



## RESOLUTION 5604

### **A RESOLUTION OF THE CITY COMMISSION OF THE CITY OF BOZEMAN, MONTANA, ADOPTING THE 2024-2029 CONSOLIDATED HOUSING PLAN, 2024-2029 FAIR HOUSING EQUITY PLAN, AND THE 2024 ANNUAL HOUSING ACTION PLAN.**

**WHEREAS**, the Consolidated Plan, Annual Action Plan, and Fair Housing Plan support the work of the City of Bozeman in the administration of the Community Development Block Grant (CDBG) fund. The CDBG Entitlement Program provides annual grants on a formula basis to entitled cities to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities, principally for low-and moderate-income persons.

**WHEREAS**, eligibility for participation as an entitlement community is based on population data provided by the U.S. Census Bureau and metropolitan area delineations published by the Office of Management and Budget. The U.S. Department of Housing and Urban Development (HUD) determine the amount of each entitlement grantee's annual funding allocation by statutory dual formula which uses several objective measures of community needs, including the extent of poverty, population, housing overcrowding, age of housing and population growth lag in relationship to other metropolitan areas.

**WHEREAS**, the Consolidated Plan guides policy and investment for housing, economic, and other community development in Montana. It is designed to meet requirements set forth by HUD and various housing and community development acts passed by the U.S. Congress. The Consolidated Plan documents needs as affordable housing, homelessness, infrastructure, community facilities, and economic development.

**WHEREAS**, on August 24, 2023, the City of Bozeman received notification from HUD's Region VIII Office of Community Planning and Development that the city has the sufficient population to meet the definition of a Metropolitan City under the CDBG program and is eligible to become what is known as an "entitlement jurisdiction" and is therefore eligible to receive CDBG funding directly from HUD.

**WHEREAS**, on May 18, 2024 the City of Bozeman received notification from the Office of Community Planning and Development (CPD) that the City's Fiscal Year 2024 allocation for the Community Development Block Grant (CDBG) is \$325,859.00. These grant funds provide the financial tools to support low- and moderate-income individuals, families, and communities to address homelessness, affordable housing challenges, aging infrastructure, and economic hardship.

**WHEREAS**, the Belonging in Bozeman Equity and Inclusion Plan outlines a collective vision for the City of Bozeman where housing is available, affordable, accessible, and safe. The plan proposes making equitable and inclusive housing a reality in Bozeman by focusing strategically on homelessness, displacement, aging in place and universal building accessibility, increasing community knowledge, and lobbying for local solutions at the state level, so that Bozeman residents of all ages, abilities, and income levels can feel confident and secure in call Bozeman their home.

**WHEREAS**, on June 15, 2024, a public hearing was held before the Economic Development Board to provide the public an opportunity to comment on the plan development process, community engagement strategy, and to identify other significant housing and community development needs in the community. The Board unanimously agreed that addressing homelessness is a critical need in the community and that the City should focus on the most at-risk population with CDBG funding.

**WHEREAS**, the Bozeman Strategic Plan, adopted on April 16, 2018, via Resolution 4852, calls for the City of Bozeman to vigorously encourage, through a wide variety of actions, the development of sustainable and lasting housing options for underserved individuals and families and improve mobility options that accommodate all travel modes.

**WHEREAS**, The Bozeman City Commission has demonstrated a strong commitment to funding and facilitating safe, accessible, and affordable housing in Bozeman.

**NOW, THEREFORE, BE IT RESOLVED** by the City Commission of the City of Bozeman, Montana, to wit:

### **Section 1**

The 2024-2029 Consolidated Housing Plan, 2024-2029 Fair Housing Plan, and the 2024 Annual Housing Action Plan for the City of Bozeman, attached hereto as Exhibit A, are hereby adopted serving as a framework to identify housing and community development priorities that align with focus funding from HUD's Community Planning and Development Programs.

**Section 2**

The City Manager is hereby authorized to submit the 2024-2029 Consolidated Housing Plan, 2024-2029 Fair Housing Equity Plan, and the 2024 Annual Action Plan to the U.S. Department of Housing and Urban Development for approval.

**Section 3**

The City Manager is further authorized to take all necessary actions to implement the strategies and objectives outlined in the Consolidated Plan, including but not limited to the allocation and administration of federal funds received through HUD programs.

**Section 4**

**Effective Date**

The Resolution shall be in full force and effective upon passage.

**PASSED, ADOPTED, AND APPROVED** by the City Commission of the City of Bozeman, Montana, at a regular session thereof held on the 6th day of August, 2024.

DocuSigned by:

*Terry Cunningham*

0F89C603A13E47F

**TERRY CUNNINGHAM**

Mayor

ATTEST:

Signed by:

DocuSigned by:

*Mike Maas*

F41F922095AB475...

**MIKE MAAS**

City Clerk



APPROVED AS TO FORM:

Signed by:

*Greg Sullivan*

876992AC9ACA44B...

**GREG SULLIVAN**

City Attorney

# BOZEMAN<sup>MT</sup>



*REVISED DRAFT 7-31-24*

## *Community Development Block Grant (CDBG) Consolidated Plan for Fiscal Years 2025-2029*

**What is the Consolidated Plan?:** *This document is a requirement of the U.S. Department of Housing and Urban Development (HUD) as a condition of receiving a direct allocation of Community Development Block Grant (CDBG) funds. It provides the vision, goals, and plan specifically for allocating CDBG funds granted to the City by HUD. These funds must benefit low- and moderate-income households.*

*This document is not intended to replace the City's other housing plans, most notably the **Community Housing Action Plan**, which provides a comprehensive strategy across the housing continuum and prioritizes a broader set of resources.*

### **PREPARED FOR:**

City of Bozeman Economic Development Dept.  
121 N. Rouse Avenue, Bozeman, MT 59715  
[www.bozeman.net/departments/economic-development](http://www.bozeman.net/departments/economic-development)  
(406) 582-2300

### **ADOPTED**

TBD

## Executive Summary

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

#### 1. Introduction

This document – the City of Bozeman’s five-year Consolidated Plan for Fiscal Years 2025-2029 (Consolidated Plan) – provides the vision, goals, and plan for allocating federal housing and community development funds granted to the City by the U.S. Department of Housing and Urban Development (HUD). These funds must benefit low- and moderate-income households.

