historic records are difficult to verify.

Homeword is proposing to convert the upper two floors to sixteen homes that people earning between 30 and 70% Area Median Income (AMI) can afford to rent. As we have seen from applicants at Ouellette Place,

there are many applicants in this community earning just over 60% to qualify, and many households earning closer to 30% AMI, making even low 40% rents a burden without rent subsidy. Lewistown has the added challenge of very little available rental homes for all incomes. The mixture of studios, one- and two-bedroom homes will appropriately target the smaller households likely to be attracted to living in downtown Lewistown – seniors, persons with disabilities, downtown employees, veterans, singles and couples just starting out in their working careers, single parents with one or two children.

The existing arrangement of rooms on the upper two floors is ideally suited to convert into efficient and delightful homes. The remaining stained woodwork, open areas under the skylights and light-wells, and high ceilings will contribute to make these homes unique and remarkable. The use of Federal Historic Rehabilitation Tax Credits will require maintaining these open spaces, providing interior gathering areas for residents to enjoy and use as they grow into a residential community.

Combining Housing Tax Credits, Rehabilitation Tax Credits, HOME, and Federal Home Loan Bank Des Moines Affordable Housing Program funding will leverage the Housing Tax Credits to the maximum efficiency, allowing for those limited credits to be spread even further. No Housing Tax Credits have been allocated to create new homes in Lewistown since 2009, and this would be only the second new home construction project in Lewistown or Fergus County awarded credits in the history of the program.

**BVHC is in the process of developing the lower two floors of the building into a much-needed and expanded health clinic, a project that will benefit the Crowley Flats residents as well as the entire community.** They are currently securing a New Markets Tax Credits (NMTC) allocation from MoFi, a regional Community Development Financial Institution who received their NMTC allocation recently, and the NMTC deal is expected to close in November 2020. They are in line for a grant from the Murdock Charitable Trust, and have received preliminary commitment for permanent financing from Glacier Bancorp. Ideally, Crowley Flats will receive a Housing Tax Credit allocation in October to allow for the most efficient development of the entire building from start to finish in a seamless timeline.

Lewistown’s 2017 Comprehensive Development Plan states “Lewistown’s housing stock is aged with 1950 being the median year a structure was built compared to 1976 in the United States and with only 132 of the 3,142 housing units built after 2000.” Under Housing and Transportation, the plan cites the Growth Policy strategy to “assure that provisions are adequate for mixed-use projects, residential redevelopment of vacant second-story commercial buildings, and the location of income-appropriate housing near places of employment.” Prior to the COVID-19 outbreak, the City of Lewistown was updating planning documents to clearly outline the need for new housing stock, including this project’s targeted income range. The City of Lewistown supports this project as one way to make progress on addressing their shortage of safe and healthy homes.

**We hope that the Montana Board of Housing members will see the benefits of the synergy involved in this project and understand the specific timing benefits of awarding Housing Tax Credits to Crowley Flats this October, and we appreciate your consideration.**

Sincerely,



Andrea Davis, Executive Director



Heather McMilin, Project Development Director

# GL Development



August 3, 2020

Cheryl Cohen, Executive Director  
Montana Board of Housing  
PO Box 200528  
Helena MT 59620-0528

RE: **Laurel Depot Apartments** (fka Laurel Crossing) 9% Housing Credit Cover Letter

Dear Executive Director Cohen:

We are pleased to submit this application for an award of 9% Housing Credits from the Board of Housing to construct **Laurel Depot**, 30 affordable rental homes in Laurel, MT.

With an investment from the Montana Board of Housing, the Laurel Depot development will address a shortage of housing in Laurel, MT by delivering 30 newly constructed one, two, and three-bedroom apartments targeting households with incomes ranging from 30% to 80% of AMI. The property is in close proximity to a number of goods and services such as grocery stores, medical providers, schools, the library, city offices, and more. We intend to limit tenant-paid rent for apartments targeted for the 70 and 80% AMI income brackets to the 60% tax credit rent limit in order to ensure affordability. This decision will significantly improve affordability as, for example, the 80% AMI three-bedroom apartments will rent for more than \$700/mo. less than the 80% AMI tax credit rent limit limits.

Laurel, with a population growth of approx. 500 individuals in the last 20 years and growing pressure from Billings' westward expansion, has seen steady growth and yet no significant investment in housing residents can afford. In fact, Laurel has only benefited from one allocation of Housing Credits which was issued to a project in 2002 (18 years ago). Furthermore, the existing affordable housing developments in Laurel do not offer 3-bedroom apartments; this is another example of how Laurel Depot meets the community's need for homes residents can afford.

As shown in the Market Study, Laurel is a small town in great need of housing its residents can afford. According to this study, Laurel needs an additional 136 apartments serving households between 30 and 80% of AMI, and there are 411 income and tenure-eligible households in Laurel. Looking forward, there is a projected population increase of 293 additional households by 2025. With no other known proposed LIHTC projects, these 30 apartments have a penetration rate of 6.8% and an absorption rate of less than 2 months.

However, we all know market demand does not limit itself to a single jurisdiction. Without Bozeman, the current demand for housing in Belgrade would not exist. Without Missoula, the scarcity of homes Montanans can afford would not be an issue in the Bitterroot. The same scenario exists in Laurel. Over the years Billings has steadily grown westward, turning large tracts of farmland into sprawling housing developments and putting pressure on the nearest neighboring community; Laurel.

It is a mere 7 miles from Laurel's eastern boundary to Billings' western boundary and a straight shot along I 90. In truth, the Billings market has significant impact on Laurel. Housing prices are increasing and quality rentals households making between 0 and 80% of AMI can afford are increasingly scarce.

# GL Development



Each Laurel Depot apartment will feature energy efficient appliances such as a refrigerator, oven & range, microwave, and dishwasher. The development will employ energy efficient design and construction, and apartments will accommodate tenants with a range of abilities, some bathrooms having roll-in showers, grab-bars, and other design features that promote independent living for individuals with disabilities.

If you have any questions please contact us at:

GL Development  
4799 Echo Drive  
Helena, MT 59602  
Ph: (406) 459-5332  
E: gleuwer1139@msn.com

North Fork Development  
PO Box 1344  
Helena, MT 59624  
Ph: (406) 404-6434  
E: andrew@northforkdevelopment.com

Sincerely,

A handwritten signature in blue ink, appearing to read 'Gene Leuwer'.

Gene Leuwer  
GL Development, LLC

A handwritten signature in blue ink, appearing to read 'Andrew Chanania'.

Andrew Chanania  
North Fork Development, LLC

8/3/2020

# Explanation

Cheryl Cohen, Executive Director  
Montana Board of Housing  
301 S. Park Ave  
PO Box 200528  
Helena, MT 59620-0528

Re: Laure Depot Apartments (fka Laurel Crossing) 9% Housing Credit Application;  
Unit and Housing Credit Increase

Executive Director Cohen:

We respectfully submit this letter to inform you and the Board of a last-minute change we made to the Laurel Depot 9% Low Income Housing Tax Credit proposal. From the outset, we envisioned a small, family project in Laurel, MT to help that smaller sized city cope with their need for additional affordable housing and the market pressures it faces as Billings expands westward. We believed this type of project was a good fit for the community. Our initial due diligence investigations such as the Mini Market Study, local rent and income analysis, and conversations with the community (the City Planner specifically) supported this notion and it has been well received by local officials, organizations, and individuals residing in the community.

Over the last few months, we have redoubled our due diligence efforts to ensure our preliminary designs and ideas deliver the best possible project. New information and several factors have come to light since the Letter of Intent presentations and, therefore we reevaluated our initial approach. As you may remember, we proposed an Income Averaging approach to deeply target households down to 30% of AMI, yet capped rent limits for the 70 and 80% AMI households at the 60% AMI level. We felt this was a reasonable approach to increase affordability and serve the Laurel market. Unfortunately, we learned that even the 60% rents we intended to charge were well above market. Therefore, in order to bring our prices to at least 10% below market (where they should be), we had to significantly reduce the rents. Immediately we saw the project would not cash flow.

Additionally, the Laurel Market Study reinforced the need for 136 new affordable apartments and the Billings Market Study we commissioned demonstrated a need for 750 new affordable apartments. The Laurel Market Study shows 395 (almost 50%) of Laurel's renter households are "rent over-burdened" (i.e. they pay more than 30% of their income to rent) and 107 (11.9%) of Laurel's renter households pay more than 50% of their income to rent. The Billings Market Study also shows 7,010 (39.2%) of Billings' renter households are "rent over-burdened" (i.e. they pay more than 30% of their income to rent) and 4,318 (24.2%) of Billings' renter households pay more than 50% of their income to rent. This is a crushing need, and folks with few places to go in Billings (which has a more expensive rental market) will absolutely travel a few miles to save hundreds of dollars per month on rent. Think about that fact for a minute. Between

# GL Development



Laurel and Billings, there are a total of 7,405 households who have no choice but to pay for housing they cannot afford.

Financially speaking, in order to deliver a successful project we faced a choice of either decreasing the number of apartments or increasing the number of apartments. Decreasing the number of apartments reduces overall costs, lowering the amount of debt the project needs, and enabling us to charge less rent. Increasing the number of apartments would allow us to spread the debt over more apartments and realize an economy of scale, enabling us to charge less rent. Therefore, we determined that it was in the best interest of the community and the long-term viability of the Laurel Depot apartment project to increase the number of apartments from 24 to 30.

This was a difficult decision as we realize increasing the number of apartments would necessarily result in increased project costs and an increase in the amount of 9% Housing Credits we request from the Board. One of the results of our decision is to no longer qualify for the Rural/Small project set-a-side.

Our intent has always been to deliver a cost-effective project and assist a small community which has gone without an investment in affordable housing in almost 20 years. Laurel is facing a westward-moving tsunami coming from Billings and now is the time to act. Our research and analysis of additional information has reinforced the dire situation in which Laurel finds itself and shown us that we must retool this project in order to meet the community's needs and deliver a successful project with long-term viability.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Gene Leuwer', written over a light blue horizontal line.

Gene Leuwer  
GL Development

A handwritten signature in blue ink, appearing to read 'Andrew Chanania', written over a light blue horizontal line.

Andrew Chanania  
North Fork Development

Encl.: GL Development, LLC 9% LIHTC awards and requests

August 3, 2020

Cheryl Cohen, Executive Director  
Montana Board of Housing  
PO Box 200528  
Helena MT 59620-0528

RE: **Jackson Court 9% Housing Credit Application**

Dear Executive Director Cohen:

We are pleased to submit this application for an award of 9% Housing Credits from the Board of Housing to construct Jackson Court, 38 affordable rental homes in Billings, MT.

**Jackson Court 9%** will be a 38-unit new construction family project located in Billings, MT and serve as the 9% side of the scattered site 9%/4% tax credit project.

As demonstrated by the sheer number of proposed projects presented during this year's Letter of Intent Board meeting and the overwhelming need demonstrated in the Billings market studies, Billings is in dire need of investments in affordable housing. Jackson Court will offer 20 one bedroom, 12 two bedroom, and 6 three bedroom homes for families in an excellent location in South Billings - close to schools, medical facilities, services, parks, grocery stores, and other opportunities. This site is properly zoned (and designed to be consistent with the new zoning regulations Billings is in the process of adopting), and has utilities stubbed adjacent to the site. As demonstrated by the significant support from local leaders and elected officials, South Billings has not seen this kind of investment in far too long. We firmly believe this project will serve as a catalyst for new investments in this neighborhood.

Each Jackson Court apartment will feature energy efficient appliances such as a refrigerator, oven & range, microwave, and dishwasher. The development will employ energy efficient design and construction, and apartments will accommodate tenants with a range of abilities, some bathrooms having roll-in showers, grab-bars, and other design features that promote independent living for individuals with disabilities. We also intend to incorporate security features to ensure the safety of our tenants and long-term upkeep and security.

Highland Manor 4% will involve the acquisition/rehabilitation of 32 apartments in Havre, MT (built in two phases in **1986** and **1993**) and serve as the **4%** side of this scattered site **9%/4%** tax credit project. All 32 Highland Manor apartments offer USDA RD rental assistance through the RD 515 Loan Program, and this project's acquisition was made possible by an award of funds from of the new Multifamily Coal Trust Homes Loan program. If awarded 4% tax credits, the Coal Loan will be taken out by a USDA RD 538 loan - freeing up \$520,509 from the Coal Loan to invest in other worthy and greatly needed projects.

As both the Billings and Havre Market Studies demonstrate, these communities greatly need additional investments in affordable housing. Billings needs an additional 750 homes to serve 2,252 eligible households. While 38 apartments is a small number given the overwhelming need, an investment in Jackson Court will be a critical first step in making a significant impact in the lives of this project's future residents.

In preserving Highland Manor's 32 homes with USDA RD rental assistance in a community that currently needs an additional 109 homes for 331 income and tenure-eligible households is absolutely critical. Highland Manor residents cannot afford the loss of these homes, as this would not only increase the need of additional homes to 173, it would cost the city a critical resource that, particularly in our current Covid-19 world, is absolutely critical to preventing 32 households from becoming homeless.

Highland Manor will continue to offer and laundry facilities in each building and will benefit from upgraded Energy Star appliances, finishes, kitchens, bathrooms, fixtures, and energy efficiency upgrades. Jackson Court will offer in-unit washer and dryers, a play area for kids, extra insulation Energy Star appliances including dishwashers and air conditioning, and a community building if funding allows.

If you have any questions please contact us at:

GL Development  
4799 Echo Drive  
Helena, MT 59602  
Ph: (406) 459-5332  
E: gleuwer1139@msn.com

Sincerely,

  
Gene Leuwer  
GL Development

Anderson Consulting Services  
PO Box 398  
Chester, MT 59522  
Ph: (406) 390-3754  
E: lr.anderson@outlook.com



Logan Anderson  
Anderson Consulting Services

Echo Enterprise  
4835 Echo Drive  
Helena, MT 59602  
Ph: (406) 431-2151  
E: beki@blackfoot.net



Beki Glyde Brandborg  
Echo Enterprises, LLC



**HOUSING  
SOLUTIONS, LLC**

*"Unless the Lord builds the house,  
its builders labor in vain"*

August 3, 2020

Chairman Melby & Members of the Board  
Montana Housing  
301 S. Park Ave., Ste. 240  
Helena, MT 59620-0528

RE: Creekside Commons / 2021 LIHTC Application

Dear Chairman Melby & Members of the Board:

Housing Solutions is pleased to present our full application for Creekside Commons in Kalispell. This is Creekside Commons' fourth year before the board and it's second full application. We are very excited to again be turning in a full application for this proposal as the project remains greatly needed in the community. Creekside Commons will be thirty-six senior homes. The last senior property (and last new construction property) in Kalispell was Depot Place, funded in 2012. Waitlists at Depot are lengthy and after visiting with Lisa Sheppard at the Flathead County Agency on Aging it was clear that the need for these homes has only grown since we first applied in June of 2017.

The market study confirmed our beliefs about the need in the area. From 2010-2020, the age 55+ population in the primary market area increased by 3.0% per year which is nearly double the rate for the general population (Market Study – Pg. A-26). From 2010-2019, the age 55+ population in the County increased by 4.1% per year which is nearly three times the rate for the general population (Market Study – Pg. A-26). This rapid growth among the senior population has created intense pressure on the senior housing market. Unsurprisingly, the market study showed a 0.0% vacancy rate among the 360-tax credit/low income senior units surveyed (Market Study – Pgs. C-1-C-2). Vacancy rates are also very low outside of the senior rental market with an overall vacancy rate of 0.3% among the 875 units surveyed (Market Study – Pg. C-2). These low vacancy rates have led to increased rents. The market study notes that over the past three years rents in Kalispell have increased by about 9-10% resulting in 42.5% of renter households being rent overburdened (Market Study – Pg. A-3).

Creekside Commons will help meet this need by providing rents that are 18-44% below the market (Market Study – Pg. A-2). However, Creekside will offer much more than affordable rents, it will also be located in a desirable part of Kalispell that will allow residents to stay connected with the community and enjoy all that Kalispell has to offer. The property, which is the same site presented at the LOI presentation, is within 1.5 miles of downtown and less than 500 ft to a fixed Eagle

Transit bus stop. For many errands, transportation is not even required. Albertsons (with pharmacy, and post office), Gateway West Community Center, Flathead County Fairgrounds, the Social Security Administration, the Office of Public Assistance and a public park are all located within one mile of the site. It should be noted that Gateway Community Center is home to a number of non-profits including AARP, Flathead Food Bank and VITA (Volunteer Income Tax Assistance) among others. The property adjoins and will be connected to Kalispell's growing urban trail network, which can be taken all the way to Flathead Lake!

Nothing in terms of design or amenities has changed since the LOI presentation. Each individual apartment will feature all the standard appliances, including frost free refrigerator, range, microwave, dishwasher and double sink with garbage disposal. Creekside Commons will be one building with a secured building entry and interior apartment access. An elevator in the building means all units will have a zero-step entry and be fully accessible. A community room with kitchen will be the primary gathering place for morning coffee, book clubs, movie nights and themed parties for residents. An exercise room with will keep folks moving throughout the winter months. The community room and exercise room are relatively inexpensive as they are simply furnished open space included within the building footprint. Outside, a community patio area, barbecue and community gardens will be available for resident use. We've found these spaces and amenities to be very well used and make the transition from a single-family home into an apartment easier. The building itself will be designed for healthy living, which has risen to the top of everyone's mind this year. All of our properties have had a focus on direct fresh air intake and exhaust, ensuring the livability of the homes is top notch. For Creekside, special focus in design will be given to making sure we are doing everything possible to continue to this.

It's been eight years since the last affordable senior property (Depot Place) was funded in Kalispell. Meanwhile the senior population has continued to grow at a rapid pace. This pressure on the senior housing market has led to increased rents and a severe shortage of affordable housing. As evidence of this, Depot Place and Centre Court Manor, the only two senior tax credit properties in Kalispell, have waitlists of 23 and 14 names respectively. The need for a senior project in Kalispell continues to grow year after year. We understand you have difficult decisions on where to place your limited resources and would urge you to carefully consider this excellent location and needed project in Kalispell.

As always, Housing Solutions and its longstanding development team is positioned to take this project from Housing Tax Credit award to serving seniors in Kalispell throughout the compliance period. We are proud of our work on this project and look forward to the opportunity to partner with Montana Housing in meeting the needs of seniors in Kalispell.

Sincerely,



Alex Burkhalter

# MRM Unified Campus

## Cover Letter

Threshold Item #4



July 29, 2020

**Montana Board of Housing**

Ms. Mary Bair  
*Multi-Family Program Director*  
P.O. Box 200528  
Helena, MT 59620-2840

**RE: MRM Unified Campus  
2021 Low Income Housing Tax Credit Program Application**

Dear Ms. Bair:

Enclosed you will find the **MRM Unified Campus 2021 Housing Credit** application. If awarded, the tax credits will provide financial resources necessary to construct the MRM Unified Campus, a new homeless shelter and affordable housing campus that will include a 200-bed homeless shelter, 29 affordable apartment units, supportive services and amenity spaces including a 200-person chapel, an exercise facility and a secure outdoor playground.

The Montana Rescue Mission (MRM), the project Sponsor, has served the Billings community for over 70 years providing emergency, temporary and rehabilitative care for those experiencing hunger and homelessness. MRM programs and services are designed to help end the cyclical nature of homelessness by addressing causes, such as addictions, generational poverty, lack of education, poor budgeting skills and diminished mental or physical capacity. MRM is partnering with Mountain Plains Equity Group to provide a much-needed holistic solution to the homeless population of the Billings community.

There is no question the need for affordable housing in Billings is well documented. Both the Market Study and the Billings Five-Year Consolidated Plan FY 2020–2024 address the low vacancy rate and the increase in demand for affordable housing, particularly for small related households and the elderly. The Five-Year Consolidated Plan also stresses that the most severe housing problem the City's residents experience is paying over 30% of their household income for housing expenses. The Five-Year Consolidated Plan further identifies "affordable housing" as one of the three top needs as the City's population grows, and therefore, has built the development of affordable housing into its strategic goals and objectives.

**MRM Unified Campus** proposes to dedicate the 29 affordable housing units to families and individuals with income levels at or below 40%, 50% and 60% of the Area Median Income. By having a tiered income level approach, the project is providing a wide range of tenants with housing choices that are efficient, modern and affordable.

Ms. Mary Bair  
July 29, 2020

Page 2

**MRM Unified Campus** will be constructed utilizing land and existing buildings currently owned by MRM. The three-story (two stories above ground and one basement level) building that will house the affordable housing units will be renovated following the demolition of a portion of the original building. The existing building is over 100 years old, in disrepair and lacking accessibility features. The new construction within the existing building will incorporate accessibility features that will give MRM the ability to properly serve their disabled and vulnerable guests and residents. Additionally, a separate building on the campus will undergo significant updates to create modern classrooms for job and life-skills training, an exercise facility, a 200-person chapel, counseling and healthcare offices and a childcare space with a secure outdoor playground.

The Market Study indicates that there are currently 3,428 size, income and tenure eligible households in the primary market area. The Housing Authority of Billings has 3,381 names on the public housing wait list with 2,404 of the total names needing 1-bedroom units and 569 needing 2-bedroom units. The overall vacancy rate in Billings is 1.2% and the vacancy rate at affordable senior and family projects is 0% and 0.8% respectively. Rents in the City have increased by an average of 2% – 4% annually over the past two years. The Market Study states that there are currently 4,318 renter households in Billings that are severely rent burdened and paying more than 50% of their income to rent. These statistics provide further evidence that the need for affordable housing in Billings is critical.

On behalf of our partnership with MPEG and the entire development team, I offer a personal 'thank you' for the opportunity to present this development proposal. We believe that by providing a "full-service" campus we will be instrumental in breaking the cycle of homelessness in our community. If I can help to clarify facts or provide more information during your review process, please do not hesitate to call me directly.

Sincerely,

**Montana Rescue Mission**



Reverend Matthew Lundgren  
*Executive Director*

# LIHTC APPLICATION

FOR  
THE DEVELOPMENT KNOWN AS:

**ANHA LIHTC #1**

August 3, 2020

# ***APSAALOOKE NATION HOUSING AUTHORITY***

P.O. Box 99 ☐ #265 Weaver ☐ Crow Agency, MT 59022 ☐ Ph: (406) 638-7100 ☐ Fax: (406) 638-2668

July 18, 2020

Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

RE: HC – ANHA LIHTC #1 (Housing Credit – Cover Letter)

Dear Board of Housing:

The project will be located within the interior boundaries of the Crow Reservation and will consist of the rehabilitation of 27 single-family units and one elder complex to consist of 16 units. The elder complex currently consists of 14 units, but after the rehabilitation will consist of 16 units. The elder complex is located in Crow Agency, while the single-family homes are scattered between Crow Agency, Lodge Grass, Wyola, and Pryor. The project will set-aside at least 25% of the units for families with children and at least 25% of the units for disabled households.

The Crow Agency location will contain five single-family units and the elder units. The elder units will each contain (8) 1 bedroom and 1 bath consisting of approximately 650 square feet and (8) 2 bedroom and 1 bath units ranging from 800 to 1,180 square feet. The single-family homes consist of two 3 bedroom/1 bath units containing approximately 1296 sq. ft. and 1584 sq. ft. respectively as well as three 4 bedroom/1 bath unit with sizes ranging from 1295 sq. ft. to 1584 sq. ft. The Lodge Grass location will contain 10 single family units which consists of one 2 bedroom/1 bath unit, four 3 bedroom/1 bath units, and five 4 bedroom/1 bath units with sizes ranging from as low as 888 sq. ft. to 1401 sq. ft. The Wyola location will contain 5 single-family units which consists of one 2 bedroom/1 bath unit, two 3 bedroom/1 bath units, and two 4 bedroom/1 bath units with sizes ranging from as low as 914 sq. ft. to 1401 sq. ft. The Pryor location will contain 7 single-family units which consists of four 3 bedroom/1 bath units, and three 4 bedroom/1 bath units with sizes ranging from 1008 sq. ft. to 1401 sq. ft.

The project will be energy efficient and affordable to low-income families and elderly residents on the reservation. The project will be financed with a combination of investor equity and funds from the Apsaalooke Nation Housing Authority. The permanent debt will be soft and will be payable with from available cash flow. In addition, rents will be limited to no more than 30% of a tenant's adjusted gross income following the Apsaalooke Nation Housing Authority's (ANHA) existing rental policy which is based on NAHASDA rent regulations. In order to accommodate the potential loss of operating income by charging lower rents, the ANHA will provide a Housing Assistance Payments (HAP) Agreement. The HAP will be used on an as needed basis to ensure that all expenses (including replacement reserves, asset management fees, and compliance fees) are paid.

The project will have limited amenities at each site however each unit will have a kitchen and bathroom. The rehab of the units will include increasing energy efficiency, improving handicap accessibility, and adding washer/dryer hookups. No community amenities are being added, due to the scattered sites.

The need for this housing at Apsaalooke Nation is insurmountable and the Apsaalooke Nation Housing Authority has long managed affordable housing and been working on different methods to improve their dilapidated affordable housing stock. The rehabilitation of these units will help

# ***APSAALOOKE NATION HOUSING AUTHORITY***

P.O. Box 99 ☐ #265 Weaver ☐ Crow Agency, MT 59022 ☐ Ph: (406) 638-7100 ☐ Fax: (406) 638-2668

the Apsaalooke Nation Housing Authority meet their mission of providing the highest quality, affordable housing to the people of the Crow Reservation. In addition, the need for the rehabilitated units is clearly defined in the Apsaalooke Nation Indian Housing Plan.

The project has full support of the community and the Tribe. As you well know, it is extremely difficult to develop housing on the reservation. With the funds we can generate from the tax credit program we can stretch our resources and ensure these rental units are safe, decent, and energy efficient. We are excited about embarking on this project and look forward to working with MBOH. If at any time you have any questions, please do not hesitate to contact my office.

Sincerely,



Lafe Haugen,  
Executive Director, Apsaalooke Nation Housing Authority

## ***Market Study Summary – Lewistown (Crowley Flats)***

The market study must clearly identify the following on a summary sheet: must be in the first 10 pages of the market study.

Average (comparable) market unit rents in immediate area and the percent the proposed project rents are below these rents.

0 Bedroom	\$ <u>510</u>	<u>0-38</u> %	
1 Bedroom	\$ <u>633</u>	<u>0-26</u> %	
2 Bedroom	\$ <u>725</u>	<u>0-5</u> %	
3 Bedroom	\$ _____	_____ %	
4 Bedroom	\$ _____	_____ %	Reference page: <u>A-39</u>

# of New Units Needed: 101 Reference page: A-30

Vacancy Rate 0.5 % Reference page: C-1

Capture Rate 15.8 % Reference page: A-34  
(projected income eligible tenants who will move in next year/proposed units)

Units needed in market area 101 Reference page: A-30

Absorption Rate 19.8 % 2 months Reference page: A-34  
(proposed units/existing LIH, market area units required)

Penetration Rate 5.3 % Reference page: A-35  
(existing LIH units/total eligible households)

Number of LI households that can afford rent of proposed project 306

Reference page: A-34

Distances to essential services as listed in Development Evaluation Criteria #3.

List of essential services must contain the list below and list the distance: On Following Page

Grocery store, public schools, Senior Center, Bank, Laundromat (only if washer/dryer not included in unit or onsite); , Medical services appropriate and available to all prospective tenants (e.g., hospital, doctor offices, etc.); Pharmacy services appropriate and available to all prospective tenants , Gas station and/or convenience store, Post Office, Public Park, Shopping(department, clothing or essentials – does not include convenience store), and Public Library.

**Distances to Essential Services**      Reference Page: A-14,15

Distances to Site

1.    0.1    Bank of Montana
2.    0.1    Brooks Market
3.    0.1    Post Office
4.    0.1    Fire Station
5.    0.2    Albertsons / Osco Pharmacy
6.    0.2    Central Montana Community Health Center (Clinic)
7.    0.3    Library
8.    0.4    Junior High School - Lewistown
9.    0.8    Frank Day Park - Pool
10.   1.0    High School - Fergus
11.   1.0    Hospital (Central Montana Medical Center)
12.   1.1    Elementary School - Lewis & Clark
13.   1.2    Shipton's Big R Lewistown - Discount Store

Distances in driving miles along dedicated streets

Distances calculated by Property Dynamics

## ***Market Study Summary – Laurel (Laurel Depot)***

The market study must clearly identify the following on a summary sheet: must be in the first 10 pages of the market study.

Average (comparable) market unit rents in immediate area and the percent the proposed project rents are below these rents.

0 Bedroom	\$ _____	_____ %	
1 Bedroom	\$ <u>733</u>	<u>10-34</u> %	
2 Bedroom	\$ <u>886</u>	<u>10-52</u> %	
3 Bedroom	\$ <u>998</u>	<u>12</u> %	
4 Bedroom	\$ _____	_____ %	Reference page: <u>A-42</u>

# of New Units Needed: 136 Reference page: A-30

Vacancy Rate 1.1 % Reference page: C-2

Capture Rate 22.1 % Reference page: A-36  
(projected income eligible tenants who will move in next year/proposed units)

Units needed in market area 136 Reference page: A-30

Absorption Rate 45.6 % 2 months Reference page: A-36  
(proposed units/existing LIH, market area units required)

Penetration Rate 7.9 % Reference page: A-36  
(existing LIH units/total eligible households)

Number of LI households that can afford rent of proposed project 411

Reference page: A-36

Distances to essential services as listed in Development Evaluation Criteria #3.

List of essential services must contain the list below and list the distance: On Following Page

Grocery store, public schools, Senior Center, Bank, Laundromat (only if washer/dryer not included in unit or onsite); , Medical services appropriate and available to all prospective tenants (e.g., hospital, doctor offices, etc.); Pharmacy services appropriate and available to all prospective tenants , Gas station and/or convenience store, Post Office, Public Park, Shopping(department, clothing or essentials – does not include convenience store), and Public Library.

**Distances to Essential Services** Reference Page A-12,13

Distances to Site:

1. 0.1 Library
2. 0.1 Convenience Store/Gas Station - Cenex
3. 0.2 Elementary School - West
4. 0.4 Fire Station
5. 0.6 Bank - Yellowstone
6. 0.8 Grocery Store - Reese & Ray's IGA
7. 0.8 Post Office
8. 0.8 Thompson Park - Pool - Ballfields
9. 0.9 Senior Center
10. 1.0 High School - Laurel
11. 1.1 Pharmacy - CVS
12. 1.1 St. Vincent's Family Medicine
13. 1.3 Middle School - Laurel
14. 1.4 Walmart

Laurel Transit provides door to door service throughout Laurel and into Billings

The closest hospital is located in Billings, 18 miles from the subject location

Distances in driving miles along dedicated streets

All distances calculated by Property Dynamics

## ***Market Study Summary – Billings (Jackson Court)***

The market study must clearly identify the following on a summary sheet: must be in the first 10 pages of the market study.

Average (comparable) market unit rents in immediate area and the percent the proposed project rents are below these rents.

0 Bedroom	\$ _____	_____ %	
1 Bedroom	\$ <u>844</u>	<u>10-23</u> %	
2 Bedroom	\$ <u>1,073</u>	<u>11-28</u> %	
3 Bedroom	\$ <u>1,176</u>	<u>10-24</u> %	
4 Bedroom	\$ _____	_____ %	Reference page: <u>A-44</u>

# of New Units Needed: 750 Reference page: A-32

Vacancy Rate 1.5 % Reference page: C-2

Capture Rate 5.1 % Reference page: A-39  
(projected income eligible tenants who will move in next year/proposed units)

Units needed in market area 750 Reference page: A-32

Absorption Rate 76.0 % 2 months Reference page: A-39  
(proposed units/existing LIH, market area units required)

Penetration Rate 2.2 % Reference page: A-39  
(existing LIH units/total eligible households)

Number of LI households that can afford rent of proposed project 2,252

Reference page: A-38

Distances to essential services as listed in Development Evaluation Criteria #3.

List of essential services must contain the list below and list the distance: On Following Page

Grocery store, public schools, Senior Center, Bank, Laundromat (only if washer/dryer not included in unit or onsite); , Medical services appropriate and available to all prospective tenants (e.g., hospital, doctor offices, etc.); Pharmacy services appropriate and available to all prospective tenants , Gas station and/or convenience store, Post Office, Public Park, Shopping(department, clothing or essentials – does not include convenience store), and Public Library.

**Distances to Essential Services** Reference Page A-13,14

**Distances to Site:**

1. At Site MET Transit
2. 0.2 Middle School - Riverside
3. 0.3 Elementary School - Orchard
4. 0.3 Optomist Park - Children's Play Area - Ballfields etc.
5. 0.5 Convenience Store - 3 G's
6. 0.7 Discount Store - Family Dollar
7. 1.3 Senior Center - South Park
8. 1.4 Albertsons/Osco Pharmacy / ExpressCare Central - Billings Clinic
9. 1.4 Fire Station
10. 1.6 Post Office
11. 1.8 Bank - Western State
12. 2.1 Library
13. 2.7 Hospital - Billings Clinic
14. 2.7 High School - Billings Senior

Distances in driving miles along dedicated streets

All distances calculated by Property Dynamics

## ***Market Study Summary – Kalispell (Creekside Commons)***

The market study must clearly identify the following on a summary sheet: must be in the first 10 pages of the market study.

Average (comparable) market unit rents in immediate area and the percent the proposed project rents are below these rents.

0 Bedroom	\$_____	_____%	
1 Bedroom	\$ <u>985</u>	<u>21-44</u> %	
2 Bedroom	\$ <u>1,101</u>	<u>18-40</u> %	
3 Bedroom	\$_____	_____%	
4 Bedroom	\$_____	_____%	Reference page: <u>A-46</u>

# of New Units Needed: 170 Reference page: A-35

Vacancy Rate 0.3 % Reference page: C-2

Capture Rate 20.6 % Reference page: A-41  
(projected income eligible tenants who will move in next year/proposed units)

Units needed in market area 170 Reference page: A-35

Absorption Rate 65.3 % 2 months Reference page: A-41,42  
(proposed units/existing LIH, market area units required)

Penetration Rate 8.0 % Reference page: A-41  
(existing LIH units/total eligible households)

Number of LI households that can afford rent of proposed project 515

Reference page: A-40

Distances to essential services as listed in Development Evaluation Criteria #3.

List of essential services must contain the list below and list the distance: On Following Page

Grocery store, public schools, Senior Center, Bank, Laundromat (only if washer/dryer not included in unit or onsite); , Medical services appropriate and available to all prospective tenants (e.g., hospital, doctor offices, etc.); Pharmacy services appropriate and available to all prospective tenants , Gas station and/or convenience store, Post Office, Public Park, Shopping(department, clothing or essentials – does not include convenience store), and Public Library.

**Distances to Essential Services:** Reference Page: A-17,18

**Distances to Site:**

1. 0.1 Bus Stop - Eagle Transit (stop at Financial Drive & Gateway Comm. Ctr.)
2. 0.2 Second Helpings Thrift Store / Food Bank
3. 0.3 Three Rivers Bank
4. 0.5 Hawthorne Park
5. 0.5 Post Office
6. 0.6 Exxon Gas Station/Mini-Market
7. 0.7 Albertsons - Grocery/Pharmacy
8. 1.4 Mall - J.C. Penney etc.
9. 1.4 Hospital & Medical Clinics
10. 1.9 Library
11. 1.9 Fire Station
12. 2.2-2.4 Walmart - Costco - Target
13. 2.4 Senior Center

Distances in driving miles along dedicated streets

Distances calculated by Property Dynamics

## ***Market Study Summary – Billings (MRM Unified Campus)***

The market study must clearly identify the following on a summary sheet: must be in the first 10 pages of the market study.

Average (comparable) market unit rents in immediate area and the percent the proposed project rents are below these rents.

0 Bedroom	\$ <u>780</u>	<u>26-35</u> %	
1 Bedroom	\$ <u>867</u>	<u>12-37</u> %	
2 Bedroom	\$ <u>1,033</u>	<u>15-21</u> %	
3 Bedroom	\$ _____	_____ %	
4 Bedroom	\$ _____	_____ %	Reference page: <u>A-47</u>

# of New Units Needed: 1,131 Reference page: A-34

Vacancy Rate 1.2 % Reference page: C-2

Capture Rate 2.6 % Reference page: A-41  
(projected income eligible tenants who will move in next year/proposed units)

Units needed in market area 1,131 Reference page: A-34

Absorption Rate 53.8 % 2 months Reference page: A-41  
(proposed units/existing LIH, market area units required)

Penetration Rate 1.0 % Reference page: A-42  
(existing LIH units/total eligible households)

Number of LI households that can afford rent of proposed project 3,428

Reference page: A-41

Distances to essential services as listed in Development Evaluation Criteria #3.

List of essential services must contain the list below and list the distance: On Following Page

Grocery store, public schools, Senior Center, Bank, Laundromat (only if washer/dryer not included in unit or onsite); , Medical services appropriate and available to all prospective tenants (e.g., hospital, doctor offices, etc.); Pharmacy services appropriate and available to all prospective tenants , Gas station and/or convenience store, Post Office, Public Park, Shopping(department, clothing or essentials – does not include convenience store), and Public Library.

**Distances to Essential Services:** Reference Page: A-14,15

**Distances to Site:**

1. 0.1 MET Transit Stop (S. 29<sup>th</sup> Street & 1<sup>st</sup> Avenue S.)
2. 0.1 Western Security Bank
3. 0.3 Market Grocery
4. 0.3 Post Office
5. 0.4 Riverstone Health Clinic
6. 0.4 Library
7. 0.4 Fire Station
8. 0.4 South Park
9. 0.7 3 G's Convenience Store
10. 0.7 Senior Center
11. 0.7 Albertsons/Osco Pharmacy
12. 0.8 Billings Clinic - Hospital
13. 1.2 Elementary School - Orchard
14. 1.2 Family Dollar Discount Store
15. 1.4 Middle School - Riverside
16. 1.8 High School - Billings

Distances in driving miles along dedicated streets

Bus Fare - \$ 2.00 per ride or monthly passes available @ \$ 28.00

All distances calculated by Property Dynamics

## ***Market Study Summary - ANHA***

Average (comparable) market unit rents in immediate area and the percent the proposed project rents are below these rents.

1 Bedroom	\$325	31.6%
2 Bedroom	\$375	38.5%
3 Bedroom	\$275	58.7%
3 Bedroom	\$400	39.9%
4 Bedroom	\$175	76.2%
4 Bedroom	\$300	59.2%
4 Bedroom	\$425	42.2%

Reference page: VI-7

# of New Units Needed: 120 Reference page: VII-3

Vacancy Rate 0.0% Reference page: V-1

Capture Rate 35.8% Reference page: VII-3  
(projected income eligible tenants who will move in next year/proposed units)

Units needed in market area 120 Reference page: VII-3

Absorption Rate 212.5% - 3 months Reference page: VIII-1  
(proposed units/existing LIH, market area units required)

Penetration Rate 15.2% Reference page: VII-4  
(existing LIH units/total eligible households)

Number of LI households that can afford rent of proposed project:  
375 (with subsidy); 289 (LIHTC Only) Reference page: VI-2 & 3

Distances to essential services as listed in Development Evaluation Criteria #3.

List of essential services must contain the list below and list the distance:

Grocery store, public schools, Senior Center, Bank, Laundromat (only if washer/dryer not included in unit or onsite);, Medical services appropriate and available to all prospective tenants (e.g., hospital, doctor offices, etc.); , Pharmacy services appropriate and available to all prospective tenants, Gas station and/or convenience store, Post Office, Public Park, Shopping (department, clothing or essentials – does not include convenience store), and Public Library.

Due to the rural and scattered site nature of the existing units, the distances for the community services summarized on the following table are from Crow Agency I, which is the location of the age-restricted units. This site comprises the most units and is generally centrally located.

Community Services	Name	Driving Distance From Site (miles)
Major Highway	Interstate 90	0.5 West
Public Bus Stop	Crow Nation Transit	0.6 South
Major Employers/ Employment Centers	Indian Affairs Bureau	0.5 South
	Little Big Horn College	0.6 South
	Crow Tribal Housing Authority	1.8 West
Convenience Store	Apsáalooke Trading Post	0.6 South
	Teepee Service/Conoco	0.8 Southwest
	Crow Nation Express	2.9 South
Grocery	Center Pole Community Food Bank	6.3 South
	Reese & Ray's IGA	14.8 Northwest
	Little Horn IGA	23.2 South
Discount Department Store	Custer Battlefield Trading Post/Cafe	3.2 Southeast
	Family Dollar	14.8 Northwest
Schools: Elementary Middle/Junior High High	Crow Agency Public School	0.4 South
	Lodge Grass School District	23.7 Southwest
	Lodge Grass School District	23.7 Southwest
Hospital	Crow/Northern Cheyenne Hospital	2.8 South
	Big Horn County Memorial Hospital	14.4 Northwest
	Lodge Grass Health Clinic	23.8 South
Police	Crow Agency Police Department	0.3 South
Fire	Hardin Volunteer Fire Department	14.5 Northwest
Post Office	US Post Office (Crow Agency)	0.8 Southwest
Bank	First Interstate Bank	13.8 Northwest
	Little Horn State Bank	14.8 Northwest
Senior Center	Crow Agency Senior Center	On-site
Recreational Facilities	Little Big Horn College Gymnasium	0.7 South
	Hardin Community Activity Center	14.9 Northwest
Gas Station	Teepee Service/Conoco	0.8 Southwest
	Crow Nation Express/Conoco	2.9 South
Pharmacy	Crow/Northern Cheyenne Hospital	2.8 South
	Harding Family Pharmacy	14.8 Northwest
Restaurant	Wild Bear Barbeque & Smoke house	2.7 South
	Crow Hop	3.0 South
	Custer Battlefield Trading Post/Cafe	3.2 Southeast
Community Center	Crow Tribal Multi-Purpose Building	2.4 South
Church	Saint Dennis Parish	0.9 Southwest
	Spirit of Life Foursquare Church	0.9 Southwest

# Crowley Flats

Amenities Form Unit	Yes/No	Incremental Cost	Benefit
Air Conditioning	No		
Carport/Garage	No		
Dishwasher	No		
Disposal	No		
Extra Storage outside unit	No		
Microwave	No		
Patios or Balcones	No		
Washer/dryer hookups	No		
Washer/dryer in unit	No		

Community	Yes/No	Incremental Cost	Benefit
Basketball hoop/pad	No		
Car plug ins	No		
Community Garden	No		
Community Room	Yes	\$300/home	The space is existing and will be required to remain as part of the historic renovation. Having a common gathering space allows residents to interact with each other and develop into a community. It also creates a space where programs that benefit residents can be presented.
Computer(s) for tenant use	No		
Library	Yes	\$100/home	This space will be created in the existing open area at the center of the building and provide another opportunity for residents to interact with each other.
On site Manager	No		
Outdoor community area	No		
Play Area	No		
hotspot/wifi	No		
Other: Community Laundry Room	Yes	\$300/home	Having laundry on-site makes lives much easier for residents and reduces necessary vehicular trips, reducing the carbon footprint.

## LAUREL DEPOT APARTMENTS - AMENITY GOALS

Item	Dwelling Units	Yes/No	Est. Cost	Benefit
	Air Conditioning	Yes	\$2,000 Per Unit	Seniors and those with disabilities suffer greater health consequences related to excess temperatures. All utilities are owner paid, therefore tenants will not see an increased cost of living due to this added amenity.
	Carport/Garage	No		
	Dishwasher	Yes	\$1,000 Per Unit	Providing dishwashers gives residents an energy-efficient, quick, way to clean dishes and maintain hygiene. Goal is to install an accessible standard size dishwasher at all Fully Accessible and
	Disposal	No		
	Extra Storage outside unit	No		
	Microwave	Yes	\$500 Per Unit	Microwave ovens gives residents an energy-efficient, quick, and safe way to heat foods. Goal is to provide a microwave shelf in an accessible location to conserve counter space at accessible
	Washer/dryer hookups	Yes	\$2,000 Per Unit	Laundry facilities within units is the project goal rather than having a central communal laundry area.
	Washer/dryer in unit	Yes	\$4,000 Per Unit	
Item	Community Amenities	Yes/No	Est. Cost	Benefit
	Basketball hoop/ pad	No		
	Car plug ins	No		
	Community Garden	No		
	Community Room	No		
	Computer(s) for tenant use	No		
	Library	No		
	On site Manager	No		Leasing office to be provided, management provided from company providing services to several projects in the area.
	Outdoor community area	Yes	\$5,000	An outdoor area with picnic tables and benches adjacent to the play area will be provided.
	Play Area	Yes	\$20,000	A fenced play area intended for children will be provided with equipment and safety ground covering.
	hotspot/wifi	No		

## JACKSON COURT APARTMENTS - BILLINGS, MONTANA AMENITY GOALS

Item	Dwelling Units	Yes/No	Est. Cost	Benefit
	Air Conditioning	Yes	\$2,000 Per Unit	Seniors and those with disabilities suffer greater health consequences related to excess temperatures. All utilities are owner paid, therefore tenants will not see an increased cost of living due to this added amenity.
	Carport/Garage	No		
	Dishwasher	Yes	\$1,000 Per Unit	Providing dishwashers gives residents an energy-efficient, quick, way to clean dishes and maintain hygiene. Goal is to install an accessible standard size dishwasher at all Fully Accessible and
	Disposal	No		
	Extra Storage outside unit	No		
	Microwave	Yes	\$500 Per Unit	Microwave ovens gives residents an energy-efficient, quick, and safe way to heat foods. Goal is to provide a microwave shelf in an accessible location to conserve counter space at accessible
	Washer/dryer hookups	Yes	\$2,000 Per Unit	Laundry facilities within units is the project goal rather than having a central communal laundry area.
	Washer/dryer in unit	Yes	\$4,000 Per Unit	
Item	Community Amenities	Yes/No	Est. Cost	Benefit
	Basketball hoop/pad	No		
	Car plug ins	No		
	Community Garden	No		
	Community Room	No		
	Computer(s) for tenant use	No		
	Library	No		
	On site Manager	No		Leasing office to be provided, management provided from company providing services to several projects in the area.
	Outdoor community area	Yes	\$5,000	An outdoor area with picnic tables and benches adjacent to the play area will be provided.
	Play Area	Yes	\$20,000	A fenced play area intended for children will be provided with equipment and safety ground covering.
	hotspot/wifi	No		

# Creekside

Amenities Form Unit	Yes/No	Incremental Cost	Benefit
Air Conditioning	Yes	\$0/Unit	July and August average over 80 degrees with peak high temperatures over 100 degrees. For a VTAC System, heating cooling has become industry startard, therefore there is no additional cost to include AC.
Carport/Garage	No		
Dishwasher	Yes	\$500/Unit	Today's seniors (55+) could be born as recent as 1965; many have never lived as adults without a dishwasher. Dishwashers have become a part of the standard appliance package in homes.
Disposal	Yes	\$120/Unit	Undersink disposal increase the livability and greatly reduce the number of maintenance calls for backed up sinks.
Extra Storage outside unit	No		
Microwave	Yes	\$100/Unit	Similar to the Dishwasher, almost all households now have a microwave. By including a rangehood/microwave combo we can save precious kitchen counter space in these efficient units.
Patios or Balcones	No		
Washer/dryer hookups	Yes	\$1,200/Unit	Today's seniors are accustomed to having a washer/dyer in their homes. The hookups are about \$1,200 for plumbing, electrical and venting.
Washer/dryer in unit	Yes	\$800/Unit	The equipment is around \$800 per unit. The extra \$800 to include the machines is wisely spent as it saves from move in/out damage of tenant owned equipment. Also tenant owned equipment will be of unknown age/quality and my be more prone to cause water damage to the apartment.

Community	Yes/No	Incremental Cost	Benefit
Basketball hoop/pad	No		
Car plug ins	No		
Community Garden	Yes	\$0/Unit	Incorporated into the landscape plan. No real additional costs for this.
Community Room	Yes	\$150,000/project	The community room is the social hub for the community, facilitating activities and interactions between the residents
Computer(s) for tenant use	Yes	\$1,000/project	So much information and resources are available online now, this is a low cost item that is a great amenity for residents. Additionally, initial application, rent payments, and maintenance requests are moving in the direction of online. This will give the future and current residents without a computer a place to submit these items.
Library	Yes	\$500/project	The nature of the building design creates spaces that can't be used for homes, we have included a "library" in an otherwise unusable space in the building. This results in gaining an amenity for very little incremental costs that would be used for furniture, a book shelf and a sitting area.
On site Manager	Yes	\$7,500/project	we have included the cost of the managers equipment on site. The actual cost of the site manager is borne in operations. The site manager is essential to the successful operation of the property. Leasing units, tenant income verification, overseeing maintenance, cleaning, organizing activities, and other tasks are just a few of the daily tasks they complete to keep the project running.
Outdoor community area	Yes	\$12,000/project	There will be a patio area off of the community room. This outdoor space creates a connection for the tenants to both the outdoors and each other. Montana winters can be long, having a space to enjoy our quick summers is important for the residents.
Play Area	No		
hotspot/wifi	Yes	\$1,000/project	Community spaces will have WiFi available at little to no additional cost to the project.
Other:			

# MRM

Amenities Form Unit	Yes/No	Incremental Cost	Benefit
Air Conditioning	Yes	\$3,500/unit	The summer months in Billings are very warm. The average temperature in Billings from June throughout August is above 80 degrees. Air Conditioning is a necessity for the health of potential residents at MRM Unified Campus.
Carport/Garage	No		
Dishwasher	Yes	\$400/unit	Diswashers save water and are more environmentally friendly than hand washing. Also, dishwashers have become common place in all new construction, without them the project would not be able to compete with its market-rate competitors.
Disposal	No		
Extra Storage outside unit	Yes	\$100/unit	There will be a extra storage available for rent in the project's basement. Extra storage space allows tenants to securely store their belongings in a heated area. The extra storage space will allow tenants to have a less cluttered and safer living space.
Microwave	Yes	\$200/unit	Microwaves save tenants time and energy when cooking or re-heating food. They are also common place in all new construction.
Patios or Balcones	No		
Washer/dryer hookups	No		
Washer/dryer in unit	No		

Community	Yes/No	Incremental Cost	Benefit
Basketball hoop/pad	Yes	\$86/unit	A basketball hoop and pad will be installed in the parking lot area. The hoop and pad will provide an opportunity for outdoor activity for residents of all ages.
Car plug ins	No		
Community Garden	Yes	\$103/unit	A Community Garden will give the residents of the MRM Unified Campus access to low-cost, fresh and healthy food. The Community Garden will also create social activities for the residents, as well as teaching them basic vocational skills.
Community Room	No		
Computer(s) for tenant use	No		
Library	No		
On site Manager	No		
Outdoor community area	No		
Play Area	Yes	\$431/unit	A secure outdoor play area will be constructed in connection with the project, the play area will be adjacent to the Daycare Facility in Building 21. The play area will give the children living at the facility a safe place to be outdoors and play.
hotspot/wifi	No		
Other: Fitness Center	Yes	\$258/unit	A fitness center will be included within Building 21. The fitness center will give residents a place to exercise free of charge. Therefore, reducing their need to have a gym membership. It will also give the residents a chance to socialize as they exercise.

# ANHA

Amenities Form Unit	Yes/No	Incremental Cost	Benefit
Air Conditioning	Yes	\$600/unit	Ensures clean air in the unit and a comfortable interior environment. As part of the heating component.
Carport/Garage	No		
Dishwasher	No		
Disposal	No		
Extra Storage outside unit	No		
Microwave	No		
Patios or Balcones	Yes	\$1,200/unit	Private amenity to the outdoors for family gatherings.
Washer/dryer hookups	Yes	\$100/unit	Convenience and ensures an affordable option for families
Washer/dryer in unit	No		

Community	Yes/No	Incremental Cost	Benefit
Basketball hoop/pad	NO		
Car plug ins	NO		
Community Garden	No		
Community Room	No		
Computer(s) for tenant use	No		
Library	No		
On site Manager	No		
Outdoor community area	No		
Play Area	No		
hotspot/wifi	No		
Other:			



Lewistown Downtown Association  
PO Box 263, Lewistown, MT 59457

July 30, 2020

Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

RE: Crowley Flats Project

On behalf of the Lewistown Downtown Association, I'm writing in support of the Crowley Flats Project in Lewistown. As part of our mission, the LDA is interested in the economic development of the Downtown, as well as the preservation and revitalization of vacant buildings within the Downtown.

Downtown living has long been cited as a critical part of downtown revitalization and community growth, making this project extremely important for the community. With this in mind, redevelopment of the upper floors as affordable housing would be of great benefit to both the downtown and the Lewistown community overall.

Lewistown has been fortunate in recent years to see growth and revitalization in its downtown and business sectors. Along with this has come a greater need for affordable housing. Bringing this to the downtown will not only provide a much needed housing resource for our entire community, it will also help in the continued revitalization of the downtown.

Additionally, the new housing units will help to boost the area's economic growth. We have employers in town who struggle to maintain and grow their businesses because employees new to the area are unable to find adequate housing. We've heard of several instances where new employees have spent days and even weeks sleeping on couches or living in motels while they waited for rental housing to open up.

The Crowley Flats building, located in the heart of downtown, has been well maintained over the years, and would serve well as an affordable housing development. It is close to shopping, groceries, and other essentials, and will offer private parking behind the building.

Thank you for your consideration of this project. If you have any additional questions, please feel free to contact me at 406-538-2200.

Sincerely,

A handwritten signature in black ink that reads "Chris Cooler". The signature is written in a cursive, slightly slanted style.

Chris Cooler, Secretary  
Lewistown Downtown Association



FCportauthority@gmail.com  
www.fcpamt.com

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*KellyAnne Terry, Chair  
Bret Carpenter, Vice-Chair  
Tom McKenna, Treasurer  
Chris Cooler, Secretary  
Dan Bartel  
Dr. Laura Bennett*

*Tony Brown  
Robin Fleming  
Karen Kuhlmann  
Christie Williams  
Abby Majeras*

Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Julie Flynn  
Montana Department of Commerce  
Community Development Division  
P.O. Box 200523  
Helena, MT 59620-0523

July 30, 2020

To Whom It May Concern:

We are writing in support of Homeward's Housing Tax Credit and HOME applications for Crowley Flats located here in Lewistown. Our organization, Fergus County Port Authority (FCPA), works with a broad base of dedicated individuals and community organizations to foster the growth of well-paying jobs via new business start-ups, business expansion and business recruitment. FCPA works with regional, state and national economic development organizations as well as community leaders and employers to facilitate job creation and a stronger economic base for the citizens of Fergus County.