HUD block grant funds covered by this plan include:

- **Community Development Block Grant (CDBG):** CDBG primarily funds community and economic development activities. Examples of eligible activities include: building and rehabilitating community centers and nonprofit facilities, improving public infrastructure such as sidewalks and lighting and roads, supporting skill development and job acquisition for workers, and providing direct services to eligible individuals. CDBG funds can be used for some housing activities including home rehabilitation, accessibility improvements to accommodate persons living with disabilities, and down payment assistance for homebuying – as well as emergency and disaster response assistance.

#### 2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The greatest housing and community development needs in Bozeman identified through the development of this Plan include:

- More affordable rental housing options, particularly for local workforce;
- More affordable homeownership opportunities;
- More transitional housing and emergency shelter options;
- More accessible housing and supportive housing;
- Increased access to critical community services, such as mental health services, chemical dependency services, and affordable and available childcare.

The five-year goals established to address housing and community development needs in Bozeman include:

- Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, including but not limited to, naturally occurring affordable housing (NOAH), supportive housing for seniors and residents living with disabilities, and accessible housing.

- Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in Housing First approaches, including but not limited to, emergency shelter, transitional housing, and other supportive services.
- Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming, including but not limited to, mental health services, chemical dependency services, and affordable and available childcare.
- Planning and Administration to support the goals articulated above.

### **3. Evaluation of past performance**

The City of Bozeman received notification that it has sufficient population to meet the definition of a Metropolitan City under the Community Development Block Grant program and is entitled to an annual formula allocation of CDBG funds in Federal Fiscal Year 2024 on August 24, 2023. As such, this is the City's first Consolidated Plan..

### **4. Summary of citizen participation process and consultation process**

The City of Bozeman's primary goal for community participation is to facilitate engagement opportunities that allow for a broad and diverse representation of the community to participate in the development of the plan. Additionally, the City engaged with housing, economic, and other service agencies, organizations, and experts to gather current information on the needs and priorities of low- to moderate-income households in Bozeman. Specifically, the City:

- Presented to the City Commission on April 16, 2024 and July 23, 2024. Presented to the Economic Vitality Board twice over the course of the plan's development. Presented to the Inter-Neighborhood Council on June 13, 2024 and the Community Development Board on July 15, 2024. These meetings are open to the public.
- Consulted with representatives from several agencies and organizations to collect specific feedback on the needs and priorities of the populations they serve.
- Hosted four focus groups with organizations that serve residents living with disabilities, families and individuals experiencing homelessness
- Developed a community needs survey in English and Spanish to identify the greatest needs in the residents' neighborhoods and how they want the City to prioritize federal funding. The City worked with several service providers and nonprofit organizations to promote the survey.
- Held a 30-day draft public comment period and two public hearings to provide additional opportunities for residents to provide input and comment on the draft document.

### **5. Summary of public comments**

Most public comments were supportive of the Consolidated Plan while calling for additional attention (and funding) to address immediate needs of people experiencing and at risk of homelessness. In response to such comments—including input from City Commission—the City has adjusted the expected

prioritization of funds in years 2-5 of the planning period to include more funding for Goal #2 (Improve housing stability for individuals and households with critical needs). Other comments included appreciation for Davis-Bacon wage standards, requests to ensure all materials are accessible for vision-impaired residents, and encouragement to City staff to minimize bureaucracy required to administer federal funds and a call for regional partnerships in addressing housing and community development needs.

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

All comments were accepted and where applicable, addressed in the Consolidated Plan.

**7. Summary**

The City utilized the findings from the Needs Assessment (NA) and Market Analysis (MA) sections, as well as the findings from the community engagement efforts, which included stakeholder consultations, resident focus groups, a housing and community needs survey with over 950 responses, and public comment to develop the goals identified in this Consolidated Plan. The Strategic Plan goals were also developed to align and reinforce other goals, strategies, and recommendations articulated in other existing City plans.

## The Process

### PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

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

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	BOZEMAN	
CDBG Administrator	BOZEMAN	City of Bozeman Economic Development Department

**Table 1 – Responsible Agencies**

### Narrative

The City of Bozeman’s Economic Development Department administers the Community Development Block Grant (CDBG) program for the city of Bozeman, Montana. The City has administered the CDBG Entitlement Program since 2024.

CDBG funds are awarded to the City from the U.S. Department of Housing and Urban Development (HUD) annual budget on the Federal Fiscal Year (FFY). The FFY24 runs from October 1, 2023 through September 30, 2024. Program Years (PY) are adopted by each local jurisdiction and can be different than the FFY. The City of Bozeman Program Year 2024 runs November 1, 2024 through October 31, 2025.

### Consolidated Plan Public Contact Information

For more information about Bozeman’s 2024-2028 Consolidated Plan:

- Go-to: <https://engage.bozeman.net/consolidatedplan>
- Call: 406-582-2258
- Mail/Visit: City of Bozeman, Economic Development Department, 121 N. Rouse Avenue, Bozeman, MT, 59715

## **PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(I) and 91.315(I)**

### **Introduction**

This section summarizes how the City of Bozeman coordinates with housing providers, other relevant government departments and agencies, including the state Continuum of Care, and reviews how the City consulted with stakeholders during the development of the Consolidated Plan.

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

The City works with the Regional Housing Coalition (a Coalition of housing providers, developers, the business community, and local government) to inform and shape priorities and strategies to address housing needs. The Regional Housing Coalition hosts a subcommittee called the Unhoused to Housed Initiative (a committee with representation from homeless service providers and City and County officials and personnel) that assesses service gaps and develops regional strategies and priorities to address homelessness. The City works with the Gallatin Behavioral Health Coalition (a Coalition of healthcare and service providers and local governments) to identify gaps and implement strategies to address mental health service needs across the community.

The City of Bozeman and Gallatin County do not have a public housing authority. The Human Resource Development Council of District IX, Inc. (HRDC) has acted as a public housing authority for the City and County since 1995.

HRDC is a Certified Housing Development Organization, Community Development Corporation, and Community Action Agency. HRDC develops, preserves, owns, and manages affordable housing, ranging from multi-family properties with HUD subsidies to Low-Income Housing Tax Credit developments to single and multi-family community land trust homes. HRDC also provides housing services ranging from emergency shelter to transitional housing to rental assistance to homebuyer education and down payment assistance. HRDC also administers the Section 8 Housing Choice Voucher program as a field agent for the State of Montana.

The City of Bozeman and Gallatin County and HRDC work closely to ensure coordination across public and private housing and service organizations.

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

The Montana Continuum of Care Coalition (MTCoC) is responsible for local, regional, and statewide coordination of housing and services for individuals and families experiencing homelessness. The MTCoC does not provide direct assistance with housing or support services. They work with local service

providers across Montana to help individuals, families, and youth experiencing homelessness. HRDC acts as the MTCoC Local Coordinator. Pathways MISI is a not-for-profit partnership that supports the success of HRDC's Continuum of Care. Pathways offers planning, data, and consulting services that help HRDC plan for growth and comply with HUD, HMIS, HIPPA and other applicable regulations.

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

City of Bozeman collaborates with HRDC, which manages our region's CoC services. The Regional Housing Coalition hosts a subcommittee called the Unhoused to Housed Initiative (a committee with representation from homeless service providers and City and County officials and personnel) that assesses service gaps and develops regional strategies and priorities to address homelessness. HRDC, as the ESG grantee determines how to allocate ESG funds, develop performance standards, evaluate outcomes, develop funding, policies, and procedures for the administration of HMIS. The City meets with HRDC on a monthly basis to discuss issues such as homelessness, transitional housing, rapid rehousing, permanent supportive housing, navigation services, and first-time homebuyer education. The City also supports HRDC's year-round shelter.

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

<b>Agency/Group/Organization</b>	<b>Agency/Group/Organization Type</b>	<b>What section of the Plan was addressed by Consultation?</b>	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>
CHILD CARE CONNECTIONS	Services – Children	Needs Assessment and Strategic Plan	A representative from Child Care Connections provided input on needs and outcomes during a stakeholder meeting on Wednesday, April 17, 2024.
MONTANA HOUSING COALITION	Other – Statewide housing coalition	Needs Assessment, Market Analysis, and Strategic Plan	A representative from Montana Housing Coalition provided input on needs and outcomes during a stakeholder meeting on Wednesday, April 17, 2024.
GROUNDPRINT	Planning Organization	Needs Assessment, Market Analysis, and Strategic Plan	A representative from Groundprint provided input on needs and outcomes during a stakeholder meeting on Thursday, April 18, 2024.
REACH, Inc.	Services – Persons with Disabilities	Needs Assessment, Market Analysis, and Strategic Plan	A representative from REACH provided input on needs and outcomes during a stakeholder meeting on Thursday, April 18, 2024.
BOZEMAN CHAMBER OF COMMERCE	Business Leaders	Needs Assessment, Market Analysis, and Strategic Plan	A representative from the Bozeman Chamber of Commerce provided input on needs and outcomes during a stakeholder meeting on Friday, April 19, 2024.
BRIDGERCARE	Services – Health	Needs Assessment and Strategic Plan	A representative from Bridgercare provided input on needs and outcomes during a stakeholder meeting on Friday, April 19, 2024.
HAVEN	Services – Victims of Domestic Violence	Needs Assessment, Market Analysis, and Strategic Plan	A representative from Haven provided input on needs and outcomes during a stakeholder meeting on Tuesday, April 23, 2024.
FAMILY PROMISE OF GALLATIN VALLEY	Services – Housing, Homeless, Children	Needs Assessment, Market Analysis, and Strategic Plan	A representative from Family Promise of Gallatin Valley provided input on needs and outcomes during a stakeholder meeting on Wednesday, April 24, 2024.

STATE OF MONTANA CONTINUUM OF CARE COALITION	Other – Statewide CoC	Needs Assessment and Strategic Plan	A representative from the Montana CoC provided input on needs and outcomes during a stakeholder meeting on Thursday, April 25, 2024.
MSU INNOVATION CAMPUS	Services – Education, Employment, Business Leaders	Market Analysis and Strategic Plan	A representative from the MSU Innovation Campus provided input on needs and outcomes during a stakeholder meeting on Tuesday, April 30, 2024.
HEADWATERS HOUSING TRUST	Housing	Needs Assessment, Market Analysis, and Strategic Plan	Two representatives from Headwaters Housing Trust provided input on needs and outcomes during a stakeholder meeting on Wednesday, May 1, 2024.
THE HRDC	Services – Housing, Homeless, Education, Employment, and Health	Needs Assessment, Market Analysis, and Strategic Plan	A representative from HRDC provided input on needs and outcomes during a stakeholder meeting on Wednesday, May 1, 2024
GREATER GALLATIN UNITED WAY	Services – Education, Children, and Health	Needs Assessment and Strategic Plan	A representative from Greater Gallatin United Way provided input on needs and outcomes during a stakeholder meeting on Tuesday, June 11, 2024.
GALLATIN COUNTY EMERGENCY MANAGEMENT	Agency – Emergency Management		A representative from Gallatin County Emergency Management provided input on needs and outcomes during a stakeholder meeting on Thursday, June 13, 2024.

**Table 2 – Agencies, groups, organizations who participated**

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

All relevant agencies and groups were invited to participate in the development of the Consolidated Plan; none were intentionally excluded or not invited to participate.

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

The plans, studies, and community engagement activities conducted by other city departments and other partners and organizations were consulted during the development of the Consolidated Plan

appear in the matrix below (Table 3). Relevant information from those documents appears throughout this Consolidated Plan.

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
2023 Belonging in Bozeman Equity Plan	City of Bozeman	City’s Diversity, Equity, and Inclusion Plan. The Consolidated Plan goals were developed in alignment with the Belonging in Bozeman goals.
2020 Community Housing Action Plan	City of Bozeman	The Community Housing Action Plan outlines a partnership framework to address community housing in Bozeman over the next five years. The CHAP helped to inform the development of the Consolidated Plan goals.
2020 Bozeman Community Plan	City of Bozeman	The City’s General Plan guiding growth and community development. The Plan helped to inform the development of the Consolidated Plan goals.
2023 Economic Development Strategy	City of Bozeman	This Strategy provides deliberate direction to guide actions that will evolve over the next five years to meet dynamic economic and business conditions. The Consolidated Plan goals were developed in alignment with the EDS goals.
2020 Bozeman Climate Plan	City of Bozeman	Bozeman’s Climate Plan to reduce the City’s GHG emissions and create a more resilient and equitable community. The Climate Plan helped to inform the development of the Consolidated Plan goals.
2019 City of Bozeman Vulnerability Assessment and Resiliency Strategy	City of Bozeman	This Assessment and Strategy helps the City anticipate how best to adapt to the risks associated with climate change. This Strategy helped to inform the development of the Consolidated Plan goals.