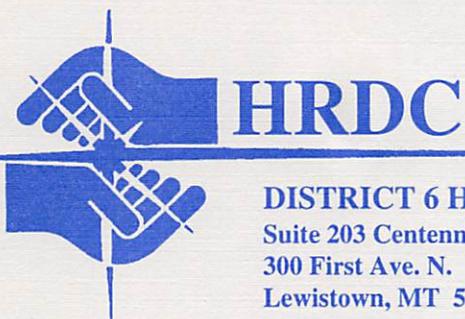
Lewistown, like many Montana communities, is struggling to keep our downtown area vital and economically strong. This project will help bring life to the downtown community and will occupy a chronically vacant historic building, preserving our community's heritage and supporting the community's economic health. Many of our constituents struggle to find safe, healthy homes that they can afford to rent, and this project will provide a critical resource to address that need. Combining the homes with an accessible community health center recognizes the important connection between health and wellness and stable access to quality affordable homes.

We encourage the Montana Board of Housing to support this progress on meeting the needs of our Lewistown community.

Sincerely,

A handwritten signature in black ink, appearing to read "KellyAnne Terry". The signature is fluid and cursive, with a large, stylized "T" at the end.

KellyAnne Terry  
Chairperson  
Fergus County Port Authority



**DISTRICT 6 HUMAN RESOURCES DEVELOPMENT COUNCIL**

Suite 203 Centennial Plaza  
300 First Ave. N.  
Lewistown, MT 59457

(406) 535-7488  
Toll free in MT - 1-800-766-3018  
Fax - 535-2843  
Fed. I.D. # 81-0382167

Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Julie Flynn  
Montana Department of Commerce  
Community Development Division  
P.O. Box 200523  
Helena, MT 59620-0523

Date July 31, 2020

To the Montana Board of Housing and Montana Department of Commerce:

We are writing this letter to urge you to select the Crowley Flats project in Lewistown for funding this year. We understand you have a lot of good and important projects that are looking for support, but this project has an important timing element that would make it significantly more cost effective to fund this year instead of later. As we understand it, the project is being done in collaboration with Bighorn Valley Health Center's proposed new clinic downtown. Hopefully, you understand the cost efficiencies that would result from these two projects occurring on a similar timeline.

District 6 HRDC is a community action agency. We conduct frequent community needs assessments and the recurring need from these surveys is the lack of available housing. We administer Section 8, which currently has a waitlist of 42 households. We could issue more vouchers if the rentals are available, the biggest barrier to issuing these vouchers is the lack of low-income housing.

We hope you will see that this project, funded this year, is quite important to Lewistown and will accomplish so much more than just the critically needed homes.

Respectfully,

Cathy Seilstad, Executive Director  
District 6 HRDC  
300 1<sup>st</sup> Ave. N. Suite 203  
Lewistown, Mt. 59457



216 7<sup>th</sup> Avenue South Lewistown, MT 59457  
(406) 535-5411 [www.thecalverthotel.com](http://www.thecalverthotel.com)

Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Julie Flynn  
Montana Department of Commerce  
Community Development Division  
P.O. Box 200523  
Helena, MT 59620-0523

July 30, 2020

Dear Ms. Bair and Ms. Flynn,

Hi, my name is KellyAnne Terry and I am a business manager in Lewistown. I am writing to support the funding applications for Crowley Flats that is being submitted by Homeword, Inc. As a manager in a small Montana town, I frequently hear from other business owners and experience myself the challenges of finding and retaining good employees. One of the biggest challenges is the lack of homes our prospective employees can afford to rent. Many of the places they can afford are substandard and not very healthy homes for them and their families. We are happy to see some new homes that are healthy and safe being created in our community. We also like the idea of these homes being created in our downtown area. Lewistown has a charming historical downtown area, but there have been some vacancies in our downtown buildings, and this, with the health clinic, will really help.

I hope the Board of Housing understands how important this project would be to Lewistown. Our rural location would be greatly benefited by safe, affordable housing and I believe this project should be supported thoroughly.

Sincerely,

KellyAnne Terry  
General Manager  
The Calvert Hotel

# BEARTOOTH

RESOURCE CONSERVATION AND DEVELOPMENT AREA, INC.

July 1, 2020

Board of Housing  
Attn: Mr. Pat Melby, Chair,  
Helena MT 59601

Dear Mr. Melby;

I'm writing this letter of support for the proposal to build an additional 24 apartments to be called Laurel Depot and located at 202 8<sup>th</sup> Avenue in Laurel. Adding more affordable housing to our region is important to economic and community development.

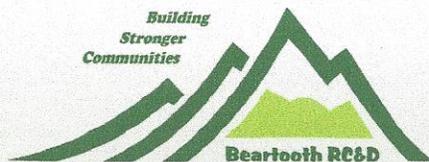
As Economic Development Director for a five county region, including Laurel in Yellowstone County, it's my pleasure to add support to this project. Adding more affordable housing is also consistent with our regional planning document known as the CEDS or Comprehensive Economic Development Strategy. This document is available on our website at [Beartooth.org](http://Beartooth.org)

Please contact me if I may be of further assistance at the address below or email me at [ssimonson@beartooth.org](mailto:ssimonson@beartooth.org)

Sincerely,



Steve Simonson



128 So. Main St.  
P. O. Box 180  
Joliet, MT 59041

PHONE 406-962-3914  
FAX 406-962-3647  
WEBSITE [www.Beartooth.org](http://www.Beartooth.org)

July 21, 2020

Mr. Patrick Melby, Chair  
Montana Board of Housing  
Montana Department of Commerce  
301 S. Park Avenue, Ste 240  
Helena, MT 59620-0528

RE: Laurel Depot Housing Project-Laurel

Dear Mr. Melby and Board Members,

Big Sky Economic Development (BSED) is pleased to provide a letter of support for the Laurel Depot application to the Montana Board of Housing. BSED serves as the economic development organization for Yellowstone County. As such, we are aware of the demand and need for quality affordable housing in our region. Laurel Depot will be a project that will help to meet the growing need for workforce housing.

The population and economy of Billings and our bedroom communities throughout Yellowstone County has grown significantly in the past decade, resulting in a very tight housing market with a significant shortage of decent, affordable rentals for people of moderate means. Covid-19 has only exacerbated this problem. Today, Yellowstone County has a high need for housing with significant wait lists for housing including over 2300 individuals on the one-bedroom public housing wait list alone.

Laurel Depot's 24 apartments for families will provide a vital resource for many low-income people in the City of Laurel. The need is great, and this will be an exceptional project for the community. The plan to create housing that uses energy efficient components, handicap accessibility through universal design, and are family friendly is very appealing. The property will be an in-fill neighborhood project.

Laurel Depot will also be perfect for our County's workforce households – teachers, clerks, nurses, wait staff, laborers, local government staff – as well as retirees, all the people who in so many ways support our communities through their activities.

The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% of Area Median Income, according to the City County Consolidated Plan FY 2015-2019. The planned development of Laurel Depot will target to individuals at 40% to 60% of median income.

GRANITE TOWER  
222 NORTH 32ND ST. SUITE 200  
BILLINGS, MT 59101-1948

P 406.256.6871  
F 406.256.6877

[BIGSKYECONOMICDEVELOPMENT.ORG](http://BIGSKYECONOMICDEVELOPMENT.ORG)

We concur, the need throughout our County for affordable housing is substantial, especially with our consistently growing population and the reach of Billings into neighboring bedroom communities.

We are pleased to provide this letter of support for the Laurel Depot Project. It is a much-needed project for the City of Laurel which has not had a project of this type in many, many years. Thank you in advance for your thoughtful consideration of this worthy project.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dianne R. Lehm". The signature is fluid and cursive, with a large initial "D" and "L".

Dianne R. Lehm  
Community Development Director

# The Laurel Outlook

July 20, 2020

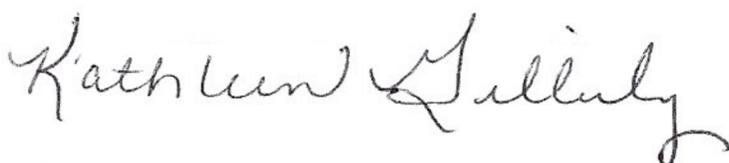
To the Montana Board of Housing  
Attn: Mr. Pat Melby

As the publisher of The Laurel Outlook, I have been aware of the shortage of affordable housing in Laurel for many years. Continued growth in and around Laurel has caused a housing crisis. Working class and low-income folks have very few options and end up paying more than they can afford for sub-standard housing.

I am excited for Laurel to have the new Laurel Depot Apartments and enthusiastically support its funding and building. With new wind farms being built nearby and the area workforce increasing, housing is lagging behind the need. The Laurel Depot Apartments at 202 8th Ave. in Laurel will be a welcome addition to the city. I am personally excited that the development utilizes the newest in energy efficiency and will build as many fully handicapped-accessible units as the possible.

Mayor Tom Nelson of Laurel said it well, and I agree with his sentiments: "To my knowledge, the City of Laurel has not had an affordable housing tax credit project for 18 years. Due to the proximity of Billings and the expensive rental market in Billings, Laurel has seen an increase in demand for affordable housing. Frankly, there is a substantial need and very few options. I reviewed the proposed Laurel Crossing project and without hesitation support your efforts."

Best,



Kathleen Gilluly

**The Laurel Outlook • 415 E Main Street • P.O. Box 278 • Laurel, MT 59044**  
**www.LaurelOutlook.com • facebook.com/LaurelOutlook • 406-628-4412**



## Laurel Chamber of Commerce

108 East Main St  
Laurel Montana 59044

[laurelchamber@laurelmontana.org](mailto:laurelchamber@laurelmontana.org)

406-628-8105

[www.laurelchamber.org](http://www.laurelchamber.org)

---

July 21, 2020

We are writing to support the funding and building of Laurel Depot Apartments by GL Development. Low Income Housing Tax Credits are essential to making this very necessary project come to fruition.

These affordable apartments for families will provide a vital resource for many low income people in the Laurel area. Our membership is well aware of the significant need for additional -- and especially affordable -- housing.

Laurel Depot will also be perfect for Laurel's workforce households – teachers, clerks, nurses, wait people, laborers, local government staffs – as well as retirees, all the people who in so many ways support our communities through their activities.

Mayor Tom Nelson of Laurel said it well, and we strongly agree:

"To my knowledge, the City of Laurel has not had an affordable housing tax credit project for 18 years. Due to the proximity of Billings and the expensive rental market in Billings, Laurel has seen an increase in demand for affordable housing. Frankly, there is a substantial need and very few options. I reviewed the proposed Laurel Depot project and without hesitation support your efforts."

We concur; the need throughout our community for affordable housing is substantial, especially with our consistently growing population and the reach of Billings into neighboring bedroom communities like ours.

We wholeheartedly support the application by GL Development for the funding and construction of Laurel Depot, and look forward to celebrating its presence.

Sincerely,

Board of Directors  
Laurel Chamber of Commerce

# Yellowstone County



**COMMISSIONERS**  
(406) 256-2701  
(406) 256-2777 (FAX)

P.O. Box 35000  
Billings, MT 59107-5000  
commission@co.yellowstone.mt.gov

July 7, 2020

Mr. Pat Melby  
Chair, Board of Housing  
Montana Department of Commerce

RE: Yellowstone County's enthusiastic support for the funding of Laurel Depot Apartments in Laurel

Dear Pat,

We are writing to support the funding and building of Laurel Depot Apartments by GL Development. Low Income Housing Tax Credits are essential to making this very necessary project come to fruition.

These twenty-four apartments for families will provide a vital resource for many low-income people in the Laurel area of Yellowstone County.

Laurel Depot will also be perfect for our County's workforce households – teachers, clerks, nurses, wait people, laborers, local government staffs – as well as retirees, all the people who in so many ways support our communities through their activities.

Mayor Tom Nelson of Laurel said it well, and we echo his sentiments:

“To my knowledge, the City of Laurel has not had an affordable housing tax credit project for 18 years. Due to the proximity of Billings and the expensive rental market in Billings, Laurel has seen an increase in demand for affordable housing. Frankly, there is a substantial need and very few options. I reviewed the proposed Laurel Crossing project and without hesitation support your efforts.”

We concur, the need throughout our County for affordable housing is substantial, especially with our consistently growing population and the reach of Billings into neighboring bedroom communities.

We wholeheartedly support the application by GL Development for the funding and construction of Laurel Depot and look forward to celebrating its presence.

Thank you for your consideration.

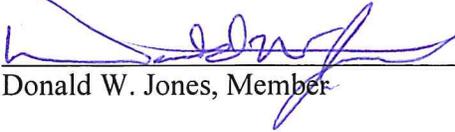
Sincerely,

BOARD OF COUNTY COMMISSIONERS  
YELLOWSTONE COUNTY, MONTANA



---

Denis Pitman, Chairman



---

Donald W. Jones, Member



---

John Ostlund, Member

BOCC/emw

**From:** [Winona Neal](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Against: Ward 1 Proposed Property Funding for Jackson St Development Billings MT  
**Date:** Saturday, September 12, 2020 2:12:50 PM

---

September 12, 2020

To Whom it may concern,

I am against and **do not support the request** to build additional housing in the Jackson St Development. Reasons are as follows.

1. Too much traffic: Every day there are tons of vehicles driving down our street driving 5 to 10 miles over the speed limit. To many children have almost been killed by this. We have called the Authorities many times for years and nothing has been done. They fly around the corner from Jackson st and the gravel road and have spun out ended up in people's yard and rocks flying everywhere. We need to keep our neighborhoods and children safe.
2. Drug traffic: There are enough homes in the area with a lot of drug traffic. Every day a lot of us worry about our children walking home from school or playing in their yard due to these issues. I have lived here for over 20 years and nothing has been done to stop these issues.
3. More people wandering in your yard and on your property, (have had a few issues with this already. Had a guy walk into a neighbor's home he undressed on his porch and walked in the home in disposed. He was high on something bad did not know where he was or anything. Started trying to get into other homes on this street as well. He was finally removed by officers before anyone was hurt. We all already must keep our doors locked because of this, we do not need more traffic or crime. We need to keep our families, and children safe.

So, **NO I DO NOT SUPPORT THIS.** All this will do is as stated add more traffic on our street, drugs in our neighborhood, and more crime.

Sincerely

Nona

[Sweetlisarose72@gmail.com](mailto:Sweetlisarose72@gmail.com)

September 12, 2020

To Whom it may concern,

We're living in a crime free neighborhood. The only problem we have are speeding traffic down our streets and that is bad enough. A lot of the time they are not driving 5-10 MPH over the speed limit. I have seen vehicles in excess of 70-80 MPH. We have called the police department and never get patrolled that much. We do not need drug problems, or vandalism. Nothings perfect but if we add another apartment complex in things could be a lot worse than they are now.

Sincerely,

Dale Kiel

[DKiel623@gmail.com](mailto:DKiel623@gmail.com)

**From:** [Rick Wingerter](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Apartments on Jackson, Billings Mt.  
**Date:** Friday, September 18, 2020 4:18:53 PM

---

Hello Kellie,

My name is Rick Wingerter, me and my wife live on Hillview Lane, one block West of Jackson. We are almost behind the vacant lot where they want to build a bunch of Apartments.

We have a lot of low-rent and multi-family housing in this area of town. We see a lot of traffic and congestion from them. I think to add this many more would be devastating to our area.

We are very much against this project. It sounds to me like someone is trying to make a quick buck off of taxpayers money. We're asking for your help to stop this project.

Thank you very much and God Bless you,

Rick & Lora Wingerter

Rick & Lora Wingerter 416 Hillview Lane Billings, Montana 59101 Phone: (406) 259-3300

**From:** [Bill Hope \(SFC\)](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Jackson Street Proposed Housing Project  
**Date:** Friday, August 14, 2020 6:21:15 PM

---

Dear Ms. Guariglia:

I am writing you about the 39-unit lower income housing development proposed for Jackson Street here in Billings. This would be a horrible addition to our south side neighborhood for a number of reasons. Are you read to hear them? Here we go!

1. The area is already deluged with lower socioeconomic housing. The “row houses” are right across the street, and so is government housing.
2. Jackson Street is, well, a highway. They have double lined it (to give you some idea) so people won’t pass each other when driving, which, incidentally, doesn’t work. Jackson is a connecting street between State Avenue and King Avenue East, both of which are major arteries. Massive amounts of traffic use Jackson Street to get to Sam’s Club and Cabela’s on King Avenue East, as well as to get to the Interstate Highway. I have lived at 518 Jackson since 1974 and the traffic is going ALL NIGHT LONG, 24-7.
3. We don’t need more traffic on Jackson Street! A 38-unit housing development would add huge amounts of traffic, adding more danger to an already unsafe city street.
4. Four schools are in close proximity to Jackson Street: Orchard Elementary, Riverside Middle School, Newman Elementary, and Ponderosa Elementary. Children, as well as adults, use Jackson Street to get to school. The increased enrollment in these schools would lower the quality of education, AND further crowd the schools---NOT what we need to control Covid 19. Our kids deserve better than that.
5. The housing development would have its traffic entering **and** exiting via Jackson Street.
6. There is lots of crime in the area, including narcotics, theft and human trafficking. I’ve had my home burglarized twice and my truck stolen right out of my driveway. I tell my friends that I live in the safest place in town---the cops are down there all the time! Ask any Billings policeman or any Yellowstone Count Sheriff’s officer; they will tell you all about Jackson Street and the crime that takes place there, and about the huge traffic problem.
7. Lower socioeconomic housing projects foster crime. They also generate lots of trash and litter which is a huge problem now. We do not need more.
8. There are many other areas where this development could be built. The west end of Billings has lots of area as does Billings Heights. The development could be built closer to the area of malls, theaters, and shopping centers. We don’t have those types of stores here on the South Side.
9. Low cost housing units stigmatize neighborhoods as “hoods”, ghettos or tenements, and frequently end up that way. Why should poor people have to live *only where there are already lots of poor people?*
10. Property values in the area will be lowered if this housing development goes through. There are many of us in the neighborhood who take great pride in our property and we also pay very high taxes. We do not wish to have our property values destroyed.
11. Neighbors and I have a petition signed by over 100 area residents that states WE DO NOT WANT THIS HOUSING DEVELOPMENT! We have lived there a long time and should have heavy “say” in this matter.

12. The 3.6 acres under consideration could be "*Green Spot*", a community area for people to relax among green grass and trees with picnic tables. The acreage is bordered by water on its north and south sides, and could be developed into something really nice employing its natural qualities since lots of wildlife use the area; these include Canada geese, mallard ducks, mule deer, songbirds, great blue herons, various songbirds, rabbits and squirrels. The children and their parents in this area have nowhere GREEN to go in the neighborhood. Let's think about this and put the housing development SOMEWHERE ELSE. "*Green Spot*" can happen. Where there's a will, there's a way.

Ms. Guariglia, thank you for reading all this! I'm sure you have enough to do already. Please call me at home: 406-259-6718, if you wish to speak with me, or, I could meet you at the proposed area with my city alderman if you wish. Meanwhile, I plead with you NOT to allow the proposed housing development.

Sincerely,

Bill Hope

518 Jackson Street

Billings, Montana 59101

**From:** [Rick Eastman](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Jackson development  
**Date:** Tuesday, September 15, 2020 6:31:12 PM

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KELLIE,

Hi, as property owner in this area I am against this development. The city cannot even keep up with trash disposal in the current townhouses. The police are struggling to keep up with the crime and more houses more crime. Our school are also overloaded. Please consider this carefully.

Thank you, Rick Eastman

**From:** [Austin Eastman](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Jackson Development  
**Date:** Tuesday, September 15, 2020 6:36:26 PM

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Kellie Guariglia,

I am a long time resident of the south side. Born and raised in the area of discussion. I am against this housing development. Our schools were overcrowded when I attended and I am being told they are at capacity. This makes schools unsafe and no one learns, especially now with social distancing. I am a firm believer that this will last at least two more years. Also, there is a large ditch in the area and it will be a safety hazard for the children so close by.

Thank you for your consideration regarding this matter.  
Sincerely,  
Austin Eastman

**From:** [Trevor Eastman](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Jackson Street development  
**Date:** Tuesday, September 15, 2020 5:41:09 PM

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Ms. Guariglia,

I would like to state my views on this project. Our schools continue to be overcrowded in this area. This development will add to the overcrowding. It will also increase the crime and traffic in the area, this is already a high crime area. The police and fire are asking for more money, which means less help for the south side if they don't get the funds.

Please stop this from moving forward.

Thank you for your time.

**~Trevor Eastman~**

**From:** [Sylvia Basnett](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Jackson Street Development  
**Date:** Tuesday, September 15, 2020 2:49:40 PM

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I am herewith advising I am against the Jackson Street Development. Thank you so much for your time and dedication to the City of Billings! I live at 4129 Vaughn Lane, 59101. I am thinking it would be nice if money could somehow be infused in the properties now existing on Jackson Street that are in such disrepair – so sad!

Thank you,

Sylvia Basnett, Legal Assistant

[sbasnett@brownfirm.com](mailto:sbasnett@brownfirm.com)

**Guy W. Rogers, Jon A. Wilson, and Brett C. Jensen**

**BROWN LAW FIRM, P.C.**

315 N. 24th Street | PO Drawer 849 | Billings, Montana 59103-0849

Phone: 406.248.2611 | Fax: 406.248.3128 | Direct Dial: 406.247.2819

**From:** [Kerri Tallerico](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Jackson Street Development  
**Date:** Sunday, September 13, 2020 3:04:25 PM

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Hi Kellie,

I would just like to let you know how I feel about the Jackson Street Development. Please do not allow this to happen by giving them tax credits. This area of the south side cannot support 38 units. Our schools are at near full capacity. A beautiful new school was just put in on the heights - it would be a perfect place for new apartments. The increase in traffic and crime will **tax** our already overburdened police and fire departments. There is also the matter of the large ditch. Is there money to cover that as it will be a "draw" to any young children. (Another huge safety issue)?

Thank you,  
Kerri Tallerico

## Guariglia, Kellie

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**From:** Barb <bprewett@bresnan.net>  
**Sent:** Sunday, September 27, 2020 3:05 PM  
**To:** Guariglia, Kellie  
**Subject:** [EXTERNAL] Jackson Street Development

Kellie:

I am against the Jackson Street Development. I feel that the increased traffic on Jackson Street will be dangerous for our children walking to and from Orchard School. Also when they walk to the Boys and Girls Club on Orchard or the park on Hallowell. The schools are at their capacity now.

The crime rate is also high in this area. Adding 38 additional rental units will not only add to the population of the area it will add to the crime rate, litter and traffic.

I understand that some of these units will be for elderly or special needs individuals, I feel that they will be at a risk in living there – just because they have to depend on someone to help them. This is not a place where I would want an elderly person or a special needs person to live by themselves.

Please consider these things before you award any funds or tax credits to a project that is not conducive to this area. We do need affordable housing in Billings, just not this many units in one place In our area. Maybe they could cut the number of units in half.

Thank you for your time.

Barbara Prewett  
310 S. Billings Blvd.  
Billings MT 59101  
406 679-4395



# CITY OF BILLINGS

**BILL COLE, MAYOR**

**P.O. BOX 1178  
BILLINGS, MONTANA 59103  
(406) 657-8296  
FAX (406) 657-8390  
coleb@ci.billings.mt.us**

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October 1, 2020

Mary S. Bair  
Multifamily Program Manger  
Montana Board of Housing  
301 S. Park Avenue  
P.O. Box 200528  
Helena, MT 59620-0528

Re: Request for comments -- MRM Unified Campus and Jackson Court

Dear Ms. Bair:

This letter is provided in response to your letter of August 7, 2020 requesting “any comments you may have regarding the [above-referenced] project(s).” I appreciate the opportunity to provide further information and input relating to these projects, subject to the conditions and limitations described in the following paragraph.

First, this letter only reflects my personal thoughts and is not in any way intended to speak for the Billings City Council, city staff, or any other person or department associated with the City of Billings as I am not authorized to speak on behalf of anyone else and the foregoing have not reviewed or approved this letter. Second, it is possible that either or both of these projects might someday come before the Billings City Council for land use or other regulatory approval, and, if that occurs, nothing in this letter should be interpreted to suggest what my personal views might be relative to any such application, if one were submitted. I am and will remain impartial in reviewing the merits and challenges associated with these projects.

Both the MRM Unified Campus and Jackson Court projects are aimed at addressing a significant shortage of affordable housing in Billings. Currently more than 3,000 people are on the waiting list for affordable housing maintained by the Housing Authority of Billings. As in many other Montana communities, population growth, the high cost of new construction, deterioration of older housing stock, zoning restrictions, and other factors continue to drive up the cost of residential housing, especially rental units. When that reality is combined with per-capita income that trails far below most of the country, the result is an affordability gap that increasingly puts reasonably-priced housing outside the reach of many Billings residents, especially racial and ethnic minorities.

*Billings Pride:  
City-wide*

The Montana Rescue Mission (“MRM”) has been providing housing, help, and hope for the homeless population in Billings for more than 100 years. MRM shelters more than 1200 different people every year thanks to its strong leadership, a solid donor base, and broad community support. Although MRM’s focus typically has been on providing congregate housing for those in the most severe need, their Unified Campus concept will provide a variety of housing options and services for many different groups. MRM is located on historic Minnesota Avenue, which borders our downtown and provides a major accessway to the South Side Neighborhood. The South Side is a low-income area that has struggled for many years but is now undergoing modest redevelopment, especially in the vicinity of the MRM property. The MRM Unified Campus will provide significant momentum for an area that is ripe for revitalization.

The Jackson Court project is located in the center of the South Side Neighborhood. Historically one of the oldest and most economically-challenged parts of Billings, the South Side has enjoyed a slow but steady upward trajectory in recent years. Streets and utilities have been improved; abandoned properties are being torn down; and several new housing projects have been completed here in recent years. The vacant 4-acre or so parcel on Jackson Street that is the location of the Jackson Court project is a prime candidate for development. The surrounding area is economically stable, served by public transportation, has nearby schools and a large park, and is roughly a mile from the edge of downtown. Typical sale prices for houses adjacent to the parcel range from approximately \$160,000 to \$200,000. Like other parts of the South Side, the area does not have walkable access to groceries as the closest grocery store is more than a mile away.

My understanding is that the Jackson Court developer proposes to build approximately 38 multi-unit townhomes. In addition to increasing the supply of affordable-housing, the new construction would likely be an economic stimulus and morale-booster for the South Side, hopefully encouraging further redevelopment. However, many neighbors have expressed opposition to the project based on various concerns, including, but not limited to: increased traffic on Jackson Street; loss of existing “green space”; school capacity; reduction of property values; increased crime; unfair concentration of low-cost housing in the area, etc. It may be possible to mitigate some (but perhaps not all) of these impacts through the special review zoning process that allows our local government to impose reasonable conditions on development. I believe the developer has had several meetings with the neighbors to get input on possible modifications that might reduce the number of objections from some of the neighbors.

Thank you for your work on these and other valuable projects around Montana.

Respectfully,



William A. Cole, Mayor  
City of Billings

JON TESTER  
MONTANA

COMMITTEES:

APPROPRIATIONS  
BANKING  
INDIAN AFFAIRS  
VETERANS' AFFAIRS  
HOMELAND SECURITY AND  
GOVERNMENTAL AFFAIRS

SENATE HART BUILDING  
SUITE 311  
WASHINGTON, DC 20510  
202-224-2644

INTERNET:  
<http://tester.senate.gov/contact>

# United States Senate

August 4, 2020

Cheryl Cohen, Executive Director  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Dear Ms. Cohen:

I write in support of the applications for Low-Income Housing Tax Credits (LIHTC) to develop new housing in Billings, Montana and rehabilitate existing housing in Havre, Montana.