**Table 3 – Other local / regional / federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

The City of Bozeman intends to coordinate with Gallatin County, the Regional Housing Coalition, and the Montana Housing Coalition in the implementation of the Consolidated Plan.

While the City of Bozeman is creating its Consolidated Plan, Gallatin County is writing a growth policy including a housing strategy to create a comprehensive, balanced, and equitable housing strategy that identifies opportunities for Gallatin County to address growing housing challenges. The purpose of the strategy is to: understand how the housing market has changed across the County; identify what types of housing people need compared to what the market is providing; and determine roles for the County to improve housing access for employees and residents.

By uniting diverse experts and decision-makers – from government leaders to housing developers, banks, realtors, employers, and more – the Regional Housing Coalition (RHC) ignites collaboration and

innovation to tackle the region’s pressing challenges of housing attainability and affordability. The RHC informs community members, coordinates diverse partners, and resources, and catalyzes solutions to address housing stability and attainability in Gallatin County. Through strategic coordination and alignment, the coalition ensures that resources are leveraged, and every effort is synchronized towards a common goal.

The Montana Housing Coalition (MHC) advocates for state housing policy that creates homes that working families, seniors, veterans, and Montanans with disabilities can afford to rent or buy. Legislative priorities for the MHC include: support of a State Workforce Housing Tax Credit; reauthorization of the Coal Trust Multifamily Homes Program; and investment in the Housing Montana Fund.

**Narrative (optional):**

## **PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)**

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

#### **Public Meetings**

The City’s Economic Vitality Citizen Advisory Board (EVB) works with the City’s Economic Development Department on general economic development, housing, municipal art, and diversity, equity, and inclusion efforts. For the development of this plan, the City engaged with the following groups:

- City Commission—April 16, 2024 and July 23, 2024
- Economic Vitality Board—April 18, 2024 and June 5, 2024
- Inter-Neighborhood Council—June 13, 2024
- Community Development Board—July 15, 2024

#### **Housing and Community Needs Survey**

The City of Bozeman developed a housing and community needs survey for both residents and stakeholders to identify respondents’ greatest housing, community development, public service, and economic development needs, as well as provide feedback on how the City should prioritize its funding. The survey was available online from March 25<sup>th</sup> to May 10<sup>th</sup>, 2024, in both English and Spanish. Additionally, the survey was available in hard copy form in English and Spanish. The survey was promoted through email blasts, social media, stakeholder networks, and community partners and organizations. More than 950 responses to the survey were received. A complete summary of the survey findings can be found in the Community Engagement Findings report section in the appendix.

#### **Public Hearings**

Two public hearings were held at City Council meetings throughout the development of the plan.

- April 16<sup>th</sup>, 2024 – City Council was given an overview of the Consolidated Plan planning process and community engagement strategy. The public was asked to provide feedback on the plan development process, community engagement strategy, and other significant housing and community development needs in the city. A summary of those comments are below.

*Several comments were made during this public hearing, including a significant need for more affordable housing. Supportive housing for people living with disabilities and tiny home communities were noted as housing types needed in Bozeman. Residents also encouraged this plan to draw on needs and outcomes from previous community engagement efforts, specifically the Belonging in Bozeman plan. Another resident advocated for the City to host fair housing workshops or provide educational resources about fair housing for residents.*

- July 23<sup>rd</sup>, 2024 – City Council will be given an overview of the draft Consolidated Plan and asked to consider adoption of the plan. This public hearing will be held during the 30-day public comment period from July 1 to July 31, 2024, to receive final comments and feedback on the draft Consolidated Plan.

**Citizen Participation Outreach**

<b>Sort Order</b>	<b>Mode of Outreach</b>	<b>Target of Outreach</b>	<b>Summary of response/attendance</b>	<b>Summary of comments received</b>	<b>Summary of comments not accepted and reasons</b>	<b>URL (If applicable)</b>
1	Housing and Community Needs Survey	Low- and moderate-income residents, other vulnerable populations.	953 Bozeman residents and stakeholders responded to the survey. The survey was open from March to May 2024.	Findings from the housing and community needs survey are summarized in Section II of the City’s Fair Housing Plan (Appendix to this plan).	All comments were accepted.	n/a
2	Public Hearing	Non-targeted/broad community	A public hearing before City Commission was held on April 16, 2024, to provide the public an opportunity to comment on the plan development process, community engagement strategy, and to identify other significant housing and community development needs in the city.	Comments from this public hearing are summarized above in the PR-15 section.	All comments were accepted.	n/a
3	Public Hearing	Non-targeted/broad community	A public hearing before the Economic Vitality Board was held on June 5, 2024, to provide the public an opportunity to comment on the plan development process, community engagement strategy, and to identify other significant housing and community development needs in the city.	Findings from this public meeting are summarized in the Community Engagement Appendix.	All comments were accepted.	n/a

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Public Meeting	Non-targeted/broad community	A public meeting was held before the Inter Neighborhood Council on June 13, 2024, to provide the public an opportunity to comment on the City’s draft Consolidated Plan.	Comments will be summarized in the final version of the Consolidated Plan.	TBD	n/a
5	Public Hearing	Non-targeted/broad community	A public hearing will be held before the Community Development Board on July 15, 2024, to provide the public an opportunity to comment on the City’s draft Consolidated Plan.	Comments will be summarized in the final version of the Consolidated Plan.	TBD	n/a
6	Public Hearing	Non-targeted/broad community	A public hearing will be held before the City Commission on July 23, 2024, to provide the public an opportunity to comment on the City’s draft Consolidated Plan.	Comments will be summarized in the final version of the Consolidated Plan.	TBD	n/a

**Table 4 – Citizen Participation Outreach**

## Needs Assessment

### NA-05 Overview

#### Needs Assessment Overview

The needs assessment examines a variety of housing, homeless, community development, and non-homeless special needs through an analysis of the most updated Census data and CHAS data. These data quantify housing problems, such as overcrowding and cost burden and disproportionate needs, and measure the magnitude of non-homeless special needs populations, including elderly residents, people experiencing disabilities, or populations with HIV/AIDS.