The Jackson Court and Highland Manor projects in Billings and Havre, respectively, offer a unique structure using nine percent credits to develop new housing and leverage four percent credits to rehabilitate existing housing and preserve USDA RD rental assistance. Jackson Court LLLP plans to construct 38 new apartments in Billings with a combination of competitive nine percent LIHTC and HOME funds. Highland Manor 4 Residences LLLP plans to renovate 32 apartments in Havre with a combination of four percent LIHTC and HTF funds. This project will secure the USDA rental assistance for another 40 years, renovate 32 apartments, construct 38 new apartments, and address housing needs in two Montana communities by tapping an underutilized resource as well as HUD's HOME Investment Partnerships Program and National Housing Trust Fund resources to deliver an efficient and effective use of LIHTC and HUD resources. Jackson Court's 38 new apartments in Billings will offer 20 one-bedroom, twelve two-bedroom, and six three-bedroom apartments. It will also include a management offices space, play area for children and, if the budget allows, a community building with a community kitchen, and shared facilities. Additionally, they are reaching out to local non-profits to offer educational classes, free medical services, the provision of meals on wheels, and more to Jackson Court's future residents. Highland Manor, in Havre, needs ADA upgrades, energy efficiency improvements, new doors and windows, and new finishes and fixtures.

Thank you for your attention to this application. If I can provide any additional information, please do not hesitate to contact me. I would also appreciate you informing my office of the eventual decision on this application.

Sincerely,



Jon Tester  
United States Senator

BOZEMAN  
(406) 586-4450

BUTTE  
(406) 723-3277

GLENDIVE  
(406) 365-2391

GREAT FALLS  
(406) 452-9585

HELENA  
(406) 449-5401

KALISPELL  
(406) 257-3360

BILLINGS  
(406) 252-0550

MISSOULA  
(406) 728-3003

**RECEIVED**

**SEP 14 2020**

**MDOC HOUSING**

TO: Montana Board of Housing  
ATTN: Kellie Guariglia

I, Frank Fuhrman and 93 other residents are opposed to the subdivision complex (Jackson Court) proposed for Billings, MT

The reasons being are:

**Safety Issue #1**

The proposed Jackson Court complex consisting of 38 apartments would inflict an enormous amount of vehicles = 76 vehicles, not including family and friends.

The infrastructure in this area is not complete. The streets are gravel, no sidewalks, no curbs or gutters. The roads and sidewalks are only half complete on Hallowell and Jackson. This is very detrimental for the children and other pedestrians walking on all these roads. There is also the issue when they have baseball games at Optimist Park. The games bring in between 75 to 125 extra vehicles that park on Hallowell Street.

**Safety Issue #2**

We have a high density population in this area already and a substantial amount of crime, drugs, vandalism in this area and surrounding neighborhoods. If this complex, Jackson Court, were to be constructed, we feel this would only add to the crime activity. Our Billings Police Force is already overburdened and understaffed, the police cannot answer all the calls around here already.

**Issue #3**

The Density of the apartments and residents in this area is already high. Low income and government housing, already exists on the east side of Jackson Street across from the proposed Jackson Court apartments

**Issue #4**

Litter in this area is already reprehensible from people throwing out trash on our streets from cars going by

**Issue #5**

Since this complex is right next to Kratz drain (an open ditch) this is another safety issue for the residences of the proposed Jackson Court. Would need a culvert installed and closed up

## **issue #6**

Property values would be lowered if this Jackson Court goes in. We take pride in our houses and property and we also pay a substantial amount in taxes.

### **Closing Statement**

I Frank Fuhrmann would like the Montana Board of Housing to deny giving federal tax credit financing to GL Development for the use of constructing Jackson Court Apartments. Our covenants here state that there would be only family owner occupied homes only. Our neighborhood surrounding the proposed Jackson Court project contains single family residences to the North, South and West. The density to the east is full of low income affordable apartments already.

In the 25 years we have lived here the increase in crime and extra vehicles has already had a detrimental affect on our neighborhood.

We fear if this complex is built it will add more traffic and more crime to the area and jeopardize our safety and for the residents who already live here.

Another major rental unit in a single family owner occupied houses with gravel roads and limited access would indeed have a major negative impact here.

GL Developers is not looking out for the residents in this area, and do not care about affordable housing, but only for the profit of themselves and the company.

From; Frank Fuhrmann  
433 Hillview Lane  
Billings, MT 59101  
406-855-0721

Enclosed in this packet is some of the pages codes from the Yellowstone County Zoning Regulations, maps showing existing apartment buildings, and existing roads. The petition of signatures from the residents who are against this project ( Jackson Court Apartments), and 3 letters from residents. If you or any of the members of the MBOH have any questions, please feel free to give me a call. Thank you for your time.

Sincerely,

A handwritten signature in cursive script that reads "Frank Fuhrmann". The signature is written in black ink and has a long horizontal line extending to the right.

09-11-2020

\*Chicken Hens Allowed See Section 27-607

Sec. 27-307. - Adoption of Standard Industrial Classification Manual, 1987.

There is adopted by the board of county commissioners for the purpose of classifying the industries set forth in section 27-306, the whole 1987 Edition of the Standard Industrial Classification Manual, published by the Executive Officer of the President, Office of Management and Budget, of which manual one copy is now filed in the offices of the county clerk and recorder, and the same is adopted and incorporated as fully as if set out at length in his chapter, and from the date on which this Resolution is adopted said manual shall take effect.

Sec. 27-308. - Area, yard and height requirements—Residential.

ZONING REQUIREMENTS	ZONING CLASSIFICATION DISTRICTS												
	Agricultural Open Space	Agricultural Suburban	Residential 15,000	Residential 9,600	Residential 8,000	Residential 7,000 Restricted	Residential 7,000	Residential 6,000 Restricted	Residential 6,000(c)	Residential 5,000	Residential Multi-Family	Residential Multi-Family - Restricted	Residential Manufactured Home
Minimum Lot Area Per Dwelling Unit: (a) (b)													
One Unit	10A	1A	15,000	9,600	8,000	7,000	7,000	6,000	6,000	5,000	6,000		6,000
Two Units (attached or detached)					10,000		9,600		7,000	8,000	7,000		
Three Units (attached)									8,500		8,500		
Four Units (attached)									10,000		10,000		
Five Units (attached)									11,500		11,500		
Six Units (attached)									13,000		13,000		
Seven Units (attached)									14,500		14,500		
Eight Units (attached)									16,000		16,000		

For the Grisey Subdivision, there would have to be a Plat Change, to accommodate the buildings proposed for the Jackson Court Apts. by GL Development. A Special Review would have to be done and then A Public Hearing. Attached is a copy of Grisey Subdivision and proposed buildings.



Titles and Description of Industries	Agricultural - Open Space	Agricultural - Suburban	Residential - 15,000	Residential - 9,600	Residential - 8,000	Residential - 7,000 Restricted	Residential - 7,000	Residential - 6,000 Restricted	Residential - 6,000	Residential - 5,000	Residential Multi-Family	Residential Multi-Family - Restricted	Residential Manufactured Home
SR - Special Review A - Allowed													
Dwellings:													
Single-family	A	A	A	A	A	A	A	A	A	A	A	A	A
Two-family					A		A		A	A	A	A	
Multiple-family									SR		A	A	
Manufactured Homes													
Class A	A	A	A										A
Class B	A	SR	SR										A
Class C	SR	SR	SR										A
Modular Homes	A	A	A	A	A	A	A	A	A	A	A	A	A
Farm Tenant Houses	A												
Emergency Services, including Fire Stations and Ambulance Services	SR	SR	SR	SR	SR	SR	SR	SR	SR	SR	SR	SR	SR
Extractive Industries:													

*Special Review and Public Comment Meeting*





- (2) Deny the application.

The county zoning commission shall submit its recommendations in writing along with a statement indicating its reasons for the recommendation to grant, deny, or allow withdrawal of the amendment within fifteen (15) days following the public hearing. In no case shall the county zoning commission make a recommendation that an amendment be granted for an amendment that was not legally advertised.

In making its recommendation to the board of county commissioners for an amendment to the official map or text of this chapter, the county zoning commission shall consider, among other things, the following:

- (1) Whether the new zoning is designed in accordance with the growth policy;
  - (2) Whether the new zoning is designed to secure from fire and other dangers;
  - (3) Whether the new zoning will promote public health, public safety and general welfare;
  - (4) Whether the new zoning will facilitate the adequate provision of transportation, water, sewerage, schools, parks and other public requirements;
  - (5) Whether the new zoning will provide adequate light and air;
  - (6) Whether the new zoning will effect motorized and nonmotorized transportation;
  - (7) Whether the new zoning will be compatible with urban growth in the vicinity of cities or towns;
  - (8) Whether the new zoning considers the character of the district and the peculiar suitability of the property for particular uses;
  - (9) Whether the new zoning will conserve the value of buildings;
  - (10) Whether the new zoning will encourage the most appropriate use of land throughout Yellowstone County; and
  - (11) Whether the new zoning will, as nearly as possible, be compatible with the zoning of nearby cities and towns.
- (e) *Board of county commissioners action.* Notice of the board of county commissioners public hearing shall be published once a week for two (2) weeks in a newspaper of general circulation. The notice shall contain the time, date and place of the board of county commissioners public hearing, the boundaries of the proposed district, the general character of the proposed zoning district or regulations and that the proposed zoning regulations or district boundary change are on file for public inspection at the office of the county clerk and recorder. Before taking any action on an application for an amendment to the official map, or amendment to the text of this chapter the board of county commissioners shall first consider the findings and recommendations of the county zoning commission. In no case shall the board approve an amendment for a classification other than the one advertised. The board shall:
- (1) Approve the application;
  - (2) Deny the application;
  - (3) Allow withdrawal of the application; or
  - (4) Delay action on the application for a period not to exceed thirty (30) days.

**Sec. 27-1509. - Special review by county zoning commission.**

- (a) *General.* Although each zoning district is primarily intended for a predominant type of use, there are a number of uses which may or may not be appropriate in a particular district depending upon all the circumstances of the individual case. For example, the location, nature of the proposed use, the character of the surrounding development, traffic capacities of adjacent streets and potential environmental effects, all may indicate that the circumstances of the development should be individually reviewed. It is the intent of this chapter to provide a system of review of such uses so that

Would need impact study of traffic  
in the area

the community is assured that the uses are compatible with their locations and with surrounding land uses, and will further the purpose of this chapter and the objectives of the comprehensive plan.

- (b) *Application procedure.* An application for a special review may be submitted by the property owner, contract purchaser or his/her authorized agent. Such application shall be filed with the zoning coordinator and shall be submitted under the following conditions:
- (1) The application shall include, but not be limited to, the following information:
    - a. A legal and general description of the tract(s) upon which the special review use is sought;
    - b. A map showing the dimensions, acreage and location of the tract(s);
    - c. The names and addresses of the owner(s) of the tract(s) and his/her authorized agent, if any, along with the recorded property owner's signature;
    - d. A certified list of the names and addresses of the owners of property within a radius of three hundred (300) or more feet, as determined by the zoning coordinator, of the exterior boundaries of the tract(s);
    - e. Gummed mailing labels with the names and mailing addresses typed or printed neatly of all of the property owners indicated on the certified list;
    - f. A site plan showing major details of the proposed development including but not limited to: the location of proposed and existing buildings and structures; off-street parking and loading; service and refuse areas; means of ingress and egress; landscaping, screening, signs and open space areas;
    - g. The application must be accompanied by the payment of all applicable fees; and
    - h. Any other information the applicant believes will support his/her request or other information as requested by the zoning coordinator or planning department.
  - (2) An application may be withdrawn or amended at any time prior to the publication of the legal advertisement for the public hearing before the county zoning commission. After legal notice for the county zoning commission public hearing has been published, the request for withdrawal shall be submitted to the planning department office at least twenty-four (24) hours prior to the public hearing. The county zoning commission may allow withdrawal of the application, after advertisement of the zoning commission public hearing has been published, by a majority vote of the members present, without prejudice with respect to the twelve (12) month waiting period after the application has first been submitted. However, no application shall be allowed to be withdrawn more than once within the twelve (12) month period after the application shall have first been submitted.
  - (3) An applicant may request a delay for a period not to exceed thirty (30) days on the hearing of his/her application before the county zoning commission. The request for the delay and reasons must be submitted in writing to the planning office or chairperson of the county zoning commission twenty-four (24) hours in advance of the public hearing. Approval of a delay shall require a majority vote of the members present, without requiring county commission approval of the delay. Only one (1) such delay shall be allowed on any application.
  - (4) The application must be submitted, together with all applicable fees, to the zoning coordinator twenty (20) days prior to the date of the public hearing.
- (c) *Planning department action.* The zoning coordinator, upon receiving an application for a special review use, shall do the following:
- (1) Consult with other departments of the county to fully evaluate the impact of the use contemplated under the special review application upon public facilities and services;
  - (2) Study each application with reference to its appropriateness and effect on existing and proposed land uses, and its correspondence with the comprehensive plan;

- (3) Advertise notice of the application in a newspaper of general circulation fifteen (15) days in advance of the date of the county zoning commission public hearing. The notice shall contain the time, date and place of the county zoning commission public hearing;
  - (4) Notify, by mail, the applicant and/or his/her authorized agent, of the time, date and place of the public hearing five (5) days in advance of that date;
  - (5) Notify the property owners, by mail, within three hundred (300) feet of the exterior boundaries of the tract(s) subject to the special review of the time, date, place and proposed use at least fifteen (15) days prior to the public hearing date. The zoning coordinator may notify property owners within a distance greater than three hundred (300) feet if he/she determines that the proposed use would be such as to have a substantial environmental impact on the surrounding land uses;
  - (6) Place notice of the public hearing on the property subject to the special review fifteen (15) days in advance of the public hearing; and
  - (7) Report his/her conclusions and findings, in writing, to the county zoning commission, which report shall become a matter of public record.
- (d) *County zoning commission action.* The county zoning commission shall consider each application in accordance with the provisions of this chapter, and at a public hearing at which time the application has been legally advertised. Each application shall be presented to the county zoning commission, by the zoning coordinator or his/her designee, together with his/her conclusions and findings on the matter. The county zoning commission may, by a majority vote of the members present, delay action for a period not to exceed thirty (30) days, without prejudice to the applicant. A written report of the commission's decision and recommendation and the zoning coordinator's report shall be submitted to the board of county commissioners.

The county zoning commission shall make a recommendation to the board of county commissioners to:

- (1) Approve the application;
- (2) Conditionally approve the application; or
- (3) Deny the application.

Recommendations from the county zoning commission shall be based on findings of fact and shall be transmitted to the applicant, or his/her agent and the board of county commissioners within fifteen (15) days of the date of the public hearing before the commission.

Before approving a special review use, the county zoning commission shall find that the contemplated use:

- (1) Complies with all requirements of this chapter;
- (2) Is consistent with the objectives and purposes of this chapter and the comprehensive plan; and
- (3) Is compatible with surrounding land use or is otherwise screened and separated from adjacent land in such a way as to minimize adverse effects.

Further, the county zoning commission shall consider and may impose modifications or conditions concerning, but not limited to the following:

- (1) Street and road capacity;
- (2) Ingress and egress to adjoining streets;
- (3) Off-street parking;
- (4) Fencing, screening and landscaping;
- (5) Building bulk and location;
- (6) Usable open space;
- (7) Signs and lighting; and/or

←(8) Noise, vibration, air pollution and similar environmental influences.

- (e) *Board of county commissioners action.* Notice of the board of county commissioner's public hearing shall be placed in a newspaper of general circulation. The notice shall contain the time, date and place of the board of county commissioners public hearing. Before taking any action on an application for a special review use, the board of county commissioners shall first consider the findings and recommendations of the county zoning commission. In no case shall the board approve a special review use other than the one advertised. The board shall:
- (1) Approve the application;
  - (2) Conditionally approve the application;
  - (3) Deny the application;
  - (4) Allow withdrawal of the application; or
  - (5) Delay the application for a period not to exceed thirty (30) days.

Sec. 27-1510. - County board of adjustment.

- (a) *Created.* There is hereby created a Yellowstone County board of adjustment consisting of five (5) members residing on property, any part of which lies within the unincorporated jurisdictional area of this chapter. The members are to be appointed by the board of county commissioners for a term of two (2) years and the terms of the members shall be staggered so that a minimum number of terms shall expire in any one (1) year.
- (b) *Proceedings.* Meetings of the county board of adjustment shall be scheduled at a regular time each month and special meetings may also be called by the chairperson. The chairperson may cancel the regular monthly meeting if no matters are pending for the board's consideration. The chairperson, or in his/her absence, the acting chairperson may administer oaths and compel the attendance of witnesses. All meetings shall be open to the public. In exercising its powers and duties under this chapter, not less than three (3) members of the board shall constitute a quorum.

The board of adjustment shall keep minutes of its proceedings, showing the vote of each member, or if absent or failure to vote, indicating such fact. The board shall keep records of its examinations and other official actions, all of which shall be public record and shall be filed in the office of the Yellowstone County board of planning, with copies forwarded to the board of county commissioners and zoning coordinator within thirty (30) days. The official minutes of the board's proceedings shall be signed by the chairperson or acting chairperson. The decision of the board shall become effective immediately, unless otherwise directed by the board. The board shall adopt bylaws for the conduct of its affairs and responsibilities under this chapter.

- (c) *Hearing, appeals, notices.* Appeals to the county board of adjustment may be taken by any person aggrieved or by any office, department or bureau of the county affected by any decisions of the administrative officer. Such appeal shall be taken within a reasonable time, not to exceed thirty (30) days, by filing a notice of appeal specifying the grounds thereof with the officer from whom the appeal is taken and with the county board of adjustment. The officer from whom the appeal is taken shall forthwith transmit to the board all papers constituting the record upon which the action appealed was taken.

The county board of adjustment shall fix a reasonable time for the hearing of appeal, not to exceed thirty (30) days, give public notice thereof, as well as due notice to the parties in interest, and render a decision within a reasonable time not to exceed ten (10) days thereafter. At the hearing any party may appear in person, by agent or attorney.

- (d) *Appeals, stay of proceedings.* An appeal stays all proceedings in furtherance of the action appealed from, unless the officer from whom the appeal is taken certifies to the county board of adjustment, after the notice of appeal shall have been filed with him/her, that by reason of facts stated in the certificate, a stay would in his/her opinion, cause imminent peril to life or property. In such cases, proceedings shall not be stayed other than by a restraining order which may be granted by the county board of

Clevenger Ave

Clevenger Ave



Jewish Synagog



Monroe St

Vaughn Ln

Vaughn Ln

Vaughn Ln

Vaughn Ln

Hallowell Ln

Hillview Ln

Jackson St

Kratz Ln

Byrd St

proposed  
Jackson Court Site  
X

Mitchell Ave

Mitchell Ave

Optimist Park

Hallowell Ln

Hillview Ln

Jackson St

Byrd St

Morgan Ave

Morgan Ave

Morgan Ave

Ryan Ave

Ryan Ave

Ryan Ave

Jackson St

Phillip St

Phillip St

Phillip St

Phillip St

Google

Hillview Ln

Siris  
Billings

Map data ©2020 Google 200 ft

Gravel Roads

Asphalt Only

Asphalt and Incomplete  
Sidewalks - One Side Only

1.  $AB \parallel CD$

2.  $AD \parallel BC$

3.  $AB \perp BC$

4.  $AD \perp BC$

5.  $AB \perp AD$

6.  $AD \perp AB$

7.  $AB \perp CD$

8.  $AD \perp CD$

9.  $AB \perp AD$

10.  $AD \perp AB$

11.  $AB \perp CD$

12.  $AD \perp CD$

13.  $AB \perp AD$

14.  $AD \perp AB$

15.  $AB \perp CD$

16.  $AD \perp CD$

17.  $AB \perp AD$

18.  $AD \perp AB$

19.  $AB \perp CD$

20.  $AD \perp CD$

21.  $AB \perp AD$

22.  $AD \perp AB$

23.  $AB \perp CD$

24.  $AD \perp CD$

25.  $AB \perp AD$

26.  $AD \perp AB$

27.  $AB \perp CD$

28.  $AD \perp CD$

29.  $AB \perp AD$

30.  $AD \perp AB$

31.  $AB \perp CD$

32.  $AD \perp CD$

33.  $AB \perp AD$

34.  $AD \perp AB$

35.  $AB \perp CD$

36.  $AD \perp CD$

37.  $AB \perp AD$

38.  $AD \perp AB$

39.  $AB \perp CD$

40.  $AD \perp CD$

41.  $AB \perp AD$

42.  $AD \perp AB$

43.  $AB \perp CD$

44.  $AD \perp CD$

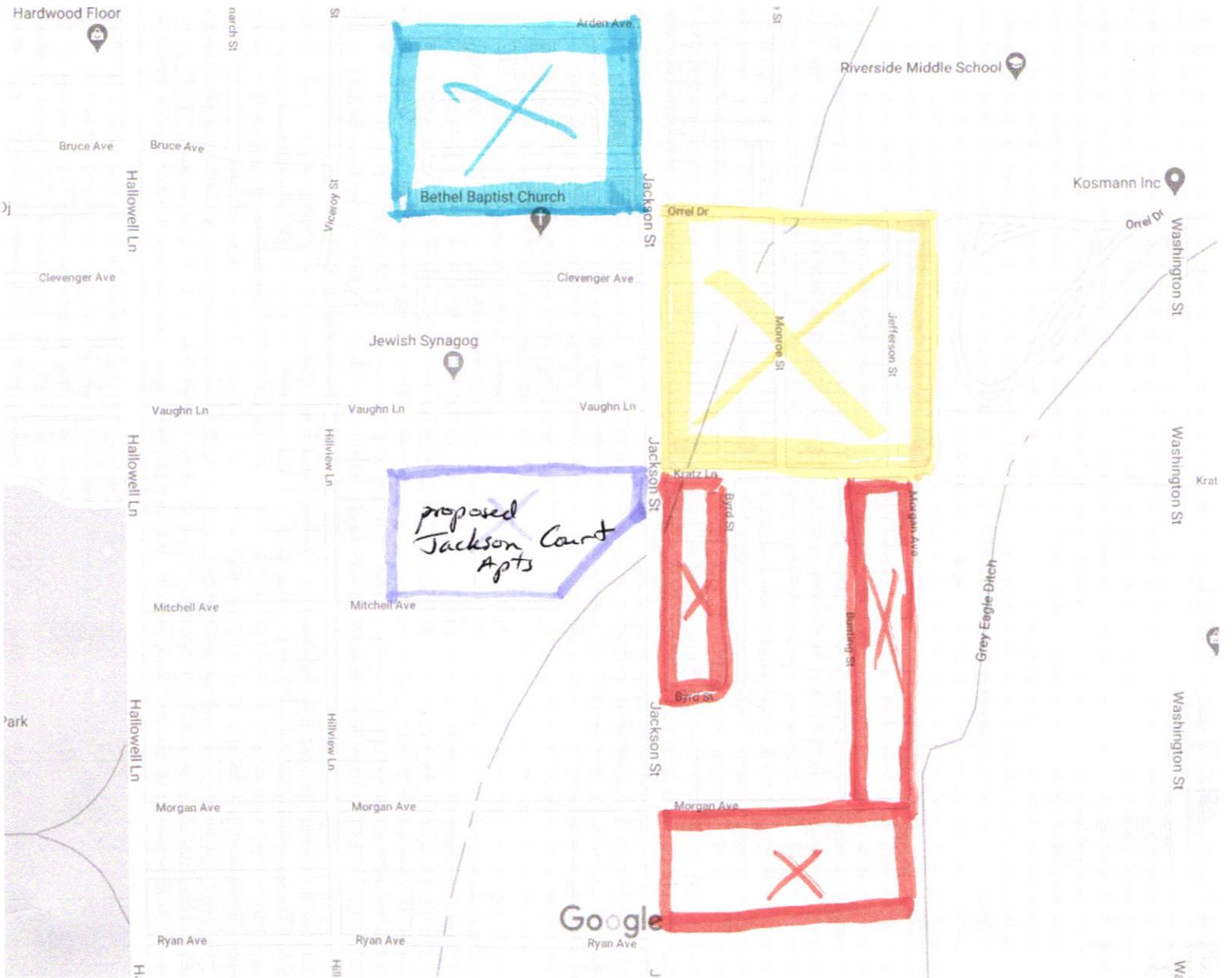
45.  $AB \perp AD$

46.  $AD \perp AB$

47.  $AB \perp CD$

48.  $AD \perp CD$

# Google Maps



Map data ©2020 Google 200 ft

Purple proposed Jackson Court Apts.

light blue Run down trailer houses

Yellow - Row Houses - Apts.

orange - Apartment - Duplexes



Letter of Intent Narrative

April 27, 2020

Montana Board of Housing  
PO Box 200528  
Helena MT 59620-0528

RE: HC-LOI (Housing Credit - Letter of Intent) **Combined Jackson Court 9% and Highland Manor 4%**

Dear Board of Housing:

This letter with attachment meets the requirements of the Qualified Allocation Plan as it relates to submission of a "Letter of Intent" and if invited will be eligible to submit a full application.

The property being submitted is as follows:

Property Name:	<b>Jackson Court</b>	<u>Highland Manor</u>
City:	Billings	Havre
County:	Yellowstone	Hill
Developer:	GL Development & Anderson Consulting Services	Echo Enterprises, LLC
General Partner Owner:	Jackson Court LLLP	Highland Manor 4 Residences LLLP
Management Company:	HDA Property Management	Syringa Property Management
HC Consultant:		
Property Type (Family/Senior):	Family	Family
Profit/Non-profit:	Profit	Profit
Minimum Set-aside:		
20/50 _____		20/50 _____
40/60 <u>  X  </u>		40/60 <u>  X  </u>
Average Income _____		Average Income _____

Property Description:

**Jackson Court 9%** will be a 38-unit new construction family project located in Billings, MT and serve as the 9% side of the scattered site 9%/4% tax credit project. Jackson Court will offer 20 one bedroom, 12 two bedroom, and 6 three bedroom homes for families in an excellent location in South Billings – close to schools, medical facilities, services, parks, grocery stores, and other opportunities. This site is properly zoned and has utilities stubbed adjacent to the site.

*This site is not properly zoned and does not have all utilities.*

**Highland Manor 4%** will involve the acquisition/rehabilitation of 32 apartments in Havre, MT (built in two phases in 1986 and 1993) and serve as the 4% side of this scattered site 9%/4% tax credit project. All 32 Highland Manor apartments offer USDA RD rental assistance through the RD 515 Loan Program, and this project's acquisition was made possible by an award of funds from of the new Multifamily Coal Trust Homes Loan program. If awarded 4% tax credits, the Coal Loan will be taken out by a USDA RD 538 loan – freeing up \$520,509 from the Coal Loan to invest in other worthy and greatly needed projects.

Updated 3/6/2020

With a fully executed buy sell in place on both properties, Billing architectural drawings complete enough to obtain preliminary construction cost estimates, and completed Highland Manor CNAs, this project is ready to proceed as soon as funding is secured.