Between 2009 and 2020, according to American Community Survey (ACS) data, the City of Bozeman gained 8,010 people, an increase of 20%. The number of households increased by 23%, meaning that household formation outpaced population growth. This is due to a significant increase in the number of people in Bozeman who are living in non-family households (2,695 households) compared to a much smaller increase in the number of families with children (617). This trend is likely driven by the increase in student population over the last decade. Average household size has remained largely the same during this time period (2.11 in 2010, 2.17 in 2020).

Median household income has increased by nearly a third over the same time period and is now \$59,695. Between 2010 and 2020, median income increased across racial and ethnic groups, but not equally: White, non-Hispanic median household income rose by \$18,161; American Indian/Alaska Native median household income rose by \$13,931; Hispanic median household income rose by \$10,162; and Black/African American median household income rose by \$9,520.

The primary housing needs in Bozeman, as presented in HUD CHAS housing problems data, include:

- **Severe housing cost burden**, where households pay more than 50% of their household gross income on housing, is the most common housing problem for renters and owners with incomes of less than 50% AMI.
- **Affordability**. The median income in Bozeman has grown 31% since 2009. This has brought with it affordability challenges for those who have not seen wages keep pace with housing costs—particularly households living on fixed incomes or with limited ability to work. The challenges of rising housing costs disproportionately fall on certain resident groups including people with disabilities, people experiencing domestic violence, single parents with young children, and people with mental health challenges.
- **Homelessness**. The 2024 Point-in-Time (PIT) Count identified 409 individuals experiencing homelessness in Bozeman in January 2024, which accounted for 20% of all residents experiencing homelessness in the state of Montana identified during this year's count. Comparing these data to 2022 5-year ACS data, Hispanic, American Indian and/or Alaska Native,

and Black/African American residents are all overrepresented in the unhoused population in comparison to their proportions in Bozeman's general population.

- **Non-homeless special needs.** Residents who are victims of domestic violence, have young children in their households; and/or have past experiences with drug or alcohol addiction face the highest barriers to finding stable housing. The greatest needs identified for these populations were more access to supportive housing situations, such as transitional housing and permanent supportive housing. Additionally, these populations need access to a wide range of supportive services, including mental health services, life skills/independent living support, counseling, care management, and accessible transportation to health care facilities and employment.

The five most critical housing needs in Bozeman identified in the housing and community needs survey include:

- Homeownership opportunities (84% of survey respondents, n=796);
- Rental housing for low-income renters (75%, n=711);
- Workforce housing (55%, n=525);
- Emergency shelter (38%, n=364); and
- Housing rehabilitation for low-income renters (36%, n=342).

The five most critical community development needs in Bozeman identified in the housing and community needs survey include:

- Affordable childcare (65% of survey respondents, n=615);
- Mental health services (52%, n=477);
- Supportive services for vulnerable populations (37%, n=353);
- Climate-resilience planning and implementation (33%, n=316); and
- More public transportation options (29%, n=276).

## NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

### Summary of Housing Needs

The following data provide an analysis of housing problems in the City of Bozeman, as measured by HUD’s unique Comprehensive Housing Affordability Strategy (CHAS) data.

There are four housing problems reflected in the CHAS data: 1) housing unit lacks complete kitchen facilities; 2) housing unit lacks complete plumbing facilities; 3) household is overcrowded; and 4) household is cost burdened.

A household is said to have a housing problem if they have any 1 or more of these 4 problems.

- Overcrowding— more than 1 person per room.
- Severe overcrowding—more than 1.5 persons per room.
- Cost burden—monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden—monthly housing costs (including utilities) exceeding 50% of monthly income.

**Population and household growth.** The population of the city of Bozeman grew by 20% between 2009 and 2020, with the addition of 8,010 people. Household growth outpaced population growth, increasing 23% overall. This difference was driven by a significant increase in the number of people living in non-family households (e.g., students) compared to a much smaller increase in the number of families with children.

**Income growth.** Median income increased by nearly a third (31%) between 2009 and 2020 and is now \$59,695.

**Households by income and type.** An estimated 3,385 Bozeman households have incomes of less than 30% AMI (17% of all households), and another 3,250 households have incomes between 31% and 50% AMI (16% of all households). In sum, a third of households of the city’s households are very low income.

There are approximately 12x as many small family households as large households, and close to twice as many senior households with younger children, in the city.

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	40,320	48,330	20%
Households	16,575	20,455	23%
Median Income	\$45,729.00	\$59,695.00	31%

Table 5 - Housing Needs Assessment Demographics

**Alternate Data Source Name:**

American Community Survey

**Data Source Comments:**

**Number of Households Table**

	<b>0-30% HAMFI</b>	<b>&gt;30-50% HAMFI</b>	<b>&gt;50-80% HAMFI</b>	<b>&gt;80-100% HAMFI</b>	<b>&gt;100% HAMFI</b>
Total Households	3,385	3,250	3,620	2,355	7,850
Small Family Households	495	770	1,015	560	3,955
Large Family Households	10	225	60	25	255
Household contains at least one person 62-74 years of age	285	275	555	320	1,470
Household contains at least one person age 75 or older	330	220	185	255	395
Households with one or more children 6 years old or younger	205	505	359	130	469

**Table 6 - Total Households Table**

Data 2016-2020 CHAS  
Source:

**Housing Needs Summary Tables**

Of the Housing Problems included in Table 7, severe housing cost burden is the most common housing problem for renters and owners with incomes of less than 50% AMI.

Severe cost burden is most prevalent among 0-30% AMI renters and owners. For renters with incomes of 30% AMI and higher, cost burden is a more common problem than severe cost burden. The data show that owners with incomes less than 30% AMI and greater than 50% AMI are more likely to be cost burdened, while owners with incomes between 30% and 50% are more likely to experience severe cost burden. Nearly half of homeowners experiencing cost burden have incomes between 51% and 80% AMI, highlighting the challenges of keeping up with mortgage payments in a high-cost market. In all, 2,950 renters and 645 owners are severely cost burdened, while 2,350 renters and 1,235 owners are cost burdened.

Compared to cost burden, a significantly smaller proportion of Bozeman’s population experience other housing problems. Severe overcrowding, defined as more than 1.5 people per room, affects 100 renters in Bozeman. Similarly, approximately 100 renters are impacted by substandard housing, defined as lacking complete plumbing or kitchen facilities.