Anticipated Amenities and justification for need:

As both the Billings and Havre mini market studies demonstrate, these communities greatly need additional investments in affordable housing. Billings needs an addition 718 homes to serve 2,177 eligible households. While 38 apartments is a small number given the overwhelming need, an investment in Jackson Court will be a critical first step in making a significant impact in the lives of this project's future residents.

In Havre, preserving Highland Manor's 32 homes with USDA RD rental assistance in a community that currently needs an additional 141 homes for 247 income and tenure-eligible households is absolutely critical. Highland Manor residents cannot afford the loss of these homes, as this would not only increase the need of additional homes to 173, it would cost the city a critical resource that, particularly in our current Covid-19 world, is absolutely critical to preventing 32 households from becoming homeless.

Currently, Governor Bullock is seeking solutions to aid vulnerable Montanans in this trying time. The Montana Housing Coalition recommended spending \$400 million to, among other things, address housing instability and provide rental assistance payments directly to landlords so families and individuals can remain housed during the period of the pandemic and job loss. Simply, this project will secure federal rental assistance at a time when Montana cannot afford to lose it.

Highland Manor will continue to offer laundry facilities in each building and will benefit from upgraded Energy Star appliances, finishes, kitchens, bathrooms, fixtures, and energy efficiency upgrades. Jackson Court will offer a community building, in-unit washer and dryers, a play area for kids, extra insulation and Energy Star appliances including dishwashers and air conditioning.

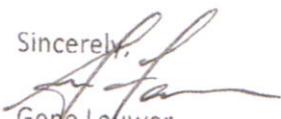
In their architectural drawings, Does not show a play area.  
If you have any questions please contact us at:

GL Development  
4799 Echo Drive  
Helena, MT 59602  
Ph: (406) 459-5332  
E: gleuwer1139@msn.com

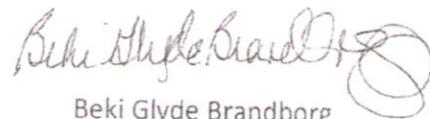
Anderson Consulting Services  
PO Box 398  
Chester, MT 59522  
Ph: (406) 390-3754  
E: lranderson@outlook.com

Echo Enterprise  
4835 Echo Drive  
Helena, MT 59602  
Ph: (406) 431-2151  
E: beki@blackfoot.net

Sincerely,

  
Gene Leuwer  
GL Development

  
Logan Anderson  
Anderson Consulting Services

  
Beki Glyde Brandborg  
Echo Enterprises, LLC

Required Attachments:

- Letter of Intent Property Information Spreadsheet
- Mini Market Study (full Market Studies will not be accepted)

(note: Font and size is set and must not be changed for letter or attachment, please limit to a maximum two pages)

Updated 3/6/2020



TO WHOM IT MAY CONCERN:

I live at 447 Hillview Lane which is between Morgan Ave. and Mitchell Avenue, 3<sup>rd</sup> house south of Mitchell Avenue and on the east side of Hillview Lane. I have owned and lived in this property for the last 26 years.

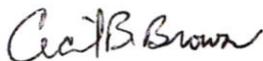
It has come to my attention that someone is proposing to build a 38-unit affordable housing complex on the property east of 433 Hillview Lane. As my work prevents me from personally attending the scheduled meeting concerning this project, I am writing this letter as an alternative.

I am strongly opposed to that kind of project being built at the proposed location. The reason is the area has not been developed yet to accommodate such a project. Most roads are not paved in the area, which also means there currently are no curbs, gutters, and sidewalks available in the entire neighborhood. With gravel roads and no infrastructure, the area is not improved to the point to accommodate the added traffic that would be traveling to and from the complex. There would only be one way in and one way out of the proposed complex. It is a gravel road and would create a substantial amount of traffic creating dust and noise in the neighborhood that would be of a nuisance.

In addition to the increased traffic, I am also concerned about the increase in crime and other nefarious activity that would infiltrate the neighborhood because of the low-income residents that type of complex would attract. There already is a similar housing complex 1 block east of Hillview which is the row-house complex on Jackson Street. That area is well known to the Billings Police Department as an area of high crime and drug activity. There have been at times gunshots on an almost daily occurrence. Fortunately, the property between Jackson Street and Hillview Lane is impeded by a ditch and field which keeps the nefarious activity out of our neighborhood. That complex is also considered an "affordable housing complex" and is one of the most crime-ridden areas in the city of Billings. Has anyone asked the BPD how they would feel to add another such complex on the south side?

I do not want to see that kind of activity in my neighborhood! It has been a decent and quiet neighborhood for the 26 years I have lived here and allowing that complex to be built would undoubtedly change our neighborhood for the worse.

So, again, I am adamantly opposed to build that kind of housing at the proposed location.



Cecil B. Brown

Property Owner

447 Hillview Lane

406-696-6456

Rick Wingerter  
416 Hillview Ln.  
Billings, MT 59101  
7/5/2020

I (Rick Wingerter) am apposed to the plan of a 38 unit apartment building located on Jackson Street. I think this would cause a lot of problems in our neighborhood. We have gravel roads on Hillview, Vaughn and several other streets. The traffic is already bad and there are cars that don't obey the speed limits. We pay a lot of taxes for the upkeep of these roads and it doesn't last very long now. It would be much worse with all the new residents from the apartment units.

I have a feeling that there might be more crime in the neighborhood with so many more people in the area. Single family dwellings would be more than welcome, especially when the tenant owns the home.

I've lived here for 37 years and we've seen a lot of changes in housing and not all for the better of the area.

I would like to have been there for the meeting, but I have other commitments.

Sincerely,

A handwritten signature in cursive script that reads "Rick Wingerter". The signature is written in black ink and is positioned below the typed name "Rick Wingerter".

William Burckhard  
452 Hillview Lane  
Billings, MT. 59101

July 5, 2020

To Whom it May Concern;

I am opposed to the construction of these  
Apartments for the following reasons:

1. Increased traffic. Many of the roads  
in our neighborhood are dirt roads. They  
are very bumpy and rough already. Increased  
traffic will make them worse.
2. Pedestrian safety. There are no sidewalks  
in our neighborhood. Increased traffic will  
make walking more dangerous (see #1)
3. We currently enjoy a friendly, fairly stress  
free neighborhood. Please do not allow  
condition that will allow our living conditio  
to be like those of the Jackson/Correl  
situation. Thank you for listening to our concerns.

Sincerely,

W Burckhard



C



## Petition

We, the undersigned residents of Billings' South Side, respectfully petition the City of Billings, Montana, to deny the building of any low income housing in the area of Jackson Street and Kratz Lane; specifically that undeveloped and approximate 3.6 acres bordered on the east by Jackson Street and on the north by "Kratz Lane extended" to the west.

We agree that building low income housing on this site would have a very bad effect on our South Side community for the following reasons:

1. Increased traffic on Jackson Street, which at all hours of the day and night has a huge flow of traffic endangering people and property.
2. Impact on Orchard School and Riverside Middle School whose student populations could be hugely increased.
3. The degrading of the community and the lowering of presently existing property values.
4. The destruction of existing "green space" which could be developed into a city park, which is badly needed in this area.
5. The increase of trash and litter in the area.
6. The increase of crime, which is widespread in the area now.
7. The impact on our Billings Police force, which is already overworked.
8. The putting of low-cost housing in an area where low rent government housing presently exists, right across Jackson Street to be exact.
9. Further stigmatizing an area that is thought of by many as a slum or ghetto-type environment.
10. Areas for low cost housing exist elsewhere, such as the west end of Billings where residents of low-cost housing could have easy access to nicer stores, malls, theaters and grocery stores.

No Infrastructure, no paved roads, no sidewalk  
No curb and gutters - Big Safety Issue

Name	Address	Phone
1. Bill Hope	518 Jackson St 59101	259-6718
2. Barbara D. Hope	518 JACKSON ST 59101	
3. Pat Jensen	4101 KODAK RD	
4. Donald Fried	480 Jackson St 59101	
5. Tom Kern	4105 Morgan Ave 59101	
6. Lee Swanson	590 Jackson St 59101	
7. LARRY G Imhoff	<del>4091</del> 4091 Morgan St 59101 Ave	
8. Kimberly Aasterud	4091 Morgan Ave 59101	
9. Pauline Imhoff	4091 Morgan Ave 59101	
10. Amy M. Bailey	497 Byrd St. 59101	
11. Rodney Brazier	439 Hillview 59101	
12. Sherri Bird	439 Hillview Ln	
13. Frank Fuhrmann	433 Hillview Lane	406-855-0721
14. Nichole Hooper	417 Hillview Ln	406 647-8863
15. Elaine Aueserberry	417 Hillview Ln	
16. Josh Aueserberry	417 Hillview Ln	702-6587
17. Karl E. Wright	417 Hillview Ln.	406-697-1455
18. Theron Hayes	421 Hillview Ln.	
19. Cecil Hedgum	405 Hillview Ln	406-697-2635
20. Jamie Stahl	405 Hillview Ln	406-320-2134
21. Edward Oliver	411 Hillview Ln	
22. Lon Wingerter	416 Hillview Lane	
23. Rick Wingerter	416 Hillview Ln.	

24. Robert Hart 346 Jackson 59101
25. ~~John Hart~~ 346 Jackson St. 59101
26. ~~John Hart~~ 4118 VAUGHAN 59101 Cisco
27. Mark & Z 4124 VAUGHAN ST 59101
28. Marsha Fahr 4124 Vaughn St 59101
29. Sharon & Joe 4141 Vaughn Ln 59101
30. Moym & Jim 4146 Vaughn Ln 59101
31. ~~John & Susan~~ ~~4352 VAUGHAN~~ ~~59101~~
32. Dony Wood 4135 Morgan 59101
33. Pat Kronmiller 2216 6th St West 59102
34. Trisha Peterson 510 Hillview lane
35. Keanne Antierer 550 Jackson 59101
36. Steve Sullivan 221 Washington 59101
37. Quinn Letsinger 4108 Morgan Ave 59101
38. ~~Donna & Barbara~~ 4114 Morgan 59101
39. Duane Waldenbaugh 346 Jackson 59101
40. Tricia Waldenbaugh 346 Jackson 59101
41. Boyer Klenhertz 191 Calhoun # 303
42. Renette Omar-Ferguson 191 Calhoun # 303
43. Jean Klenhertz 503 Wix # 6
44. Wes Maisel 4029 Labrun 672 5887
45. Wendy Mode 4029 LABRUN 697-6768
46. ~~Pat & John~~ 705 Jackson
47. Betty Johansen 705 Jackson 59105

	NAME	Address	Optional Phone No.
48.	Shane M Johnston	440 Hillview Ln	406-208-4256
49.	OLIE Witz Johnston	440 Hillview Ln	406-208-4309
50.	Larry D. Brown	443 Hillview Ln.	406 256 9923
51.	Cecil Brown	447 Hillview Lane	406-696-6453
52.	William Burkhardt	452 Hillview Lane	406-670-1697
53.	Carol Burkhardt	452 Hillview Ln	638 1571
54.	<del>Janet Ford</del> Jeremy Chavette	459 Hillview	690-0097
55.	Rose McNeely	462 Hillview	
56.	Christina Michael	501 Hillview Lane	406-861-6128
57.	Cathy Michaels	501 Hillview Lane	406-281-4357
58.	Dorcas Bennett	4156 Ryan Ave.	406-860-8342
59.	Dana Collins	4156 Ryan Ave	406- <del>281-4357</del> 860-9270
60.	Laura Sullivan	4156 Ryan Ave	406-860-8344
61.	Exp. Macarena	4160 Morgan Ave	
62.	<del>Tracy Bernhardt</del>	4163 Vaughn Ln (4th)	860-9458
63.	Tom Bernhardt + Laura Anttila	4145 Vaughn Ln	406-208-8689 5309819
64.	Dendrea Brookshire	4142 1/2 Vaughn	
65.	Cora July	4133 Vaughn Ln	694-6760
66.	Eric Stehoffer	4133 Vaughn Ln	406-946-2918
67.	Cam Gray	4132 Vaughn Lane	406-690-7973
68.	Francisco Manavel	4118 Vaughn Ln	406-698-4241
69.	Pablo Gonzalez	4130 Cleverly	(406) 245-8941
70.	DOUG NIELSEN	412 Hillview Ln.	406-860-7017
71.	Larry Wagner	4183 Vaughn	406-833-5767

Date Able →

	NAME	Address	Optional Phone Nos
72.	Faron Sundheim	4178 Mitchell Ave Bellingham, WA 98101	406-898-5170
73.	Donna L Hirt	427 Hallowell Ln	406-839-0746
74.	Chelsea Clark	4138 Vaughn Lane	406-694-8632
75.	Jack Stahl	4138 Vaughn Ln	406-694-8632
76.	Keith Cooper	41129 Morgan Ave	406-927-9744
77.	Adria Copingland	4177 Morgan 90E	406-257-4048
78.	DeBor	503 Hallowell Lane	406-860-7521
79.	RON SANNESEN	435 Hallowell Ln	(406) 672-8607
80.	Matt Halford	343 Hallowell Ln	406-214-7445
81.	Joseph [unclear]	405 Hillview	406-686-6948
82.	Lois [unclear]	4154 MITCHELL	<del>406-787</del>
83.	Bruce [unclear]	4140 Morgan Ave	59101
84.	Lisa [unclear]	433 Hillview On B	59101
85.	Betty Mehlmg	4195 Ryan Ave	
86.	Betty maier	4196 Ryan Ave	
87.	REID Bullock	4192 RYAN	
88.	NATHAN McClure	4185 RYAN	(RYAN/HILLVIEW)
89.	BRIAN HERBERT	4188 RYAN	VAUGHN/MITCHELL
90.	Terry Anthony	4172 Ryan Ave	NEED PAVED FIRST
91.	Jan [unclear]	4184 Ryan Ave	
92.	James [unclear]	4179 Ryan Ave	
93.	Georgia Miller	4179 Ryan Ave	
94.	Barbara Brewett	4125 Vaughn Lane	679-4395
95.			

To: Montana Board of Housing  
Kellie Guariglia

I Frank Fuhrmann very much support the MRM, federal tax credit financing. MRM has provided much needed assistance for the displaced or homeless citizens of Billings. They are of vital importance to this community in helping all those people that really need to get their lives back on track. Since MRM is a nonprofit organization , there is no prejudice in who they help, The money would be wisely spent. I also donate to their cause every year.

Frank Fuhrmann  
433 Hillview Lane  
Billings, MT 59101

A handwritten signature in black ink, appearing to read "Frank Fuhrmann", with a long horizontal flourish extending to the right.

09-11-2020

**Bill Hope (SFC)**

**From:** Bill Hope (SFC)  
**Sent:** Wednesday, September 16, 2020 9:39 AM  
**To:** 'Guariglia, Kellie'  
**Subject:** Against Jackson Court Development

**RECEIVED**

SEP 21 2020

**MONTANA BOARD OF HOUSING**

Dear Ms. Guariglia,

To begin, I thank you for your service to our State of Montana and all you do to help make it a great place to live. Without your work as one of our housing representatives, many of us would be at a huge loss. So once more, I thank you!

I am writing to let you know I am adamantly AGAINST the development of "Jackson Court", the low income housing project proposed for the South Side of Billings. The objections are many to this project, and I will explain as best I can the worst of them. The absolute worst is the traffic. Jackson Street to some, seems to have no speed limit. They use it as a thoroughfare between King Ave. East and First Ave. South, where they just "let it rip"--- oblivious to the fact that this is a NEIGHBORHOOD. Unbelievable as it may seem, some motorists are traveling at speeds of over 60 MPH on Jackson. It is worse since Covid 19, as many of the motorists drive motorcycles and they "open it up" when they hit Jackson Street. The development of 38 proposed housing units is designed to enter, and exit, via Jackson. The residents of the proposed court most certainly will have two vehicles apiece, not counting people who will visit them. This would amount to more than 76 additional vehicles daily entering and exiting, and traveling on, Jackson Street. Simply put, WE DO NOT NEED MORE TRAFFIC ON JACKSON STREET that such a development would add. Jackson Street is a HUGE safety issue already, without bringing in more traffic to create a bigger hazard to people's lives. We had a three-car pile-up here a few weeks ago and I pray to God we will have no more. Our school children who use Jackson Street sidewalks (where there ARE sidewalks) are at an enormous risk to their lives as they travel to Orchard Elementary and Riverside Middle School, both in the area. High school students in this part of town gather on Jackson Street awaiting their school buses to take them to Senior High School. Other school children use Jackson Street to attend Ponderosa Elementary on King Ave. East, and Newman Elementary on South Billings Boulevard, both major arteries for motorized traffic.

I have spoken to the police numerous times about the traffic. Speedsters do not normally speed right in front of the police, and the police tell me they cannot catch them when they do. If they pursue, the speedsters are at risk as well as others around them, so the police are bound to just let them go to ensure safety for all of us.

I worry further about our police since this neighborhood is rife with CRIME. Drug deals, prostitution, burglaries and assault are common, unfortunately, in the neighborhood of Jackson Street. For whatever reason, lower socioeconomic housing attracts such crime. I know, having lived at 518 Jackson since 1974. Ms. Guariglia, I live right across the street from government housing. I've had my truck stolen right out of my driveway, and my home has been broken into three times, once while my two dogs were at home. Thank God they were not killed. My next door neighbor recently came home to find two strangers in her house. She came over to my house and told my wife, saying, "I thought you should know." Thank God also she was not hurt as she fled away from the intruders in her home. Mind you, this was in broad daylight! Last year, the police were investigating a disturbance in the government housing and an individual crashed his vehicle right into a police car. The police ended up having to shoot, and kill, this individual who was "high" on drugs. Needless to say, for whatever reasons, lower income housing attracts crime. Every night---EVERY night---traffic on intersecting Morgan Avenue--- on the two blocks immediately east of Jackson Street---is coming and going ALL NIGHT LONG. Many times the police catch criminals in this area but they cannot be there every night. I happen to know currently there is not room in our local jails to hold the criminals, so even after being convicted, they are let go and end up right back on the streets. Our police are understaffed and overworked, so YES, I voted in favor of the safety proposal so we can have more police and firemen on the job. Meanwhile..."the beat goes on" and the crime continues, particularly in areas of low income housing. I know numerous policemen (one is a former student of mine) and they are all familiar with the crimes of Jackson Street. Ask any Billings policemen or policewomen; they all are familiar with Jackson Street, particularly the area around the proposed "Jackson Court". It is rife with crime and drug deals going on daily.

Another issue I have with the proposed development is that we already have numerous buildings of government housing in the area, as well as the infamous "row houses" at the intersection of Jackson Street and Kratz Lane. If you are not familiar with this type of housing, please come and look at them. To put it mildly, they are slums; tenements if you prefer. And where are they? You guessed it---right at the location of the proposed development of 38 more low income housing units; right across the street, to be exact. The effect of this is the stigmatization of our south side neighborhood as a slum, or tenement area also. Why can't the proposed development be put somewhere else? Somewhere its residents can have access to malls, stores, medical facilities and theaters? We have none of those things in this area of the south side. Billings and Yellowstone County are big enough so that our existing neighborhood on the South Side is not further "branded" as a slum area. Lower income housing can be spread out more, and not put where an abundance of it already exists. Residents of more expensive housing don't want it in their neighborhoods, so they just think, "put it on the south side; that's how it is down there anyway." Surely, Billings and Yellowstone County are large enough where another site can be found.

Infrastructure is another huge reason this development should be put elsewhere. There is no water available in the proximity; Jackson Street just recently got paved after we, the residents---and local taxpayers---waited for YEARS to get it done. What should we do, tear up Jackson Street---again---to accommodate sewers and distant water hook-ups and sidewalks? Taxes are exorbitantly high right now in the area. Bringing in more infrastructure will be additional burden to those of us taxpayers who have lived here for years. We have all been hit hard with the development of Southwest Billings, which was largely put into effect to accomodate Sam's Cub and Cabela's on King Avenue East, which intersects with Jackson Street.

I envision the 3.6 acres as a possible and achievable "Greenspot" since it is visited frequently at present by an abundance of wildlife. This includes Canada geese, mallards, mule deer, a great blue heron that I have seen twice, songbirds, birds of prey, frogs, squirrels and rabbits. I see this area in the future as one that can be used by local residents for picnics, ball games and general get-togethers---a place where all can sit on green grass and in the shelter and shade of trees. Folks in the area right now have nowhere to go without facing life threatening, heavy traffic. People who cannot afford nice yards in the area (like the row houses across the street) would have this as an area of retreat to relieve their daily stress and share quality time with their families. Once it is "developed" into a housing complex, it can NEVER be brought back to something natural again. This area could be set aside as an area Greenspot rather than a run-down housing development, which it will certainly be in a very few years if allowed.

Ms. Guarglia, I thank you for accepting comments about this issue. Your job, at the Montana Board of Housing, is a HUGE one with probably little or no thanks from anyone for all you do. I also know you are facing problems that the rest of us do not realize, and I cannot imagine all the housing issues our state faces. Nonetheless, approving the proposed "Jackson Court" will only cause lots of trouble none of us here on Billings South Side need. I have started a petition against Jackson Court (I'm sure you have already read it) with 94 names of us residents who live here. In behalf of all of us, I ask you, please, DO NOT APPROVE THE BUILDING OF JACKSON COURT.

May God keep you safe, guide you, and always bless you in a special way.

Sincerely,  
Bill Hope  
518 Jackson Street  
Billings, Montana 59101

-----Original Message-----

From: Joy, Denise <joyd@billingsmt.gov>  
Sent: Sunday, August 30, 2020 10:08 PM  
To: Bill Hope (SFC) <bhope@billingscatholicschools.org>  
Subject: Re: [EXTERNAL] Petition Against Jackson Court

Dear Mr. Hope,



Iva L. Rogers  
4147 Morgan Ave.  
Billings, MT 59101-5424

BILLINGS, MT 59101

21 SEP 2020 PM 1 T



RECEIVED

SEP 23 2020

MDOC HOUSING

Kellie Guariglia  
MT Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528



RECEIVED

SEP 23 2020

MDOC HOUSING

DEAR KELLIE,

AS A HOME OWNER ON MORGAN AVE. I AM WRITING TO SAY THAT I AM VERY AGAINST THE 38 COMPKXS THAT YOU ARE TRYING TO GET AT 502 JACKSON.

RIGHT NOW WE HAVE PROBLEMS WITH TRAFFIC, CRIME & SAFTY IN THIS AREA. THER IS NO INFRASTRUTURE ON THAT PROTERTY. WE JUST GOT OUR STREET ON JACKSON DONE SO THAT WE DID NOT HAVE TO DRIVE IN HOLES AND NOW YOU WANT TO TEAR IT UP.

I AM NOW FIGHT THE MAN ON MITCHEL TO CLEAN HIS MESS UP AND IT IS RIGHT BEHIND THIS PROPERTY.

WE HAVE ALWAYS GOT EVERYTHING DONE TO THE SOUTHSIDE WE HAVE THE ROW HOUSE WITH DRUGS, COUNTY JAIL AND WOMEN PRISON. THERE MUST TO SOME PLACE OTHER THNE THE SOUTHDIIE OG BILLINGS TO PURCHASE TO BUILD LOS HOUSING.

I HOPE THAT YOU WILL FIND A WAY TO TAKE MY VOTE AS A NO!!!!!!!

SINCERELY,

IVA ROGERS

4147 MORGAN AVE.

CITY OF BILLINGS, MT.

406-2525539

## Guariglia, Kellie

---

**From:** Catherine Card <catherinecard112@gmail.com>  
**Sent:** Monday, September 28, 2020 4:51 PM  
**To:** Guariglia, Kellie  
**Subject:** [EXTERNAL] Letter of Support for Jackson Court Proposal for Housing Credit

Dear Housing Board members:

I live on the South Side of Billings, though not right in the vicinity of the proposed Jackson Court site. Still, I am interested in the health of that neighborhood, and the coverage area of the South Side Neighborhood Task Force that I chair includes that area along Jackson Street. So a few weeks ago I attended a community meeting held by the developers of Jackson Court.

I understand the negative reaction of some residents living around the site. The infrastructure there has not been developed to the point that such an influx of new residents and their transportation, education, and shopping needs can easily be met. And people who have felt powerless to do anything about the crime and property dilapidation that has already had such a negative impact on the area, feel even more hopeless when they imagine more low income people coming in. There are real downsides to this project.

Yet I believe there is real potential in this particular project to have a positive impact on the neighborhood, and even the larger community. Affordable, low income housing that is well-kept and attractive is a real need in Billings. This Jackson Court project would provide 38 units, most of which would be one-bedroom or two-bedroom apartments, and a number of them will have handicapped-accessible features. The units are in one-story buildings, they will have individual entrances and each will have a porch. The unit designs, as well as the orientation of the apartment buildings have the potential to promote community. A lot of the success of this project in having a positive impact on the neighborhood, the neighbors, and the folks living there, rests on the developers' commitment to stay on top of the maintenance and security needs of the development, and their commitment to maintain communication with the residents, and the neighbors.

The developers have committed to an on-site resident manager, and to their own continued interest in, and oversight of, the development. With that in mind, I recommend approval of their proposal.

Sincerely,

Catherine Card  
2815 4th Avenue South  
Billings, MT 59101

**RECEIVED**

**SEP 14 2020**

**MDOC HOUSING**

TO: Montana Board of Housing  
ATTN: Kellie Guariglia

I, Frank Fuhrman and 93 other residents are opposed to the subdivision complex (Jackson Court) proposed for Billings, MT

The reasons being are:

**Safety Issue #1**

The proposed Jackson Court complex consisting of 38 apartments would inflict an enormous amount of vehicles = 76 vehicles, not including family and friends.

The infrastructure in this area is not complete. The streets are gravel, no sidewalks, no curbs or gutters. The roads and sidewalks are only half complete on Hallowell and Jackson. This is very detrimental for the children and other pedestrians walking on all these roads. There is also the issue when they have baseball games at Optimist Park. The games bring in between 75 to 125 extra vehicles that park on Hallowell Street.

**Safety Issue #2**

We have a high density population in this area already and a substantial amount of crime, drugs, vandalism in this area and surrounding neighborhoods. If this complex, Jackson Court, were to be constructed, we feel this would only add to the crime activity. Our Billings Police Force is already overburdened and understaffed, the police cannot answer all the calls around here already.

**Issue #3**

The Density of the apartments and residents in this area is already high. Low income and government housing, already exists on the east side of Jackson Street across from the proposed Jackson Court apartments

**Issue #4**

Litter in this area is already reprehensible from people throwing out trash on our streets from cars going by

**Issue #5**

Since this complex is right next to Kratz drain (an open ditch) this is another safety issue for the residences of the proposed Jackson Court. Would need a culvert installed and closed up

## **issue #6**

Property values would be lowered if this Jackson Court goes in. We take pride in our houses and property and we also pay a substantial amount in taxes.

### **Closing Statement**

I Frank Fuhrmann would like the Montana Board of Housing to deny giving federal tax credit financing to GL Development for the use of constructing Jackson Court Apartments. Our covenants here state that there would be only family owner occupied homes only. Our neighborhood surrounding the proposed Jackson Court project contains single family residences to the North, South and West. The density to the east is full of low income affordable apartments already.

In the 25 years we have lived here the increase in crime and extra vehicles has already had a detrimental affect on our neighborhood.

We fear if this complex is built it will add more traffic and more crime to the area and jeopardize our safety and for the residents who already live here.

Another major rental unit in a single family owner occupied houses with gravel roads and limited access would indeed have a major negative impact here.

GL Developers is not looking out for the residents in this area, and do not care about affordable housing, but only for the profit of themselves and the company.