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Substandard Housing - Lacking complete plumbing or kitchen facilities	60	20	15	20	115	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	10	50	40	0	100	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	0	4	0	0	4	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	2,095	810	45	0	2,950	270	210	110	55	645
Housing cost burden greater than 30% of income (and none of the above problems)	230	1,320	745	55	2,350	310	145	595	185	1,235
Zero/negative Income (and none of the above problems)	120	0	0	0	120	70	0	0	0	70

**Table 7 – Housing Problems Table**

Data 2016-2020 CHAS  
 Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or

complete plumbing, severe overcrowding, severe cost burden)

The data in Table 8 shows that renters with incomes below 30% AMI are more likely than other household types to be affected by housing problems—81% of renters in this income bracket have housing problems. Once renters reach incomes of 50% AMI and higher, their likelihood of having housing problems diminishes.

While homeowners are significantly less likely to experience one or more of the four housing problems compared to renters, the greatest proportion of homeowners who experience at least one or more housing problem are owners with income between 0-30% AMI—38% of these households face some type of housing problem.

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
<b>NUMBER OF HOUSEHOLDS</b>										
Having 1 or more of four housing problems	2,165	890	105	20	3,180	270	210	120	55	655
Having none of four housing problems	500	1,795	2,220	1,180	5,695	445	360	1,175	1,100	3,080
Household has negative income, but none of the other housing problems	0	0	0	0	0	0	0	0	0	0

**Table 8 – Housing Problems 2**

Data Source: 2016-2020 CHAS

Table 3 shows the number of Bozeman households paying more than 30% of their gross household income for housing, including those who pay more than 50%, defined as severe cost burden. Of the household types presented in Table 3, Other households, Large Related households, and Small Related households have the highest *rates* of cost burden across income ranges (calculated by dividing the number of cost burdened households by all households for each household group).

For Other households, 84% of households with 0-30% AMI are cost burdened; 78% of 31-50% AMI households are cost burdened; and 67% of all households with incomes of less than 80% AMI are cost burdened. For Large households, 100% of households with 0-30% AMI are cost burdened (10 households in total); 60% of 31-50% AMI are cost burdened; and 56% of all households with incomes less than 80% AMI are cost burdened. For Small Related households, 58% of households with incomes between 0-30% and 61% of 31-50% AMI households are cost burdened. Cost burden is lowest for elderly households.

### 3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	285	470	85	840	125	40	310	475
Large Related	10	135	20	165	0	85	20	105
Elderly	190	235	69	494	304	109	200	613
Other	1,910	1,365	615	3,890	150	115	190	455
Total need by income	2,395	2,205	789	5,389	579	349	720	1,648

**Table 9 – Cost Burden > 30%**

Data 2016-2020 CHAS  
Source:

Severe cost burden—defined as housing costs exceeding 50% of gross household income—is highly prevalent among 31-50% AMI households and much less common among 0-30% and 51-80% AMI households. All Other households with income between 31-50% AMI are severely cost burdened. Additionally, 40% of Other households with incomes of 80% AMI or less are severely cost burdened. Severe cost burden is lowest for Large Related and Small Related households.

### 4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	0	0	125	125	110	30	0	140
Large Related	0	0	0	0	0	75	10	85
Elderly	170	110	15	295	50	60	85	195
Other	0	1,755	595	2,350	110	0	0	110
Total need by income	170	1,865	735	2,770	270	165	95	530

**Table 10 – Cost Burden > 50%**

Data 2016-2020 CHAS  
Source:

Overcrowding impacts significantly fewer households than cost burden—approximately 110 renters and 10 owners. By household type, renters are more likely than owners to be living in overcrowded conditions, and single-family households experience more overcrowding than unrelated and other non-family households. Data are not available for the number of households with children living in overcrowded conditions.

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	>80-100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	10	49	40	0	99	0	0	10	0	10
Multiple, unrelated family households	0	0	0	0	0	0	0	0	0	0
Other, non-family households	0	10	0	0	10	0	0	0	0	0
Total need by income	10	59	40	0	109	0	0	10	0	10

Table 11 – Crowding Information – 1/2

Data Source: 2016-2020 CHAS

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 12 – Crowding Information – 2/2

Data Source  
Comments:

**Describe the number and type of single person households in need of housing assistance.**

The category of “Other” in the Housing Needs Summary tables above includes single persons households and households of unrelated individuals. The City of Bozeman does not collect specific data on the housing needs of single-person households nor is this data provided by HUD. To estimate the number of single person households in need of housing assistance, data was gathered from the 2022 5-year American Community Survey (ACS) estimates.

According to ACS estimates, 11,971 “non-family” households lived in Bozeman during 2022. Of those non-family households, approximately 6,321 (53%) are single-person households and the remaining households (47%) are unrelated persons living together. Single-person households make up 29% of all households in the city, while family households (married, unmarried, or single parent with children) make up 46% of households in the city. The remaining 25% are other non-family households.

Single-person households living below the poverty level can be used to estimate the number of single-person households who have housing needs, as poverty-level households are severely under-housed. Applying the respective poverty rates of seniors and adults to those living in single-person households, returns an estimated 14%, or 872 single person households, with housing needs.

As part of the development of the City's 2019 Community Housing Needs Assessment, an employer survey was administered to better understand the extent to which the availability of housing may be impacting employers and business operations. Comments related to single person households included:

- "It's hard enough for a single person renting a room to afford to live here. Families that are making the prevailing wage are having an even harder time."
- "The service industry is traditionally an entry level employer. This makes it very difficult for a majority of our staff to earn enough to live in Bozeman. Even our mid and upper-level managers struggle to find housing, especially those who are single parents. Several staff are working two and three jobs just to get by."
- "Affordable housing is especially difficult for single parents [to find]..."
- "It took me 3 months to find a place inexpensive enough for a teacher to purchase. Another 3 months trying to find a single mom (a supervisor at MSU) a place she could manage. Both purchased in Belgrade but work in Bozeman."