From; Frank Fuhrmann  
433 Hillview Lane  
Billings, MT 59101  
406-855-0721

Enclosed in this packet is some of the pages codes from the Yellowstone County Zoning Regulations, maps showing existing apartment buildings, and existing roads. The petition of signatures from the residents who are against this project ( Jackson Court Apartments), and 3 letters from residents. If you or any of the members of the MBOH have any questions, please feel free to give me a call. Thank you for your time.

Sincerely,

A handwritten signature in cursive script, appearing to read "Frank Fuhrmann", with a long horizontal line extending to the right.

09-11-2020

## Guariglia, Kellie

---

**From:** Ronning, Penny <ronningp@billingsmt.gov>  
**Sent:** Monday, September 28, 2020 2:37 PM  
**To:** Guariglia, Kellie; Bair, Mary  
**Subject:** [EXTERNAL] Re: Proposed Property for funding

Dear Ms. Bair:

Thank you for the opportunity to provide individual and further comments regarding the two low-income housing development projects in Billings that have applied for housing tax credits. Those two projects are Jackson Court and Montana Rescue Mission Unified Campus.

I will address the Jackson Court project first. The presentation given to Billings city council regarding this project was professional and provided information on similar projects in other MT cities by the developer. From the perspective of the developer, his projects in other MT cities have been and continue to be run well and are providing excellent housing opportunities in the communities. To date, I have not received any information opposing this opinion.

I do have concerns about the location chosen for this development in Billings. My main concerns are lack of food security and food resources in the proposed area, lack of sidewalks, curbs, and gutters, and an undeveloped, gravel dirt road leading to this property. Public transportation in Billings is limited and can be expensive for individuals and families of low income. At this time, there is no grocery store anywhere near the entire area in which this property is proposed. Jobs in this area are also limited to mainly service industry jobs. For individuals without a vehicle, this is a challenging area in which to live in regard to meeting daily needs.

If you have any questions, please feel free to contact me.

Sincerely,

Penny Ronning  
Billings City Council, Ward 4  
(406) 579-9778  
she/her/hers

This message is only intended for the addressed recipient and may contain confidential information. If you are not the intended recipient or their representative, any form of disclosure, archiving or distribution of this communication is strictly prohibited. Please notify the sender of the error and delete all copies and attachments from your system. Please know that emails sent to and received from this email address can be public information.

July 21, 2020

Mr. Patrick Melby, Chair  
Montana Board of Housing  
Montana Department of Commerce  
301 S. Park Avenue, Ste 240  
Helena, MT 59620-0528

RE: Jackson Court Housing Project-Billings

Dear Mr. Melby and Board Members,

Big Sky Economic Development (BSED) is pleased to provide a letter of support for Jackson Court application to the Montana Board of Housing. BSED serves as the economic development organization for Yellowstone County. As such, we are aware of the demand and need for quality affordable housing in the Billings area. The Jackson Court project will be a project that will help to meet this growing need for housing.

The population and economy of Billings has grown significantly in the past decade, resulting in a very tight housing market with a significant shortage of decent, affordable rentals for people of moderate means. Covid-19 has only exacerbated this problem. Today, Billings has a high need for housing with significant wait lists for housing with over 2300 individuals on the one-bedroom public housing wait list alone.

The need is great, and this will be an exceptional project for the community. The plan to create housing that uses energy efficient components, handicap accessible through universal design, and family friendly is very appealing. The property will be an in-fill neighborhood project, dovetails well with the current Growth Policy, and the property has basic infrastructure nearby.

The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% Area Median Income, according to the City County Consolidated Plan FY 2015-2019. The planned development of Jackson Court will provide a housing opportunity for this population and will target to 40% to 60% of median income.

GL Development intends to hire local sub-contractors adding an additional economic boost to the region. We understand the Jackson Court Project a unique request of 9% credits for our community and its 38 new units *coupled with* the renovation and preservation of 32 additional units in Havre through a 4% request.

GRANITE TOWER  
222 NORTH 32ND ST. SUITE 200  
BILLINGS, MT 59101-1948

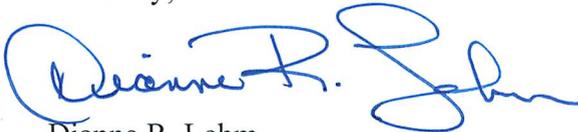
P 406.256.6871  
F 406.256.6877

[BIGSKYECONOMICDEVELOPMENT.ORG](http://BIGSKYECONOMICDEVELOPMENT.ORG)

Currently, BSED is the recipient of a US EPA Brownfield grant which enables us to complete Phase I and Phase II assessments on properties within downtown Billings. We are currently working with GL Development to apply for grant funding to complete a Phase I assessment of this parcel to help spur the project forward.

We are pleased to provide this letter of support for Jackson Court. It is a much-needed project for the southside of Billings. Thank you in advance for your thoughtful consideration of this worthy project.

Sincerely,

A handwritten signature in blue ink, appearing to read "Dianne R. Lehm". The signature is fluid and cursive, with a large initial "D" and a long, sweeping tail.

Dianne R. Lehm  
Community Development Director

CONNECT. ADVOCATE. GROW.

July 16, 2020

Mr. Patrick Melby, Chair  
Montana Board of Housing  
Montana Department of Commerce  
301 S. Park Avenue, Ste 240  
Helena, MT 59620-0528

RE: Jackson Court Housing Project-Billings

Dear Mr. Melby and Board Members,

The Billings Chamber of Commerce would like to express our support for the proposed Jackson Court Family Housing in Billings. Two aspects of this proposal will be particularly beneficial to our business community.

Increasing housing supply is extremely important to keep housing in Billings affordable. Our members have indicated that affordable housing is a concern for attracting and retaining the workforce that our businesses need to grow. We believe that increasing the supply of affordable housing in Billings is critical to providing for the foundational needs of our businesses.

In addition to the long-term benefits provided by additional housing supply, this construction will provide the local economy with an immediate boost – especially since GL Development has committed to hiring local sub-contractors. In this time of uncertainty and difficulty, we have no doubt that the construction of this project will be highly beneficial to the local economy.

We thank you for your consideration.

Sincerely,



President/CEO  
Billings Chamber of Commerce

815 South 27th Street  
P.O. Box 31177  
Billings, MT 59107-1177

m: 406.245.4111  
f: 406.245.7333

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



City of Billings  
Community Development Division

2825 3<sup>rd</sup> Avenue North, Billings, MT 59101 406.657.8281 Fax: 406.294.7595 www.BillingsMT.gov/comdev

June 1, 2020

– SENT VIA EMAIL –

Andrew Chanania  
North Fork Development  
PO BOX 1344  
Helena, MT. 59624

**SUBJECT: JACKSON COURT, 510 JACKSON STREET, BILLINGS, MONTANA  
LOW INCOME HOUSING TAX CREDIT APPLICATION / NORTH FORK DEVELOPMENT**

Dear Mr. Chanania:

Thank you for the opportunity to comment on the Low Income Housing Tax Credit application submitted by North Fork Development. As I understand it, the proposed project will provide 38 new apartments in five (5) two-story buildings. Unit mix will be 20 one-bedroom/one-bath units; 12 two-bedrooms/one-bath units; and 6 three-bedrooms/two-baths units. These new rental units will all be targeted to 50% and 60% Area Median Income (AMI) families. Project amenities shall include a play area; full kitchens with microwaves and dishwashers; laundry hookups and machines; energy efficient design and appliances. The community building will also include an office for the management company.

The project is in alignment with the City's Consolidated Plan strategies:

**Housing Cost Burden:** One of the most significant housing issues in Billings is cost burden. Over 80% of low-income households have been paying greater than 30-50% of their income for housing costs. Minorities are disproportionately impacted by housing cost burden including Black / African American, Asian, Native American, and Hispanic families.

**Affordable Housing Availability:** Housing affordability is the most significant factor in housing choice for both renters and homeowners. The availability of housing affordable to very low income households is also a significant issue. While there are an adequate number of housing units in Billings to accommodate the population, there is a housing deficit of over 4,700 units for households with incomes less than 30% of the AMI. There are also over 6,200 households on the Housing Authority of Billings waiting lists. Over 2,000 people are waiting for single-person housing.

The Jackson Court project also aligns with the following City Consolidated Plan goals:

**Create, preserve, and expand affordable housing options:** Encourage the citywide development of new affordable single-family, multi-family and special needs housing in the community through private developers and nonprofit organizations.

**Neighborhood Revitalization:** Revitalize neighborhoods through foreclosure remediation, redevelopment and infill development.

The need for affordable housing in Billings is in high demand. As the housing market declines, the rental market has become more competitive over the past few years. This has resulted in increased monthly rental rates, limiting local availability of affordable housing. The 38 housing units proposed by North Fork Development may be an important step in meeting the affordable housing needs of Billings' growing population.

Should you have questions or require additional information, do not hesitate to contact me via phone at (406) 657-8284 or email [rodier@billingsmt.gov](mailto:rodier@billingsmt.gov).

Sincerely,



Tam Rodier  
CD Program Coordinator

TLR

CC: Brenda Beckett, Community Development Division Manager

# Yellowstone County



COMMISSIONERS  
(406) 256-2701  
(406) 256-2777 (FAX)

P.O. Box 35000  
Billings, MT 59107-5000  
commission@co.yellowstone.mt.gov

July 7, 2020

Mr. Pat Melby  
Chair, Board of Housing  
Montana Department of Commerce

RE: Yellowstone County's advocacy for the funding of Jackson Court in Billings' South Side brought by GL Development

Dear Pat,

Please accept this letter of strong support for the proposed Jackson Court Project in Billings. The County Commission is very pleased the Board of Housing is considering the Jackson Court Project as a worthwhile funding recipient.

Yellowstone County, the most populous county in Montana, has a growth rate between one and two percent a year, and the projections say the trend will continue. Affordable housing is a correspondingly growing concern.

We particularly appreciate this GL Development proposal for the following solid reasons:

- GL Development's commitment to energy efficient building components, handicapped accessibility, and a family-friendly design;
- The project location represents perfect in-fill to a neighborhood; it is an important element of our Growth Policy and takes advantage of existing City infrastructure which is the most cost effective;
- The site is already zoned appropriately;
- This development is oriented to transit routes that thereby provide more transportation choices and is preferred by renters;
- The FY2015 – 2019 Consolidated Plan reports: "The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% Area Median Income." Jackson Court will provide, we understand, housing for this exact population, targeted to 40 to 60% of median income.

Finally, and importantly, we want to highlight two things. The Jackson Court Project will provide the area with a significant economic boost, especially with GL Development's intention and commitment to hire local sub-contractors. Secondly, we understand the Jackson Court Project is part of a unique request of 9% credits for our community and its 38 new units *coupled with* the renovation and preservation of 32 additional units in Havre through a 4% request.

What a wonderful opportunity to get a grand slam of new housing and preservation of existing affordable housing – a total of 70 homes!

Please actively and favorably consider the GL Development application of Jackson Court.

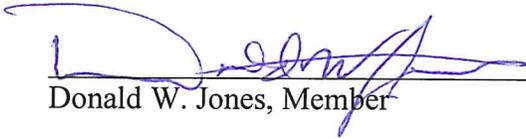
Sincerely,

BOARD OF COUNTY COMMISSIONERS  
YELLOWSTONE COUNTY, MONTANA



---

Denis Pitman, Chairman



---

Donald W. Jones, Member



---

John Ostlund, Member

BOCC/emw



LIFTT - Living Independently for Today & Tomorrow  
www.lifft.org  
1201 Grand Avenue Suite 1, Billings, MT 59102  
Main line (406) 259-5181 - Fax (406) 259-5259

TO: Montana Board of Housing, Board of Housing Board Members  
Attn: Mr. Pat Melby, Board Chair  
FROM: Carlos Ramalho, Chief Executive Officer  
Living Independently Today and Tomorrow (LIFTT)  
DATE: July 28, 2020  
RE: Letter of support for GL Development's application for funding  
for Jackson Court in Billings

Thank you for this opportunity to enthusiastically support GL Development's plans to build 38 affordable apartments in Billings, MT.

We are extremely pleased to hear about their plans to include in their designs both zero entrance thresholds on all the units AND as many apartments as possible with complete handicapped accessibility. Knowing their history, LIFTT is confident in GL Development's ability and commitment to these designs.

Handicapped accessible apartments are almost impossible to find in Billings – and it is quite a challenge in people's daily lives. People with disabilities deserve a safe, affordable, energy efficient home as much as anyone.

Billings need more accessible and affordable housing for disabled individuals and their families. As you know, being part of the community and living as independently as possible are important values and goals shared by people with disabilities, their families, and advocates from LIFTT. Having a home of their own – either rented or owned – is the cornerstone of independence for people with disabilities. GL Development's project is will certainly reduce the housing shortage in Billings and will allow people with disabilities, including people with intellectual and developmental disabilities (I/DD), to live with dignity.

With this letter, LIFTT strongly encourages you to support this very worthwhile project, Jackson Court, proposed by GL Development!



LIFTT - Living Independently for Today & Tomorrow  
www. liftt. org  
1201 Grand Avenue Suite 1, Billings, MT 59102  
Main line (406) 259-5181 - Fax (406) 259-5259

We remain at your disposal to provide you with any additional information deemed necessary.

Best regards,

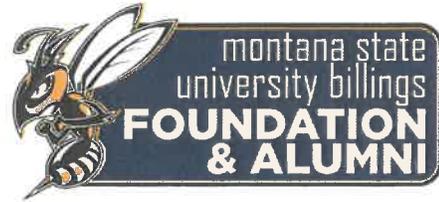
Carlos Ramalho

Chief Executive Officer

LIFTT - Living Independently for Today and Tomorrow

Telephone (406) 294-5190

Email [carlosr@liftt.org](mailto:carlosr@liftt.org)



TO: Mr. Pat Melby, Chair, Board of Housing, Montana Department of Commerce  
FROM: Bill Kennedy, President/CEO MSUB Foundation and former County Commissioner  
DATE: July 29, 2020  
RE: Our advocacy for the funding of Jackson Court in Billings'  
South Side proposed by GL Development

Please accept this letter of strong support for the proposed Jackson Court Project in Billings. I am very pleased the Board of Housing is considering the Jackson Court Project as a worthwhile funding recipient.

Yellowstone County, the most populous county in Montana, has a growth rate between one and two percent a year, and the projections say the trend will continue. Affordable housing is a correspondingly growing concern.

In particular, the South side of Billings needs this boost. Decent housing is a basic need and key to a neighborhood being family- and people-friendly, and the South side needs this investment. There are thousands of minimum-wage paying jobs a short distance from the Jackson Court location, and the site would be perfect for those employees at the two big box stores, dozens of hotels, fast food restaurants, schools, and convenience stores. Those employment opportunities are both available by bus service and prevent long and expensive commutes.

I appreciate this GL Development proposal for the following important reasons: GL Development's commitment to energy efficient building components, thorough handicapped accessibility, and a family-friendly design; – The project location represents perfect in-fill to a neighborhood; it is an important element of our Growth Policy and takes advantage of existing City infrastructure which is the most cost effective; – The site is already zoned appropriately; – This development is oriented to transit routes that provide transportation choices and is preferred by renters; – The FY2015 – 2019 Consolidated Plan reports: "The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% Area Median Income." Jackson Court will provide housing for this exact population, targeted to 40 to 60% of median income.

Please actively and favorably consider the GL Development application of Jackson Court.

Sincerely,

Bill Kennedy

Hannah Olson  
46 Monroe St  
Billings, MT 59101

July 30, 2020

Patrick Melby  
Montana Board of Housing  
PO BOX 200528  
Helena, MT 59620

Dear Mr. Melby,

I am writing to express my strongest and most sincere support of the Jackson Court Project by GL Development. I am excited the Board of Housing is considering the project as a worthwhile funding recipient.

I work in non-profit, previously with Big Brothers Big Sisters of Yellowstone County, and currently with the Billings Leadership Foundation who oversees both the Montana Rescue Mission and Friendship House who serves families in poverty in South Billings. I am on the Board of Community Development for the City of Billings and am also a current legislative candidate for House District 52, which borders the housing project. Most importantly, however, I live just off of Jackson and a mere number of blocks from the project. Anyone who lives in this part of town will feed into the same schools as my own child.

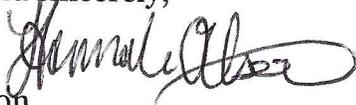
I am sure you are aware of the lack of affordable housing in Billings, and the South side of Billings would really benefit from quality workforce housing in this area. I believe this project would provide affordable housing and encourage working families to join the community and bring up the overall quality of the neighborhood.

Further, there is often discussion of a lack of resources on the South side (such as a grocery store), but I think that with more investment in quality housing, the more will be invested in our infrastructure and resources. The area has already improved so much since I bought my home here 7 years ago, and I see this project really adding to the overall value of the community.

Thank you for taking this project into consideration. I hope you will feel free to reach out for any further comments or questions as you make your decisions and this project is seen to fruition.

Gratefully and sincerely,

Hannah Olson





# MONTANA STATE SENATE

SENATOR MARGIE MacDONALD  
SENATE DISTRICT 26

HELENA ADDRESS:  
STATE CAPITOL  
PO BOX 200500  
HELENA MT 59620-0500  
PHONE: (406) 444-4800

HOME ADDRESS:  
4111 JUNE DRIVE  
BILLINGS MT 59106  
PHONE: (406) 652-6625  
EMAIL: Sen.Margie.MacDonald@mt.gov

Pat Melby, Chair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620

1 August 2020

Dear Mr. Melby and Board:

I am writing in support for the proposed Jackson Court Project in Billings, which would create much-needed affordable workforce housing in my Senate District. Affordable housing targeting workforce is high on the list of priorities for the City of Billings and local economic development agencies, and is consistent with the goals and plans set forth in the South Billings Urban Renewal District.

The GL Development proposal has a number of attractive features:

- It includes a commitment to energy efficient building components, handicapped accessibility, and a family-friendly design.
- It represents in-fill to an existing neighborhood, which means the development doesn't add cost burdens to the City and is consistent with the city growth policy by taking advantage of existing City infrastructure saving taxpayer dollars.
- The site is already zoned appropriately.
- This development is situated on existing public transit routes that provide transportation choices.
- GL Development's is committed to hire local sub-contractors.

The FY2015 – 2019 Consolidated Plan reports: "The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% Area Median Income." Jackson Court fits that need by providing housing for population, targeted to 40 to 60% of median income.

Additionally, the Jackson Court Project would be coupled with the renovation and preservation of 32 additional units in Havre. The proposal presents an opportunity to couple new housing and preservation of existing affordable housing for a total of 70 homes.

I hope you will favorably consider the GL Development application of Jackson Court.

Sincerely,

A handwritten signature in cursive script, appearing to read "Margie MacDonald".

Sen. Margie MacDonald, SD 26

August 3, 2020

Cheryl Cohen, Executive Director  
Montana Board of Housing  
PO Box 200528  
Helena MT 59620-0528

RE: **Jackson Court 9% Housing Credit Application**

Dear Executive Director Cohen:

We are pleased to submit this application for an award of 9% Housing Credits from the Board of Housing to construct **Jackson Court**, 38 affordable rental homes in Billings, MT.

**Jackson Court 9%** will be a 38-unit new construction family project located in Billings, MT and serve as the 9% side of the scattered site 9%/4% tax credit project.

As demonstrated by the sheer number of proposed projects presented during this year's Letter of Intent Board meeting and the overwhelming need demonstrated in the Billings market studies, Billings is in dire need of investments in affordable housing. Jackson Court will offer 20 one bedroom, 12 two bedroom, and 6 three bedroom homes for families in an excellent location in South Billings – close to schools, medical facilities, services, parks, grocery stores, and other opportunities. This site is properly zoned (and designed to be consistent with the new zoning regulations Billings is in the process of adopting), and has utilities stubbed adjacent to the site. As demonstrated by the significant support from local leaders and elected officials, South Billings has not seen this kind of investment in far too long. We firmly believe this project will serve as a catalyst for new investments in this neighborhood.

Each Jackson Court apartment will feature energy efficient appliances such as a refrigerator, oven & range, microwave, and dishwasher. The development will employ energy efficient design and construction, and apartments will accommodate tenants with a range of abilities, some bathrooms having roll-in showers, grab-bars, and other design features that promote independent living for individuals with disabilities. We also intend to incorporate security features to ensure the safety of our tenants and long-term upkeep and security.

**Highland Manor 4%** will involve the acquisition/rehabilitation of 32 apartments in Havre, MT (built in two phases in 1986 and 1993) and serve as the 4% side of this scattered site 9%/4% tax credit project. All 32 Highland Manor apartments offer USDA RD rental assistance through the RD 515 Loan Program, and this project's acquisition was made possible by an award of funds from of the new Multifamily Coal Trust Homes Loan program. If awarded 4% tax credits, the Coal Loan will be taken out by a USDA RD 538 loan – freeing up \$520,509 from the Coal Loan to invest in other worthy and greatly needed projects.

As both the Billings and Havre Market Studies demonstrate, these communities greatly need additional investments in affordable housing. Billings needs an additional 750 homes to serve 2,252 eligible households. While 38 apartments is a small number given the overwhelming need, an investment in Jackson Court will be a critical first step in making a significant impact in the lives of this project's future residents.

In Havre, preserving Highland Manor's 32 homes with USDA RD rental assistance in a community that currently needs an additional 109 homes for 331 income and tenure-eligible households is absolutely critical. Highland Manor residents cannot afford the loss of these homes, as this would not only increase the need of additional homes to 173, it would cost the city a critical resource that, particularly in our current Covid-19 world, is absolutely critical to preventing 32 households from becoming homeless.

Highland Manor will continue to offer and laundry facilities in each building and will benefit from upgraded Energy Star appliances, finishes, kitchens, bathrooms, fixtures, and energy efficiency upgrades. Jackson Court will offer in-unit washer and dryers, a play area for kids, extra insulation Energy Star appliances including dishwashers and air conditioning, and a community building if funding allows.

If you have any questions please contact us at:

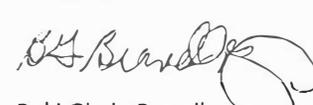
GL Development  
4799 Echo Drive  
Helena, MT 59602  
Ph: (406) 459-5332  
E: gleuwer1139@msn.com

Sincerely,  
  
Gene Leuwer  
GL Development

Anderson Consulting Services  
PO Box 398  
Chester, MT 59522  
Ph: (406) 390-3754  
E: lr.anderson@outlook.com

  
Logan Anderson  
Anderson Consulting Services

Echo Enterprise  
4835 Echo Drive  
Helena, MT 59602  
Ph: (406) 431-2151  
E: beki@blackfoot.net

  
Beki Glyde Brandborg  
Echo Enterprises, LLC



# CITY OF BILLINGS

**BILL COLE, MAYOR**

**P.O. BOX 1178  
BILLINGS, MONTANA 59103  
(406) 657-8296  
FAX (406) 657-8390  
coleb@ci.billings.mt.us**

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October 1, 2020

Mary S. Bair  
Multifamily Program Manger  
Montana Board of Housing  
301 S. Park Avenue  
P.O. Box 200528  
Helena, MT 59620-0528

Re: Request for comments -- MRM Unified Campus and Jackson Court

Dear Ms. Bair:

This letter is provided in response to your letter of August 7, 2020 requesting “any comments you may have regarding the [above-referenced] project(s).” I appreciate the opportunity to provide further information and input relating to these projects, subject to the conditions and limitations described in the following paragraph.

First, this letter only reflects my personal thoughts and is not in any way intended to speak for the Billings City Council, city staff, or any other person or department associated with the City of Billings as I am not authorized to speak on behalf of anyone else and the foregoing have not reviewed or approved this letter. Second, it is possible that either or both of these projects might someday come before the Billings City Council for land use or other regulatory approval, and, if that occurs, nothing in this letter should be interpreted to suggest what my personal views might be relative to any such application, if one were submitted. I am and will remain impartial in reviewing the merits and challenges associated with these projects.

Both the MRM Unified Campus and Jackson Court projects are aimed at addressing a significant shortage of affordable housing in Billings. Currently more than 3,000 people are on the waiting list for affordable housing maintained by the Housing Authority of Billings. As in many other Montana communities, population growth, the high cost of new construction, deterioration of older housing stock, zoning restrictions, and other factors continue to drive up the cost of residential housing, especially rental units. When that reality is combined with per-capita income that trails far below most of the country, the result is an affordability gap that increasingly puts reasonably-priced housing outside the reach of many Billings residents, especially racial and ethnic minorities.

*Billings Pride:  
City-wide*

The Montana Rescue Mission (“MRM”) has been providing housing, help, and hope for the homeless population in Billings for more than 100 years. MRM shelters more than 1200 different people every year thanks to its strong leadership, a solid donor base, and broad community support. Although MRM’s focus typically has been on providing congregate housing for those in the most severe need, their Unified Campus concept will provide a variety of housing options and services for many different groups. MRM is located on historic Minnesota Avenue, which borders our downtown and provides a major accessway to the South Side Neighborhood. The South Side is a low-income area that has struggled for many years but is now undergoing modest redevelopment, especially in the vicinity of the MRM property. The MRM Unified Campus will provide significant momentum for an area that is ripe for revitalization.

The Jackson Court project is located in the center of the South Side Neighborhood. Historically one of the oldest and most economically-challenged parts of Billings, the South Side has enjoyed a slow but steady upward trajectory in recent years. Streets and utilities have been improved; abandoned properties are being torn down; and several new housing projects have been completed here in recent years. The vacant 4-acre or so parcel on Jackson Street that is the location of the Jackson Court project is a prime candidate for development. The surrounding area is economically stable, served by public transportation, has nearby schools and a large park, and is roughly a mile from the edge of downtown. Typical sale prices for houses adjacent to the parcel range from approximately \$160,000 to \$200,000. Like other parts of the South Side, the area does not have walkable access to groceries as the closest grocery store is more than a mile away.

My understanding is that the Jackson Court developer proposes to build approximately 38 multi-unit townhomes. In addition to increasing the supply of affordable-housing, the new construction would likely be an economic stimulus and morale-booster for the South Side, hopefully encouraging further redevelopment. However, many neighbors have expressed opposition to the project based on various concerns, including, but not limited to: increased traffic on Jackson Street; loss of existing “green space”; school capacity; reduction of property values; increased crime; unfair concentration of low-cost housing in the area, etc. It may be possible to mitigate some (but perhaps not all) of these impacts through the special review zoning process that allows our local government to impose reasonable conditions on development. I believe the developer has had several meetings with the neighbors to get input on possible modifications that might reduce the number of objections from some of the neighbors.

Thank you for your work on these and other valuable projects around Montana.

Respectfully,



William A. Cole, Mayor  
City of Billings

## Guariglia, Kellie

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**From:** Ronning, Penny <ronningp@billingsmt.gov>  
**Sent:** Monday, September 28, 2020 2:37 PM  
**To:** Guariglia, Kellie; Bair, Mary  
**Subject:** [EXTERNAL] Re: Proposed Property for funding

Dear Ms. Bair:

Thank you for the opportunity to provide individual and further comments regarding the two low-income housing development projects in Billings that have applied for housing tax credits. Those two projects are Jackson Court and Montana Rescue Mission Unified Campus.

I will address the Jackson Court project first. The presentation given to Billings city council regarding this project was professional and provided information on similar projects in other MT cities by the developer. From the perspective of the developer, his projects in other MT cities have been and continue to be run well and are providing excellent housing opportunities in the communities. To date, I have not received any information opposing this opinion.