Cost burden can be a significant challenge for single parents, as a single income is stretched by housing, childcare, and transportation costs. Stakeholders shared that lack of available and affordable childcare was a significant challenge for single parents. One stakeholder shared that several single parents they work with have left the workforce because it's less expensive to watch their children than find reliable and affordable childcare, if they can find it. In turn, not having employment and income can have significant impacts on the housing stability of the household. As a result, single parents may have to locate far from places of employment, job training, and/or schools to find affordable places to live. It may also force some single parents to compromise on space to afford housing, which can lead to overcrowding.

### **Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.**

**Households with disabilities.** According to 2022 5-year ACS estimates, an estimated 5,115 residents live with mental, physical, and/or developmental disabilities in Bozeman. Among these residents, an estimated 20%, or 1,018, have housing needs based on the share that live below the poverty level. Stakeholders shared that residents living with disabilities, regardless of age or level of care needed, would benefit from more affordable and accessible housing available in the community. As such, the primary recommendation coming out of the Disability Community Liaison Report for the City's Belonging in Bozeman Equity and Inclusion Plan was to encourage and promote construction of affordable, inclusive, barrier-free dwellings that improve equitable access to housing.

Disability is closely correlated with aging, and, as such, Bozeman residents over the age of 65 are more likely than other age groups to report a disability.

**Victims of domestic violence, dating violence, sexual assault, and stalking.** According to a stakeholder who works for a local organization serving residents impacted by domestic violence, sexual assault, sex trafficking, and stalking, between July 2022 and June 2023, 1,232 unique individuals were assisted by the organization. This stakeholder also noted that while the number of people who have reached out to their organization over the last few years has continued to increase, they estimated that a larger proportion of the population than they currently serve are in domestic violence situations.

According to the National Intimate Partner and Sexual Violence Survey, an estimated 3.1% of women a year and 3% of men in the United States experience domestic violence, sexual violence, and stalking. Applying this rate to Bozeman, this equates to 780 women and 850 men who would have experienced intimate partner and sexual violence in 2022. Of these victims, 13.4% of women and 5.3% of men will need housing assistance at some point according to Center for Disease Control (CDC) estimates – or approximately 150 survivors who need housing assistance.

According to the 2024 Point-in-Time Count, 40 people experiencing homelessness in Bozeman are adult survivors of domestic violence, which accounts for approximately 10% of residents experiencing homelessness. A stakeholder shared that there is an emergency shelter in the community available specifically for survivors of domestic violence, which offers 40 beds among 30 rooms. Related to housing assistance, this stakeholder also shared that a direct subsidy/financial resources for rental assistance would be most helpful for this population.

**What are the most common housing problems?**

A household is said to have a housing problem if they have any one or more of these four problems:

- Overcrowding – More than 1 person per room.
- Severe overcrowding – More than 1.5 persons per room.
- Cost burden – Monthly housing costs (including utilities) exceeding 30% of monthly income.
- Severe cost burden – Monthly housing costs (including utilities) exceeding 50% of monthly income.

According to HUD CHAS data, 53% of Bozeman renter households with incomes of 80% AMI and less spend more than 30% of their income on housing costs and , as such, are cost burdened. Over a quarter of these households (27%) pay more than 50% of their income on housing costs and are severely cost burdened. A total of approximately 5,400 low-income households are cost burdened with 2,770 severely cost burdened. Cost burdened disproportionately impacts renter households: 5,389 low-income renter households are cost burdened compared to 1,648 low-income owner households.

The discrepancy between wages and housing costs compounds cost burden experienced by households in Bozeman. According to the 2023 National Low Income Housing Coalition Out of Reach report for Gallatin County, the necessary hourly wage to afford a two-bedroom fair market rental is \$22.38 per

hour and the minimum wage for the state of Montana is \$9.95. This means that renters earning minimum wage need to work 90 hours a week (2.25 jobs) in order to afford a two-bedroom fair market rental.

### **Are any populations/household types more affected than others by these problems?**

According to CHAS data, both Other and large households have the highest rates of cost burden: 67% of “Other” and 56% of “large related” households under 80% AMI face cost burden. This compares to 27% of elderly housing facing cost burden.

The proportion of households impacted by cost burden and severe cost burden is highest for households in lower income brackets. Households with incomes between 0-30% AMI face very high rates of cost burden: 84% of Other households (1,910 households), 58% of small related households (285 households), and 100% of large households (10 households) with 0-30% AMI income are cost burdened. Additionally, 78% of Other households (1,365 households), 61% of small related households (470 households), and 60% of large related households (135 households) with income between 31-50% AMI are cost burdened. Additionally, 100% of Other households (1,755 households) with income between 31-50% AMI experience severe cost burden.

Elderly households are less likely to experience cost burden, even households with income between 0-30% AMI, because they are more likely to be homeowners compared with other groups.

For all housing problems, renter households with incomes of 0-30% AMI are far more likely than others to face problems: 81% have at least one housing problem, compared to 33% of 31-50% AMI renters, 5% of 51-80% AMI renters, and 2% of 81-100% renters. Renters with income between 0-30% AMI are more likely to have housing problems compared with owners in the same income range. However, a greater proportion of homeowners with incomes between 31-50% AMI (37%), 51-80% AMI (9%), and 81-100% AMI (5%) are more likely to experience at least one housing problem compared to renters in the same income range.

### **Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance**

Severe cost burden can be used as a proxy for households with imminent risk of either residing in shelters or becoming unsheltered. According to HUD CHAS data, 2,770 renters and 530 owners are severely cost burdened. A portion of these renters are likely students at Montana State University and may face a lower risk of houselessness because they have family support and/or can rely on college savings accounts to manage housing costs.

The community survey conducted for this study collected resident input on the populations with the greatest housing needs and priorities. The responses to this question can be a proxy for which low-

income populations are most at risk of becoming homeless. According to the survey, the populations with the greatest housing needs include:

- Low- to moderate-income populations (78% of survey respondents chose this option);
- Unhoused populations (62%)
- Local workforce (56%)
- Residents experiencing mental health challenges (40%); and
- Residents living with disabilities (36%).

Stakeholders also shared the characteristics and needs of low-income individuals and families with children who are currently housed but are at imminent risk of residing in shelters or becoming unsheltered.

One stakeholder that works for an organization serving families experiencing homelessness or at-risk of homelessness shared that a lot of the families they assist struggle with financing their household expenses and managing their money. They added that a lot of clients they serve are working in lower-paying jobs and can't find any housing that is affordable to them. This client also shared that "a lot of these families are \$400 away from experiencing homelessness." Monolingual Spanish-speaking households, as well as Native American households, were mentioned as a subset of unhoused families with children that disproportionately experience more housing challenges than other populations.