I do have concerns about the location chosen for this development in Billings. My main concerns are lack of food security and food resources in the proposed area, lack of sidewalks, curbs, and gutters, and an undeveloped, gravel dirt road leading to this property. Public transportation in Billings is limited and can be expensive for individuals and families of low income. At this time, there is no grocery store anywhere near the entire area in which this property is proposed. Jobs in this area are also limited to mainly service industry jobs. For individuals without a vehicle, this is a challenging area in which to live in regard to meeting daily needs.

The second application I'll address is from Montana Rescue Mission. Unfortunately, I no longer support this project. The presentation given to Billings city council by MRM Executive Director Matt Lundgren "sounded good"; however, when I later emailed asking follow up questions to Mr. Lundgren I was given answers that did not match the presentation material. I asked Mr. Lundgren specific questions regarding policies of the MRM and how those policies will apply to the new low-income housing apartments. In Mr. Lundgren's email response, he avoided responding to my questions, referenced a different unnamed entity - not MRM - that would be developing, overseeing, and running the low-income housing apartments, and has yet to get back to me with the policy information I requested. I have reviewed the presentation material given by Mr. Lundgren to Billings city council requesting support for his application; the presentation of entities involved in the project and his answer to my emailed questions do not match. The presentation material given to Billings city council clearly states Montana Rescue Mission is the entity developing the project and will be overseeing/running the low-income housing apartments. However, in Mr. Lundgren's emailed response to my questions, he states that MRM will NOT be the organization developing/overseeing/running the low-income housing apartments, but does not state a name for the organization that will be. He only states that it is a different entity entirely that is involved in the low-income apartments. I believe this is a way he is using to not respond to my policy related questions which have to do with how the apartments will serve the needs of the community.

I feel deceived and manipulated by Mr. Lundgren and do not believe he has been truthful in his request and presentation to Billings city council. As a result of Mr. Lundgren's lack of transparency in providing information and his lack of consistency of who and what organization is planning to run the low-income housing development, I no longer

support this project. Based on how Mr. Lundgren has responded, I do not believe this project is in the best interest of Billings or individuals and/or families in need of low-income housing.

If you have any questions, please feel free to contact me.

Sincerely,

Penny Ronning  
Billings City Council, Ward 4  
(406) 579-9778  
she/her/hers

This message is only intended for the addressed recipient and may contain confidential information. If you are not the intended recipient or their representative, any form of disclosure, archiving or distribution of this communication is strictly prohibited. Please notify the sender of the error and delete all copies and attachments from your system. Please know that emails sent to and received from this email address can be public information.

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From: Guariglia, Kellie <kguariglia@mt.gov>  
Sent: Monday, August 10, 2020 8:10 AM  
To: Shaw, Kendra; Yakawich, Mike; Ewalt, Frank; Neese, Roy; Choriki, Danny; Joy, Denise; Purinton, Pam; Ronning, Penny; Boyett, Mike; Brown, Shaun  
Subject: [EXTERNAL] Proposed Property for funding

ATTENTION: This email originated from outside of the City of Billings. Use caution when clicking links or opening attachments unless you recognize the sender and are expecting the contents.

Hello,

Please find attached a letter regarding an upcoming property that has requested funding from Montana Board of Housing.

If you have any questions, please reach out.

Have a nice week.

Thank you,

Kellie Guariglia  
Montana Housing  
Multifamily Program Officer  
kguariglia@mt.gov<mailto:kguariglia@mt.gov>  
406-841-2838

September 28, 2020

Montana Board of Housing  
301 S. Park Avenue  
Suite 240  
Helena, MT 59620

RE: 2021 Housing Credit Award Proposal for MRM Unified Campus

Dear Board Members:

I realize that today is the deadline for submitting comments on the 2021 Housing Credit Awards proposals. I am sending my comments today, just under the wire, because it has taken me considerable time to gather the information necessary for me to identify the issues I have, and make the assertions I will be making to you, about the Montana Rescue Mission (MRM)/CR Builders LLC proposal for housing credit funds. I hope you will consider what I have to say, despite this coming to you at the last minute.

I have deep concerns about the MRM/CR Builders LLC proposal for an MRM Unified Campus. My experience with Matt Lundgren, Executive Director of MRM and Friendship House, and CR Builders LLC ( or Mountain Plains Equity Group, Inc., which are for-profit organizations under Don Sterhan) has left me with the strong impression that this project will likely not be done with honesty and the best intentions for the low income, homeless and mentally ill people the MRM Unified Campus proposes to serve.

So I ask you, even at this late hour in the process, to look more closely at their proposal and the underlying operations of these two organizations, especially MRM and its ties to the umbrella organization it is now a part of: Leadership Foundations, based in Tacoma, Washington. I have spent considerable time doing that myself. And while I do not claim to have a grasp of the entire picture of what is going on with these organizations, I have seen enough, and experienced enough firsthand, to raise serious questions to you about their operations.

### Background

I live in Billings, on the South Side. In the past nearly five years, I have been active in the South Side Neighborhood Task Force (SSNTF), worked as a volunteer for teen activities at Friendship House, worked as a volunteer chaplain at the Community Crisis Center, which provides crisis stabilization services for mental health, substance abuse and/or social service needs to the people of Billings, especially those who are homeless, and this year I have worked with the staff of St. Vincent de Paul Society to provide sack lunches for their hungry clients. I am also a retired ordained ELCA Lutheran pastor and have served many years as a relief chaplain at St. Vincent Healthcare in Billings.

Starting in November or December 2018, the Billings community, especially the

homeless and the other agencies serving them, got the word that MRM was no longer taking in and sheltering homeless people from the streets, even when temperatures reached freezing and below. Suddenly, people had to meet sobriety and other requirements, in order to receive shelter. It was my understanding that, for years, when outside temperatures reached 32 degrees and lower, MRM would not only shelter the people who came there, but MRM would send out a van to look for and pick up people from the streets who needed shelter. All of a sudden, MRM was not doing that; yet what its actual new policies were, remained unclear to the other agencies in the community that serve the homeless population, and to community members like me who live around and are concerned about homeless neighbors. This change took place as Matt Lundgren was coming on board as Executive Director of MRM. As the weather got cold, then, with no other place to go, the homeless sought shelter at the Crisis Center, and far outnumbered its legal capacity of 45 people in the building, INCLUDING staff. With no real notice from MRM, a major resource, and the ONLY shelter, for the homeless in Billings was suddenly unavailable to many of them.

In conversations between me, the Community Crisis Center Program Director, MarCee Neary, Pastor Lisa Harmon of First Congregational Church, and others, the concept and organization of a program named My Backyard was quickly developed and implemented by the first part of January 2019. Volunteers from the community were recruited, trained, and organized into teams who would sit up all night at one of three downtown churches while the homeless slept in warmth and safety on mats on the floor of whatever room the church had available. Through the whole winter season of 2019, the scores of homeless who were not allowed into MRM, were served by the Crisis Center and this group of My Backyard volunteers. But it was hard work and only a quick fix to a sudden and critical community need that resulted from a change of policy implemented by Matt Lundgren.

MRM, under the leadership of Matt Lundgren, has continued to be closed to so many of the homeless in this community. Yet, in my experience, Matt has worked hard to try to force other services to the needy in this community under his management. This is doubly concerning to me, since Matt has moved the Friendship House and MRM under the umbrella organization, Billings Leadership Foundation, which is, in turn, under another umbrella organization, Leadership Foundations, based in Tacoma, Washington. It is MRM's, and Friendship House's being caught up, ultimately, into the Leadership Foundations umbrella that is most concerning about this proposal MRM and CR Builders LLC are making for over \$6 million for what they are calling the MRM Unified Campus. You see, nearly 50 years ago, when I was living in Atlanta, Georgia, I worked for an organization called Assistance to Offenders, Inc., a nonprofit organization that was under another nonprofit umbrella organization, like Leadership Foundations, called Exodus, Inc. It happens that Exodus, Inc. was under the leadership of two men, Bill Milliken and Neil Shorthouse. At the time I was working under this umbrella, Exodus, Inc., as I recall, had been operating for several years, and was taking in around \$500,000 or more yearly income from donations and grants, yet Shorthouse and Milliken had never applied for nonprofit status, never reported to the IRS and never instituted an accounting system; in fact, check stubs, receipts and other records

collected over that time had been stacked helter-skelter in a room. They came to me and asked me to put it all together for them-- develop an accounting system and get them the nonprofit status—which, over the next several months, I did. Now so many years later, I see Shorthouse and Milliken are listed on the board of directors of Leadership Foundations! And as I have investigated the organizational and financial workings of Leadership Foundations, I recognize their philosophy of disregard for boundaries, chaos and, what I believe may be deception, all over the place. Unfortunately, organizations, like MRM, that come under such a complex, chaotic and, at times, irresponsible, if not deceptive, structure tend to take on those characteristics too.

### Leadership Foundations, Tacoma, Washington

Leadership Foundations, the entity that functions as the over-arching umbrella for the Billings Leadership Foundation, is termed a “foreign nonprofit” by the State of Washington. Its origins are, apparently, in Leadership Foundation that is an active nonprofit listed in the State of Pennsylvania and first registered in 1993. Leadership Foundations in Tacoma (UBI 602 872 578) is an active nonprofit now, but since 2012 has gone through several instances of having their Washington business license terminated because of non-reporting to the State. The latest instance was in January 2020; its Washington business license was not reinstated until April 2020.

On its website, Leadership Foundations lists its staff, along with their LinkedIn profiles. The staff is comprised of 24 people, most of whom live all around the country, and one in South Africa, rather than in the Seattle/Tacoma area. And most of them are directors or CEOs of other nonprofits, or own their own businesses, and their actual relationship to Leadership Foundations in Tacoma is unclear. For instance, Lisa Lampman is listed as a staff member who is the Director of Mentoring Youth for Leadership. Yet, on her LinkedIn profile presented on the Leadership Foundations webpage she states that she is currently President of Lampman Consulting LLC in Virginia and that her affiliation with Leadership Foundations is as an “Interest”, not an occupation. Additionally, on the 2018 990 IRS form for Leadership Foundations, she is listed in Part VII, Section B as an independent contractor who received \$113,000 from Leadership Foundations in 2018.

A similar, but perhaps more convoluted, example is Deborah (Debbi) Commodore. She has been the Senior Strategist and Special Projects Director from 2015 to present. On her LinkedIn profile she states that she was Principal Owner of Commodore Consulting from 2002-2015, but that business was not registered with the State of Washington. In addition to being listed as a Leadership Foundations staff member, on the 2018 990 IRS form for Leadership Foundation, she is listed as an independent contractor in Section B Part VII. And she is listed, specifically, as receiving \$110,000 for “Fundraising”. Yet in Part I of Schedule G of that same 990 form, Commodore Consulting is listed as an independent contractor doing fundraising activities for \$110,000. The only business registered in Washington with the same address as she listed for her Commodore Consulting is Commodore Asset Management, which is owned by a Darnell Commodore, but has no reference to her. While these confusing details of her

involvement with Leadership Foundations could simply reflect sloppy organization and accounting practices, the occurrence of so many of these instances, and so many discordant pieces of information, gives the impression that more intentionally unethical practices are in play in the many-layered Leadership Foundations structure.

Consider, as well, Sherman Brown. He is listed under “Staff” as Major Gifts Officer. Yet his LinkedIn profile on the Leadership Foundations webpage says that he is: Founder and Chairman of All-Star PPE & Medical, a company based out of Orlando, FL, from February 2020-present. He is also listed as current Founder and CEO of Three Media Group of Companies from 1998-present. On the 2018 990 IRS form for Leadership Foundations, under Section A Officers, Directors, Trustees, Key Employees and Highest Compensated Employees, he is listed as receiving, for an average 40 hours per week, \$170,900 reportable compensation and \$29,607 estimated other compensation.

Finally, consider Bianca Singleton. She is the Mentoring Network Regional Coach for Leadership Foundations in Tacoma. She is also an Academic Advisor II at Georgia State University in Atlanta, Georgia. She, as a volunteer, is also the Executive Director of Precious Me, a State of Georgia nonprofit and the Youth Mentoring Collaborative Director for the Metro Atlanta Leadership Foundation, a State of Georgia nonprofit that also goes by Resurgence Leadership Foundation. Metro Atlanta Leadership Foundation, aka Resurgence Leadership Foundation, is, like Billings Leadership Foundation and 29 other Leadership Foundations and nonprofit organizations with unrelated names in the United States, under the umbrella of Leadership Foundations in Tacoma, Washington. And under each one of these 30 nonprofits directly under Leadership Foundations in Tacoma are, in many cases, multiples of other nonprofits that each serve, I am presuming, as umbrella organizations for yet more nonprofits.

## Conclusion

The layering and interweaving of these nonprofits within Leadership Foundations so that it creates such an intricate network that tracking the people involved, let alone the millions of dollars that come into these organizations, becomes very difficult is what concerns me about this project that Matt Lundgren at MRM and CR Builders LLC are proposing. It is a project to renovate dilapidated buildings on the edge of the South Side of Billings, in order to force all the crisis intervention, mental health, addiction counseling and housing services to the poor and homeless citizens of Billings into that one location, using the justification that it is a cost-effective move for the city and county to make. In short, he and MRM are aiming to carry out a plan he has tried desperately for years to accomplish, as he says in a Yellowstone County News article on August 7, 2020: “The plan for centralizing the services available for the needy, mentally ill, and homeless has been in the works for two years. It’s entailed consultations with other communities who have solved similar problems with such a facility.”

This plan will, ultimately, serve the wants of the business and residential community on the north side of the tracks to force our homeless and poor, as well as mentally ill, addicted, incarcerated and, struggling formerly incarcerated, neighbors over to the

South Side. It will also serve the ambitions of Matt Lundgren, and perhaps others in the Leadership Foundations network, to force most, if not all, the services to these folks who are in the greatest need in the Billings area under the Leadership Foundations structure. But this plan will not serve the good of the community, or the people who are dependent upon these services. Judging from the way Matt Lundgren and the other leaders of MRM have chosen to take away services to folks in need over the past two years, and work to undermine the other organizations that are faithfully trying to provide those services, and judging from what I feel are the questionable organizational, as well as financial, practices of Leadership Foundations, it would be a disaster for the community of Billings, if this plan were able to be completed.

Therefore, I am asking you, the Board of Housing, to not approve the proposal from MRM/CR Builders LLC for the Unified MRM Campus. This community surely does need affordable housing and shelter and housing for the homeless; but we do not need to do it this way. We cannot afford to accomplish something good for this community, such as decent shelter and housing, through a project riddled with power plays and deception.

Sincerely,

Catherine Card  
2815 4<sup>th</sup> Avenue South  
Billings, MT 59101

406-679-1501

**From:** [Matt Lundgren](#)  
**To:** [Bair, Mary](#)  
**Cc:** [Guariglia, Kellie](#); [Donald J. Sterhan](#); [Shane Walk](#)  
**Subject:** [EXTERNAL] Montana Rescue Mission Unified Campus LIHTC Project  
**Date:** Tuesday, September 29, 2020 4:44:16 PM

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Dear Ms. Bair,

I am writing in response to the two dissenting public comment letters I received from your office regarding our Montana Rescue Mission Unified Campus LIHTC project from Ms. Card and Ms. Ronning.

I trust that I have not missed the deadline, but if I have, I want to submit my response to these public comments for the record.

To Ms. Card's comments of outside entities controlling our agency, I want to assure the Board of Housing that Montana Rescue Mission (MRM) is an independent 501c3 Organization and operates to serve the best interest of the homeless in Billings with a local board of Directors. Our project will be owned and operated by the MRM and its investors and not intertwined with or diluted by other organizations. As such, MRM is not under the direction or control of Leadership Foundations Worldwide Office in WA state or beholden to them for this project. Leadership Foundations is a voluntary affiliation of independent organizations serving the poor in cities all over the globe. While MRM has administrative services (Development, HR, Finance, and Direction) provided by Billings Leadership Foundation as a cost savings measure, MRM operates with its own Program Director and Staff. Similarly, while Ms. Card has stated her issues with Leadership Foundations Worldwide Office in WA state and their salary ranges for employees in other communities, that administrative function does not impact MRM housing the homeless or providing apartments in Billings MT. Likewise, Ms. Cards bad experiences with Leadership Foundations affiliates in GA decades ago has no bearing on how the MRM will operate its Apartments in Billings in 2020 and beyond. Finally, Ms. Card's personal attacks on my leadership and integrity are without merit and she acts in bad faith in proclaiming her "opinion" on MRM policies and procedures as fact. Despite her comments to the contrary, MRM does serve the homeless on a daily basis and will continue to do so as we have done for over 70 years.

To Ms. Ronning's comments, I was heartened by her initial support of our project as a member of Billings City Council and disheartened by her change of mind. Ms. Ronning and I did visit before my comments to the Billings City Council and visited again by phone after my presentation. In the later phone call, we discussed the intricacies of how tax credits work and I did my best to describe the relationship we will have with tax credit investors, CR Builders, Billings Housing Authority Property Management, and our own new MRM Management Corp. entity. I described how these entities will work in concert to not only provide financing and shield us all from liability but will also provide building construction/renovation project management, apartment operational management and allow all parties to make this complex relationship happen. It is clear I failed to communicate this information to her satisfaction and understanding. (Indeed, I am still a bit baffled on all of the

complexities of the tax credit process arrangement.) Thankfully you and your team as well as our partner Don Sterhan and Mountain Plains Equity Group do understand and are there to help entities like MRM understand these things and to make this much needed housing project happen. I will ask Don Sterhan, who understands this better than I, to reach out to Ms. Ronning to attempt to clarify what I could not.

To Ms. Ronning's other comments regarding MRM's specific policies and procedures for serving specific groups of homeless individuals, I explained to her at length that we do not and have never discriminated against any group at the mission and that in fact we serve people often deemed "untouchable" by the rest of society. I also let Ms. Ronning know that we operate by our Mission Statement: "Reflecting the Love of Jesus Christ by providing emergency, temporary and rehabilitative care to those experiencing hunger and homelessness." She asked for assurances that we do in fact serve the LGBTQ community and I told her that we do not and have never asked for a persons sexual preference when entering the shelters- which is evidence of nondiscriminatory policy in action. I also let Ms. Ronning know that for reasons of confidentiality and privacy, I cannot disclose to her the names or percentages of those we serve or their sexuality. I did let Ms. Ronning know that we serve many people from the LBGQT community in our shelters and current apartment complex but I declined to provide further information. Further, I told Ms. Ronning that the shelter and the low income housing tax credit apartments will be operated separately and will follow different rules for occupants while occupying the same building. For example, a shelter guest will have a curfew while a tenant in the apartments would not. Finally, I explained that the apartments will follow Montana Fair Housing laws and will comply with those standards. Apparently my answers did not communicate the complexity of the co-location principle or communicate what Ms. Ronning wanted to hear, but our operations and plans do in fact line up with my statements to City Council and to the greater Billings community.

I realize that every project will have some detractors and opponents- whether their concerns are valid or not- but I trust that the overwhelming support of the community and the huge needs for low income housing in Billings can win out and that together with the Board of Housing we can make this vital project a reality.

Feel free to contact me if you have any concern or need further clarity.

Best,

Matt

 [\[linkprotect.cudasvc.com\]](#)

Rev. Matthew Lundgren

*Executive Director*

**Montana Rescue Mission**

a: 2902 Minnesota Ave, Billings, MT 59101 [\[linkprotect.cudasvc.com\]](#)

e: [mlundgren@montanarescuemission.org](mailto:mlundgren@montanarescuemission.org)

p: 406.247.0140

c: 406.670.8556

 [\[facebook.com\]](#)

**From:** [Boyett, Mike](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Re: Proposed Property for funding  
**Date:** Thursday, August 13, 2020 8:37:16 AM

---

I support the request from MRM.

I and my family have been supporting the MRM for many years and believe in their work. It is important housing our citizens.

Thank you for your support for the MRM request.

Respectfully yours,  
Mike Boyett  
Ward 5 Council Member

---

From: Guariglia, Kellie <[kguariglia@mt.gov](mailto:kguariglia@mt.gov)>  
Sent: Monday, August 10, 2020 9:00 AM  
To: Boyett, Mike  
Subject: [EXTERNAL] RE: Proposed Property for funding

ATTENTION: This email originated from outside of the City of Billings. Use caution when clicking links or opening attachments unless you recognize the sender and are expecting the contents.

Thank you Mike. Have a good week.

Thank you,

Kellie Guariglia  
406-841-2838

-----Original Message-----

From: Boyett, Mike <[boyettm@billingsmt.gov](mailto:boyettm@billingsmt.gov)>  
Sent: Monday, August 10, 2020 8:36 AM  
To: Guariglia, Kellie <[kguariglia@mt.gov](mailto:kguariglia@mt.gov)>  
Subject: [EXTERNAL] Re: Proposed Property for funding

Hi Kellie:

FYI

We would appreciate a response by October 1, 2019 as the funding decisions will be made the end of October.

Hopefully, it should have been October 1, of 2020.

Mike Boyett

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From: Guariglia, Kellie <[kguariglia@mt.gov](mailto:kguariglia@mt.gov)>

Sent: Monday, August 10, 2020 8:10 AM

To: Shaw, Kendra; Yakawich, Mike; Ewalt, Frank; Neese, Roy; Choriki, Danny; Joy, Denise; Purinton, Pam; Ronning, Penny; Boyett, Mike; Brown, Shaun

Subject: [EXTERNAL] Proposed Property for funding

ATTENTION: This email originated from outside of the City of Billings. Use caution when clicking links or opening attachments unless you recognize the sender and are expecting the contents.

Hello,

Please find attached a letter regarding an upcoming property that has requested funding from Montana Board of Housing.

If you have any questions, please reach out.

Have a nice week.

Thank you,

Kellie Guariglia  
Montana Housing  
Multifamily Program Officer  
kguariglia@mt.gov <<mailto:kguariglia@mt.gov>>  
406-841-2838

**From:** [Yakawich, Mike](#)  
**To:** [Guariglia, Kellie](#); [Shaw, Kendra](#); [Ewalt, Frank](#); [Neese, Roy](#); [Choriki, Danny](#); [Joy, Denise](#); [Purinton, Pam](#); [Ronning, Penny](#); [Boyett, Mike](#); [Brown, Shaun](#)  
**Subject:** [EXTERNAL] Mike Yakawich Ward 1 Re: Proposed Property for funding  
**Date:** Monday, August 10, 2020 9:22:30 AM

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Dear Kellie Guariglia and Montana Board of Housing:

I appreciate you asking for feedback on the request by MRM for funding from Montana Board of Housing.

I very much support the request from MRM.

This is a critical need for our community providing important housing and support for our citizens. As MRM is in Ward 1, I have had the opportunity to interact with the MRM Staff and find their work sound, reliable and vital. MRM has been a good neighbor in the southside and surrounding Billings community. I am confident they will use the resources given to them wisely and effectively to help those less fortunate.

Thank you for your support for the MRM request.

Respectfully yours,

Mike Yakawich

City Council Ward 1

Billings, MT

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From: Guariglia, Kellie <[kguariglia@mt.gov](mailto:kguariglia@mt.gov)>  
Sent: Monday, August 10, 2020 8:10 AM  
To: Shaw, Kendra; Yakawich, Mike; Ewalt, Frank; Neese, Roy; Choriki, Danny; Joy, Denise; Purinton, Pam; Ronning, Penny; Boyett, Mike; Brown, Shaun  
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Montana Housing  
Multifamily Program Officer

kguariglia@mt.gov<<mailto:kguariglia@mt.gov>>

406-841-2838

**From:** [Rick Wingerter](#)  
**To:** [Guariglia, Kellie](#)  
**Subject:** [EXTERNAL] Apartments on Jackson, Billings Mt.  
**Date:** Friday, September 18, 2020 4:18:53 PM

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Hello Kellie,

My name is Rick Wingerter, me and my wife we would like to say we are for the Montana Rescue Mission project. They do a lot of good works for the people on the Southside and all over Billings.

Thank you very much and God Bless you,

Rick & Lora Wingerter

Rick & Lora Wingerter 416 Hillview Lane Billings, Montana 59101 Phone: (406) 259-3300

## Guariglia, Kellie

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**From:** Ronning, Penny <ronningp@billingsmt.gov>  
**Sent:** Monday, September 28, 2020 2:37 PM  
**To:** Guariglia, Kellie; Bair, Mary  
**Subject:** [EXTERNAL] Re: Proposed Property for funding

Dear Ms. Bair:

Thank you for the opportunity to provide individual and further comments regarding the two low-income housing development projects in Billings that have applied for housing tax credits. Those two projects are Jackson Court and Montana Rescue Mission Unified Campus.

I will address the Jackson Court project first. The presentation given to Billings city council regarding this project was professional and provided information on similar projects in other MT cities by the developer. From the perspective of the developer, his projects in other MT cities have been and continue to be run well and are providing excellent housing opportunities in the communities. To date, I have not received any information opposing this opinion.

I do have concerns about the location chosen for this development in Billings. My main concerns are lack of food security and food resources in the proposed area, lack of sidewalks, curbs, and gutters, and an undeveloped, gravel dirt road leading to this property. Public transportation in Billings is limited and can be expensive for individuals and families of low income. At this time, there is no grocery store anywhere near the entire area in which this property is proposed. Jobs in this area are also limited to mainly service industry jobs. For individuals without a vehicle, this is a challenging area in which to live in regard to meeting daily needs.

The second application I'll address is from Montana Rescue Mission. Unfortunately, I no longer support this project. The presentation given to Billings city council by MRM Executive Director Matt Lundgren "sounded good"; however, when I later emailed asking follow up questions to Mr. Lundgren I was given answers that did not match the presentation material. I asked Mr. Lundgren specific questions regarding policies of the MRM and how those policies will apply to the new low-income housing apartments. In Mr. Lundgren's email response, he avoided responding to my questions, referenced a different unnamed entity - not MRM - that would be developing, overseeing, and running the low-income housing apartments, and has yet to get back to me with the policy information I requested. I have reviewed the presentation material given by Mr. Lundgren to Billings city council requesting support for his application; the presentation of entities involved in the project and his answer to my emailed questions do not match. The presentation material given to Billings city council clearly states Montana Rescue Mission is the entity developing the project and will be overseeing/running the low-income housing apartments. However, in Mr. Lundgren's emailed response to my questions, he states that MRM will NOT be the organization developing/overseeing/running the low-income housing apartments, but does not state a name for the organization that will be. He only states that it is a different entity entirely that is involved in the low-income apartments. I believe this is a way he is using to not respond to my policy related questions which have to do with how the apartments will serve the needs of the community.

I feel deceived and manipulated by Mr. Lundgren and do not believe he has been truthful in his request and presentation to Billings city council. As a result of Mr. Lundgren's lack of transparency in providing information and his lack of consistency of who and what organization is planning to run the low-income housing development, I no longer

support this project. Based on how Mr. Lundgren has responded, I do not believe this project is in the best interest of Billings or individuals and/or families in need of low-income housing.

If you have any questions, please feel free to contact me.

Sincerely,

Penny Ronning  
Billings City Council, Ward 4  
(406) 579-9778  
she/her/hers

This message is only intended for the addressed recipient and may contain confidential information. If you are not the intended recipient or their representative, any form of disclosure, archiving or distribution of this communication is strictly prohibited. Please notify the sender of the error and delete all copies and attachments from your system. Please know that emails sent to and received from this email address can be public information.

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Sent: Monday, August 10, 2020 8:10 AM  
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Montana Housing  
Multifamily Program Officer  
kguariglia@mt.gov<mailto:kguariglia@mt.gov>  
406-841-2838

**From:** [Matt Lundgren](#)  
**To:** [Bair, Mary](#)  
**Cc:** [Guariglia, Kellie](#); [Donald J. Sterhan](#); [Shane Walk](#)  
**Subject:** [EXTERNAL] Montana Rescue Mission Unified Campus LIHTC Project  
**Date:** Tuesday, September 29, 2020 4:44:16 PM

---

Dear Ms. Bair,

I am writing in response to the two dissenting public comment letters I received from your office regarding our Montana Rescue Mission Unified Campus LIHTC project from Ms. Card and Ms. Ronning.

I trust that I have not missed the deadline, but if I have, I want to submit my response to these public comments for the record.

To Ms. Card's comments of outside entities controlling our agency, I want to assure the Board of Housing that Montana Rescue Mission (MRM) is an independent 501c3 Organization and operates to serve the best interest of the homeless in Billings with a local board of Directors. Our project will be owned and operated by the MRM and its investors and not intertwined with or diluted by other organizations. As such, MRM is not under the direction or control of Leadership Foundations Worldwide Office in WA state or beholden to them for this project. Leadership Foundations is a voluntary affiliation of independent organizations serving the poor in cities all over the globe. While MRM has administrative services (Development, HR, Finance, and Direction) provided by Billings Leadership Foundation as a cost savings measure, MRM operates with its own Program Director and Staff. Similarly, while Ms. Card has stated her issues with Leadership Foundations Worldwide Office in WA state and their salary ranges for employees in other communities, that administrative function does not impact MRM housing the homeless or providing apartments in Billings MT. Likewise, Ms. Card's bad experiences with Leadership Foundations affiliates in GA decades ago has no bearing on how the MRM will operate its Apartments in Billings in 2020 and beyond. Finally, Ms. Card's personal attacks on my leadership and integrity are without merit and she acts in bad faith in proclaiming her "opinion" on MRM policies and procedures as fact. Despite her comments to the contrary, MRM does serve the homeless on a daily basis and will continue to do so as we have done for over 70 years.

To Ms. Ronning's comments, I was heartened by her initial support of our project as a member of Billings City Council and disheartened by her change of mind. Ms. Ronning and I did visit before my comments to the Billings City Council and visited again by phone after my presentation. In the later phone call, we discussed the intricacies of how tax credits work and I did my best to describe the relationship we will have with tax credit investors, CR Builders, Billings Housing Authority Property Management, and our own new MRM Management Corp. entity. I described how these entities will work in concert to not only provide financing and shield us all from liability but will also provide building construction/renovation project management, apartment operational management and allow all parties to make this complex relationship happen. It is clear I failed to communicate this information to her satisfaction and understanding. (Indeed, I am still a bit baffled on all of the

complexities of the tax credit process arrangement.) Thankfully you and your team as well as our partner Don Sterhan and Mountain Plains Equity Group do understand and are there to help entities like MRM understand these things and to make this much needed housing project happen. I will ask Don Sterhan, who understands this better than I, to reach out to Ms. Ronning to attempt to clarify what I could not.

To Ms. Ronning's other comments regarding MRM's specific policies and procedures for serving specific groups of homeless individuals, I explained to her at length that we do not and have never discriminated against any group at the mission and that in fact we serve people often deemed "untouchable" by the rest of society. I also let Ms. Ronning know that we operate by our Mission Statement: "Reflecting the Love of Jesus Christ by providing emergency, temporary and rehabilitative care to those experiencing hunger and homelessness." She asked for assurances that we do in fact serve the LGBTQ community and I told her that we do not and have never asked for a persons sexual preference when entering the shelters- which is evidence of nondiscriminatory policy in action. I also let Ms. Ronning know that for reasons of confidentiality and privacy, I cannot disclose to her the names or percentages of those we serve or their sexuality. I did let Ms. Ronning know that we serve many people from the LBGQT community in our shelters and current apartment complex but I declined to provide further information. Further, I told Ms. Ronning that the shelter and the low income housing tax credit apartments will be operated separately and will follow different rules for occupants while occupying the same building. For example, a shelter guest will have a curfew while a tenant in the apartments would not. Finally, I explained that the apartments will follow Montana Fair Housing laws and will comply with those standards. Apparently my answers did not communicate the complexity of the co-location principle or communicate what Ms. Ronning wanted to hear, but our operations and plans do in fact line up with my statements to City Council and to the greater Billings community.

I realize that every project will have some detractors and opponents- whether their concerns are valid or not- but I trust that the overwhelming support of the community and the huge needs for low income housing in Billings can win out and that together with the Board of Housing we can make this vital project a reality.

Feel free to contact me if you have any concern or need further clarity.

Best,

Matt

 [\[linkprotect.cudasvc.com\]](#)

Rev. Matthew Lundgren

*Executive Director*

**Montana Rescue Mission**

a: 2902 Minnesota Ave, Billings, MT 59101 [\[linkprotect.cudasvc.com\]](#)

e: [mlundgren@montanarescuemission.org](mailto:mlundgren@montanarescuemission.org)

p: 406.247.0140

c: 406.670.8556

 [\[facebook.com\]](#)

September 28, 2020

Montana Board of Housing  
301 S. Park Avenue  
Suite 240  
Helena, MT 59620

RE: 2021 Housing Credit Award Proposal for MRM Unified Campus

Dear Board Members:

I realize that today is the deadline for submitting comments on the 2021 Housing Credit Awards proposals. I am sending my comments today, just under the wire, because it has taken me considerable time to gather the information necessary for me to identify the issues I have, and make the assertions I will be making to you, about the Montana Rescue Mission (MRM)/CR Builders LLC proposal for housing credit funds. I hope you will consider what I have to say, despite this coming to you at the last minute.

I have deep concerns about the MRM/CR Builders LLC proposal for an MRM Unified Campus. My experience with Matt Lundgren, Executive Director of MRM and Friendship House, and CR Builders LLC ( or Mountain Plains Equity Group, Inc., which are for-profit organizations under Don Sterhan) has left me with the strong impression that this project will likely not be done with honesty and the best intentions for the low income, homeless and mentally ill people the MRM Unified Campus proposes to serve.

So I ask you, even at this late hour in the process, to look more closely at their proposal and the underlying operations of these two organizations, especially MRM and its ties to the umbrella organization it is now a part of: Leadership Foundations, based in Tacoma, Washington. I have spent considerable time doing that myself. And while I do not claim to have a grasp of the entire picture of what is going on with these organizations, I have seen enough, and experienced enough firsthand, to raise serious questions to you about their operations.

### Background

I live in Billings, on the South Side. In the past nearly five years, I have been active in the South Side Neighborhood Task Force (SSNTF), worked as a volunteer for teen activities at Friendship House, worked as a volunteer chaplain at the Community Crisis Center, which provides crisis stabilization services for mental health, substance abuse and/or social service needs to the people of Billings, especially those who are homeless, and this year I have worked with the staff of St. Vincent de Paul Society to provide sack lunches for their hungry clients. I am also a retired ordained ELCA Lutheran pastor and have served many years as a relief chaplain at St. Vincent Healthcare in Billings.

Starting in November or December 2018, the Billings community, especially the

homeless and the other agencies serving them, got the word that MRM was no longer taking in and sheltering homeless people from the streets, even when temperatures reached freezing and below. Suddenly, people had to meet sobriety and other requirements, in order to receive shelter. It was my understanding that, for years, when outside temperatures reached 32 degrees and lower, MRM would not only shelter the people who came there, but MRM would send out a van to look for and pick up people from the streets who needed shelter. All of a sudden, MRM was not doing that; yet what its actual new policies were, remained unclear to the other agencies in the community that serve the homeless population, and to community members like me who live around and are concerned about homeless neighbors. This change took place as Matt Lundgren was coming on board as Executive Director of MRM. As the weather got cold, then, with no other place to go, the homeless sought shelter at the Crisis Center, and far outnumbered its legal capacity of 45 people in the building, INCLUDING staff. With no real notice from MRM, a major resource, and the ONLY shelter, for the homeless in Billings was suddenly unavailable to many of them.

In conversations between me, the Community Crisis Center Program Director, MarCee Neary, Pastor Lisa Harmon of First Congregational Church, and others, the concept and organization of a program named My Backyard was quickly developed and implemented by the first part of January 2019. Volunteers from the community were recruited, trained, and organized into teams who would sit up all night at one of three downtown churches while the homeless slept in warmth and safety on mats on the floor of whatever room the church had available. Through the whole winter season of 2019, the scores of homeless who were not allowed into MRM, were served by the Crisis Center and this group of My Backyard volunteers. But it was hard work and only a quick fix to a sudden and critical community need that resulted from a change of policy implemented by Matt Lundgren.

MRM, under the leadership of Matt Lundgren, has continued to be closed to so many of the homeless in this community. Yet, in my experience, Matt has worked hard to try to force other services to the needy in this community under his management. This is doubly concerning to me, since Matt has moved the Friendship House and MRM under the umbrella organization, Billings Leadership Foundation, which is, in turn, under another umbrella organization, Leadership Foundations, based in Tacoma, Washington. It is MRM's, and Friendship House's being caught up, ultimately, into the Leadership Foundations umbrella that is most concerning about this proposal MRM and CR Builders LLC are making for over \$6 million for what they are calling the MRM Unified Campus. You see, nearly 50 years ago, when I was living in Atlanta, Georgia, I worked for an organization called Assistance to Offenders, Inc., a nonprofit organization that was under another nonprofit umbrella organization, like Leadership Foundations, called Exodus, Inc. It happens that Exodus, Inc. was under the leadership of two men, Bill Milliken and Neil Shorthouse. At the time I was working under this umbrella, Exodus, Inc., as I recall, had been operating for several years, and was taking in around \$500,000 or more yearly income from donations and grants, yet Shorthouse and Milliken had never applied for nonprofit status, never reported to the IRS and never instituted an accounting system; in fact, check stubs, receipts and other records

collected over that time had been stacked helter-skelter in a room. They came to me and asked me to put it all together for them-- develop an accounting system and get them the nonprofit status—which, over the next several months, I did. Now so many years later, I see Shorthouse and Milliken are listed on the board of directors of Leadership Foundations! And as I have investigated the organizational and financial workings of Leadership Foundations, I recognize their philosophy of disregard for boundaries, chaos and, what I believe may be deception, all over the place. Unfortunately, organizations, like MRM, that come under such a complex, chaotic and, at times, irresponsible, if not deceptive, structure tend to take on those characteristics too.

### Leadership Foundations, Tacoma, Washington

Leadership Foundations, the entity that functions as the over-arching umbrella for the Billings Leadership Foundation, is termed a “foreign nonprofit” by the State of Washington. Its origins are, apparently, in Leadership Foundation that is an active nonprofit listed in the State of Pennsylvania and first registered in 1993. Leadership Foundations in Tacoma (UBI 602 872 578) is an active nonprofit now, but since 2012 has gone through several instances of having their Washington business license terminated because of non-reporting to the State. The latest instance was in January 2020; its Washington business license was not reinstated until April 2020.

On its website, Leadership Foundations lists its staff, along with their LinkedIn profiles. The staff is comprised of 24 people, most of whom live all around the country, and one in South Africa, rather than in the Seattle/Tacoma area. And most of them are directors or CEOs of other nonprofits, or own their own businesses, and their actual relationship to Leadership Foundations in Tacoma is unclear. For instance, Lisa Lampman is listed as a staff member who is the Director of Mentoring Youth for Leadership. Yet, on her LinkedIn profile presented on the Leadership Foundations webpage she states that she is currently President of Lampman Consulting LLC in Virginia and that her affiliation with Leadership Foundations is as an “Interest”, not an occupation. Additionally, on the 2018 990 IRS form for Leadership Foundations, she is listed in Part VII, Section B as an independent contractor who received \$113,000 from Leadership Foundations in 2018.

A similar, but perhaps more convoluted, example is Deborah (Debbi) Commodore. She has been the Senior Strategist and Special Projects Director from 2015 to present. On her LinkedIn profile she states that she was Principal Owner of Commodore Consulting from 2002-2015, but that business was not registered with the State of Washington. In addition to being listed as a Leadership Foundations staff member, on the 2018 990 IRS form for Leadership Foundation, she is listed as an independent contractor in Section B Part VII. And she is listed, specifically, as receiving \$110,000 for “Fundraising”. Yet in Part I of Schedule G of that same 990 form, Commodore Consulting is listed as an independent contractor doing fundraising activities for \$110,000. The only business registered in Washington with the same address as she listed for her Commodore Consulting is Commodore Asset Management, which is owned by a Darnell Commodore, but has no reference to her. While these confusing details of her

involvement with Leadership Foundations could simply reflect sloppy organization and accounting practices, the occurrence of so many of these instances, and so many discordant pieces of information, gives the impression that more intentionally unethical practices are in play in the many-layered Leadership Foundations structure.

Consider, as well, Sherman Brown. He is listed under “Staff” as Major Gifts Officer. Yet his LinkedIn profile on the Leadership Foundations webpage says that he is: Founder and Chairman of All-Star PPE & Medical, a company based out of Orlando, FL, from February 2020-present. He is also listed as current Founder and CEO of Three Media Group of Companies from 1998-present. On the 2018 990 IRS form for Leadership Foundations, under Section A Officers, Directors, Trustees, Key Employees and Highest Compensated Employees, he is listed as receiving, for an average 40 hours per week, \$170,900 reportable compensation and \$29,607 estimated other compensation.

Finally, consider Bianca Singleton. She is the Mentoring Network Regional Coach for Leadership Foundations in Tacoma. She is also an Academic Advisor II at Georgia State University in Atlanta, Georgia. She, as a volunteer, is also the Executive Director of Precious Me, a State of Georgia nonprofit and the Youth Mentoring Collaborative Director for the Metro Atlanta Leadership Foundation, a State of Georgia nonprofit that also goes by Resurgence Leadership Foundation. Metro Atlanta Leadership Foundation, aka Resurgence Leadership Foundation, is, like Billings Leadership Foundation and 29 other Leadership Foundations and nonprofit organizations with unrelated names in the United States, under the umbrella of Leadership Foundations in Tacoma, Washington. And under each one of these 30 nonprofits directly under Leadership Foundations in Tacoma are, in many cases, multiples of other nonprofits that each serve, I am presuming, as umbrella organizations for yet more nonprofits.

## Conclusion

The layering and interweaving of these nonprofits within Leadership Foundations so that it creates such an intricate network that tracking the people involved, let alone the millions of dollars that come into these organizations, becomes very difficult is what concerns me about this project that Matt Lundgren at MRM and CR Builders LLC are proposing. It is a project to renovate dilapidated buildings on the edge of the South Side of Billings, in order to force all the crisis intervention, mental health, addiction counseling and housing services to the poor and homeless citizens of Billings into that one location, using the justification that it is a cost-effective move for the city and county to make. In short, he and MRM are aiming to carry out a plan he has tried desperately for years to accomplish, as he says in a Yellowstone County News article on August 7, 2020: “The plan for centralizing the services available for the needy, mentally ill, and homeless has been in the works for two years. It’s entailed consultations with other communities who have solved similar problems with such a facility.”

This plan will, ultimately, serve the wants of the business and residential community on the north side of the tracks to force our homeless and poor, as well as mentally ill, addicted, incarcerated and, struggling formerly incarcerated, neighbors over to the

South Side. It will also serve the ambitions of Matt Lundgren, and perhaps others in the Leadership Foundations network, to force most, if not all, the services to these folks who are in the greatest need in the Billings area under the Leadership Foundations structure. But this plan will not serve the good of the community, or the people who are dependent upon these services. Judging from the way Matt Lundgren and the other leaders of MRM have chosen to take away services to folks in need over the past two years, and work to undermine the other organizations that are faithfully trying to provide those services, and judging from what I feel are the questionable organizational, as well as financial, practices of Leadership Foundations, it would be a disaster for the community of Billings, if this plan were able to be completed.

Therefore, I am asking you, the Board of Housing, to not approve the proposal from MRM/CR Builders LLC for the Unified MRM Campus. This community surely does need affordable housing and shelter and housing for the homeless; but we do not need to do it this way. We cannot afford to accomplish something good for this community, such as decent shelter and housing, through a project riddled with power plays and deception.

Sincerely,

Catherine Card  
2815 4<sup>th</sup> Avenue South  
Billings, MT 59101

406-679-1501

**From:** [Matt Lundgren](#)  
**To:** [Bair, Mary](#)  
**Cc:** [Guariglia, Kellie](#); [Donald J. Sterhan](#); [Shane Walk](#)  
**Subject:** [EXTERNAL] Montana Rescue Mission Unified Campus LIHTC Project  
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Feel free to contact me if you have any concern or need further clarity.

Best,

Matt

 [\[linkprotect.cudasvc.com\]](#)

Rev. Matthew Lundgren

*Executive Director*

**Montana Rescue Mission**

a: 2902 Minnesota Ave, Billings, MT 59101 [\[linkprotect.cudasvc.com\]](#)

e: [mlundgren@montanarescuemission.org](mailto:mlundgren@montanarescuemission.org)

p: 406.247.0140

c: 406.670.8556

 [\[facebook.com\]](#)

## Award Determination Selection Standard

Applications that will receive an Award of Housing Credits. In addition to any other Selection Criteria specified in this QAP, the MBOH Board may consider the following factors in selecting Applications for an Award of Housing Credits to qualifying Projects:

- a. The geographical distribution of Housing Credit Projects;
- b. The rural or urban location of the Projects;
- c. The overall income levels targeted by the Projects (including deeper targeting of income levels);
- d. The need for affordable housing in the community, including but not limited to current Vacancy Rates;
- e. Rehabilitation of existing low-income housing stock;
- f. Sustainable energy savings initiatives;
- g. Financial and operational ability of the Applicant to fund, complete and maintain the Project through the Extended Use Period;
- h. Past performance of an Applicant in initiating and completing tax credit Projects;
- i. Cost of construction, land and utilities, including but not limited to costs/credits per square foot/unit;
- j. The Project is being developed in or near a historic downtown neighborhood;
- k. The frequency of Awards in the respective areas where Projects are located;
- l. Preserving project rental assistance or have or are planning to add Section 811 units to an existing project; and/or
- m. Augmentation and/or sources of funds.

# Operations Dashboard

October 2020

## Board Meetings

The next scheduled meeting is Monday, November 2 (QAP approval), and will be held in virtual / webinar format.

## Board Training

- October 24-27, 2020 – NCSHA Annual Conference – Virtual. Board members interested in joining the virtual conference can contact Paula Loving for registration assistance.
  - <https://www.ncsha.org/event/2020-annual-conference-showplace/>

## Staffing

Since our September board meeting, the following staffing changes have occurred:

- Bruce Brensdaal emerged from retirement to fill our 0.5 FTE Multifamily Program Officer position on October 1.
- Judy Trice joined Montana Housing as our new Housing Choice Voucher Quality Control Specialist on October 13.
- Nicole Whyte will be joining as our new Multifamily Program Manager on October 19.
- The recruitment process is nearly complete for two vacant Housing Choice Voucher Contract Manager positions.
- We assessed the job description and duties of the vacant Outreach & Data Specialist position (previously occupied by Penny Cope) and this position is going through the HR process for classification.

## Contracts / Procurement

- Our contract with Emphasys Software, Inc. is up for renewal in December 2020.
- We are still intending to update and enter into a new MOU with USDA-RD for information sharing and collaboration purposes. This work has been on hold to due COVID-19 and associated Emergency Housing Assistance program administration.

## GSE Seller/Service Approval Work Plan

- An update 988sf Change of Incumbency form was submitted to include Joe DeFilippis, our new Operations Manager.
- We submitted our first 16sf Annual Eligibility Certification form prior to the September 30, 2020 deadline.
- The team worked on several policies and procedures for completion and roll-out to staff in the month of October, including a new Clean Desk Policy, updated Sensitive and Confidential Information Policy and Commerce Personal Identifying Information Policy.
- Draft policies and procedures relating to OFAC, Fraud and Anti-Money Laundering are also underway.
- Prior to COVID-19, we were striving for product launch in June 2021. Our team will be re-evaluating the timing of our product launch in January 2020.

## Emergency Housing Assistance Program

Phase I / TANF Emergency Housing Assistance (as of 9.29.2020)

	Allocated	Paid	# of Apps Funded
Emergency Housing Phase I	\$430,000	\$412,469	Approximately 100

Phase II / CARES Act program application summary (as of 10.15.2020)

	Allocated	Remainder of Allocated Funds	# of Apps Funded	# of Apps Received	Declined, Ineligible & Duplicate Apps
Emergency Housing Phase II	\$17,000,000	\$12,420,262	1,179	3,214	1,171

1,938 Active Applications

# Operations Dashboard

## October 2020

- 775 Initial Applications In-Progress
  - 563 Staff Review
  - 212 Supervisor Review
- 1,179 Approved

	Awarded	Paid
Emergency Housing	\$4,340,723.50	\$4,153,429.67

<https://commerce.mt.gov/Montana-Coronavirus-Relief/Awarded-Grants>

- 75 Continued Assistance Approved
- 42 Supervisor Review Approved
- 1,227 Accepted Housing, not in progress for cont. assistance

1,171 Inactive

- 256 Withdrawn – includes 131 duplicates
- 911 Declined / Ineligible
- 4 Test

We will stop accepting new EHAP applications on November 10, 2020 to allow all applications to be processed by the December 30, 2020 deadline.

## Legislative Session

Commerce submitted a bill draft entitled “AN ACT REMOVING THE SET ASIDE PERCENTAGES OF THE STATE’S VOLUME CAP AND ALLOWING MORE FLEXIBILITY WITHIN STATE LAW; AMENDING SECTION 17-5-1312, MCA” in late September 2020.

## Executive Director Update

Cheryl Cohen is on scheduled maternity leave from October 1 through November 30, 2020. She will return on a part-time basis in December 2020.

# Section 8 Program Dashboard

September 24, 2020

HCV, HUD-VASH, MOD REHAB, PBS8, 811 PRA DEMO PROGRAMS:

CURRENT PERIOD: September 2020

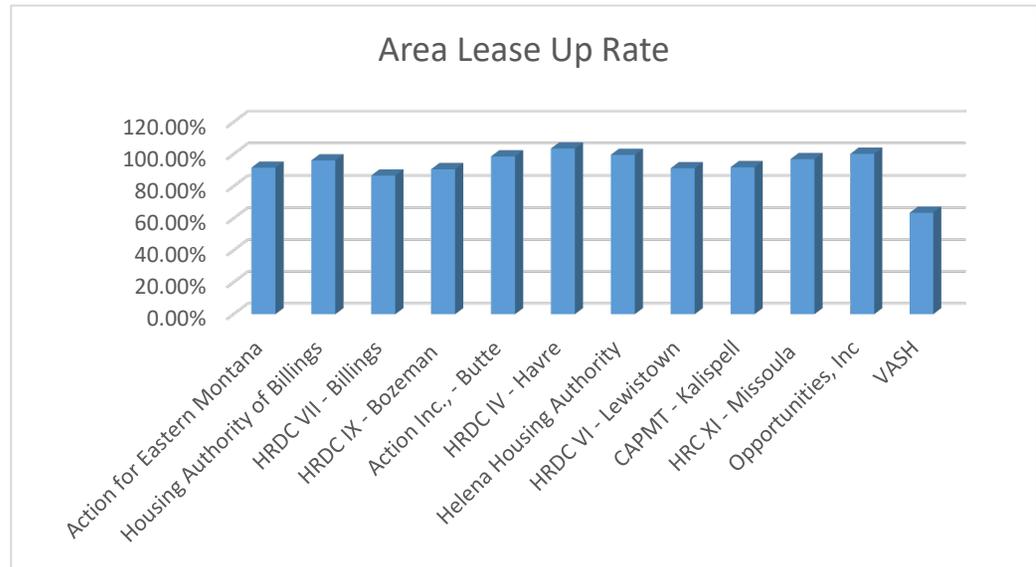
SECTION 8 PROGRAMS	<u>Previous Month</u>	<u>Month</u>	<u>Change</u>	<u>Year</u>	<u>HUD</u>	<u>Date</u>
	<u>Aug-2020</u>	<u>Sep-2020</u>		<u>HAP</u>	<u>Budget</u>	<u>Fees</u>
<b>Housing Choice Voucher (HCV)</b>					15,426,099	CY 2020
PBS8 Opt-Out Conversion Funding						
Paid Units (3625 Agency contracts)	3,261	3,212	-49			
Current Month Payment Amount	1,638,087	1,630,140	-7,947	13,541,025	1,124,458	
<b>Veterans Affairs Supportive Housing (VASH)</b>						CY2020
Number Units Paid (321 Authorized)	237	228	-9		8,812	
Payment Amount	115,883	109,424	-6,459	1,017,460	77,191	
<b>Moderate Rehabilitation (ModRehab)</b>					2,012,728	CY2020
Number Contracts	18	18	0			
Paid Units (297 Authorized)	265	257	-8		9,497	
Payment Amount	150,585	155,907	5,322	1,280,102	85,047	
<b>Project Based VASH</b>						
Number Units Paid	28	28	0		999	
Payment Amount	19,056	18,856	-200	118,466	5,103	
<b>Project-Based (PBS8)</b>						<b>Admin Earnings</b>
Contracts	87	87	0		720,103	
Units Paid (4132 Authorized with 8bb)	3,522	3,445	-77			Contract Extension
Payment Amount	1,950,366	1,891,236	-59,130			
Calendar Year Admin Earnings						80,109
<b>811 Project Rental Assistance Demo (FY)</b>					1,900,000	157,000 Five Year
Rental Assistance Contracts (RAC)	4	4	0	Disbursed:	445,872	Balance: 1,454,128
Units (grant requires 82)	26	23	-3			8 Units Kalispell
Payment Amount	13,022	12,540	-482			40 Units Missoula
						5 Units Ronan
						21 Units Bozeman/Belgrade
						74

## TOTALS

	<u>Previous Month</u>	<u>Current Month</u>	<u>Change</u>
Paid Units:	7,339	7,193	-146
Budgeted Units:		8,317	
All Section 8 HAPs	3,886,998	3,818,103	-68,895

## Housing Choice Voucher Program Waiting List as of October 1, 2020

Agency	Contract	10/1/2020	Lease up %
Action for Eastern Montana	190	174	91.58%
Housing Authority of Billings	460	442	96.09%
HRDC VII - Billings	150	130	86.67%
HRDC IX - Bozeman	425	385	90.59%
Action Inc., - Butte	280	276	98.57%
HRDC IV - Havre	200	207	103.50%
Helena Housing Authority	225	224	99.56%
HRDC VI - Lewistown	125	114	91.20%
CAPMT - Kalispell	355	326	91.83%
HRC XI - Missoula	415	402	96.87%
Opportunities, Inc	550	551	100.18%
VASH	367	233	63.49%



**Waiting List No. as of October 1, 2020**

Action for Eastern Montana	259
Housing Authority of Billings	322
HRDC VII - Billings	235
HRDC IX - Bozeman	325
Action Inc. - Butte	247
HRDC IV - Havre	112
Helena Housing Authority	479
CAPMT - Kalispell	542
HRDC VI - Lewistown	77
HRC XI - Missoula	871
Opportunities, Inc	635
<b>Total State Waiting List</b>	<b>4104</b>