Additionally, single parents, particularly those experiencing domestic violence, also have a greater likelihood of falling into homelessness. One stakeholder shared that their organization sees a lot of survivors fall into homelessness because they are not the primary income earners in their home, adding that "if an abuser ends up getting arrested, then the survivor runs the risk of being evicted for not paying their bills." This stakeholder added that the cost of childcare is also a significant barrier in this population securing safe and affordable housing.

Families with lower levels of education attainment, limited work experience, and without an economic safety net are vulnerable to housing instability, especially if couples separate. As shown in the MA-45 – Educational Attainment section (Table 51), the median household income for earners with a high school degree is \$36,437 per year. Affording rent and childcare for young children with low earnings is very challenging in the current housing market, and doing so with one income is nearly impossible.

The 2024 Point-in-Time Count reported that 195 individuals experiencing homelessness were identified as living in family households; however, this is likely an undercount of the true number of families experiencing homelessness. Low-income families and families with children at imminent risk of homelessness are underrepresented in such statistics because these families are difficult to identify. They may be living in overcrowded conditions with friends or family, or residing with an abusive family member/partner to remain housed. Undocumented, refugee, and/or immigrant families may prefer to remain unidentified and not participate in surveys.

HRDC provides rapid rehousing assistance via a small grant from HUD CoC funding. As such, there is a limited pool of funding for this type of assistance. Per HRDC:

- In 2022, four families received rapid rehousing assistance—three maintained their housing following the rapid rehousing assistance, while one family received an eviction due to lease violations.
- In 2023, eight families received rapid rehousing assistance—seven maintained their housing following the rapid rehousing assistance, while one family received an eviction due to lease violations.
- In 2024, three families received rapid rehousing assistance so far and all have maintained their housing following the rapid rehousing assistance.

While the sample size is small, nearly all families in Bozeman who have utilized rapid rehousing assistance over the last three years have maintained their housing. Stakeholders felt that these rapid rehousing resources helped to stabilize families’ housing and financial situations and that having more of these specific resources would help keep more families at-risk of experiencing homelessness housed.

**If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates:**

The City of Bozeman adheres to HUD’s criteria for defining homelessness to identify those at imminent risk of homelessness risk of homelessness. This is category two within the homeless definition, which is an individual or family who will imminently lose their primary nighttime residence, provided that:

- (i) Residence will be lost within 14 days of the date of application for homeless assistance;
- (ii) No subsequent residence has been identified; and
- (iii) The individual or family lacks the resources or support networks needed to obtain other permanent housing.

**Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness**

There are many reasons that individuals and families fall into homelessness. Homelessness is increasingly related to rapidly rising rental housing costs relative to incomes; very limited and low production of affordable housing units; conversion of housing stock to vacation and recreational use; and few resources to serve low-income households – such as long-term rental assistance – relative to demand. Primary social factors include domestic violence; prior history of eviction or foreclosure; bad credit history; past justice involvement or chemical dependency; mental illness; and discrimination, especially for youth identifying as LGBTQIA+.

## NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

### Introduction

According to HUD, disproportionate need refers to any need for a certain race/ethnicity that is more than 10 percentage points above the demonstrated need for the total households within the jurisdiction at a particular income level. The tables and analyses below identify the share of households by race/ethnicity and income level experiencing one or more of the four housing problems outlined by HUD guidelines. The four housing problems are:

1. Housing unit lacks complete kitchen facilities
  - a. A complete kitchen consists of a sink with a faucet, a stove or range, and a refrigerator
2. Housing unit lacks complete plumbing facilities
  - a. Complete plumbing consists of hot and cold running water, a flush toilet, and a bathtub or shower
3. More than one person per room (overcrowded)
4. Housing is cost burdened
  - a. Between 30-50% of income is devoted to housing costs.

In the following tables, income is grouped as follows:

- 0-30% AMI is extremely low income;
- 31-50% AMI is low income;
- 51-80% AMI is moderate income; and
- 81-100% AMI is middle income.

### 0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,975	405	0
White	2,635	325	0
Black / African American	10	10	0
Asian	80	0	0
American Indian, Alaska Native	45	0	0
Pacific Islander	0	0	0
Hispanic	115	70	0
0	0	0	0

**Table 13 - Disproportionally Greater Need 0 - 30% AMI**

Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**30%-50% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,565	690	0
White	2,345	595	0
Black / African American	0	0	0
Asian	20	20	0
American Indian, Alaska Native	30	0	0
Pacific Islander	0	0	0
Hispanic	90	0	0
0	0	0	0

**Table 14 - Disproportionally Greater Need 30 - 50% AMI**

Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**50%-80% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,565	2,060	0
White	1,445	1,915	0
Black / African American	25	0	0
Asian	0	4	0
American Indian, Alaska Native	35	70	0
Pacific Islander	0	0	0
Hispanic	15	65	0
0	0	0	0

**Table 15 - Disproportionally Greater Need 50 - 80% AMI**

Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**80%-100% of Area Median Income**

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	315	2,040	0
White	315	1,895	0
Black / African American	0	0	0
Asian	0	75	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	60	0
0	0	0	0

**Table 16 - Disproportionally Greater Need 80 - 100% AMI**

Data Source Comments:

\*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

**Discussion**

This section highlights the disproportionate housing needs of racial and ethnic groups by income category in Bozeman based on a unique analysis of CHAS data provided by HUD. The narrative draws on the NA-15 Disproportionately Greater Needs tables. Discussions by income category include racial and ethnic groups within which data represent 20 or more households.

**0-30% AMI.** At this income level, 88% of households have one or more of four housing problems. Most households experience housing problems in each racial and ethnic group except for Black/African American households, where half of households have housing problems; it should be noted that this population group is very small (20 households) relative to other population groups. The groups with the highest share of households with housing problems are Asian (100%) and American Indian, Alaska Native (100%). These groups have disproportionately high needs compared to non-Hispanic White households.

**30-50% AMI.** The share of households with housing problems remains high for this income group at 79%, and high shares (80% to 100%) of households in all racial and ethnic groups face housing problems except for Asian households (50%). Compared to non-Hispanic White households, American Indian, Alaska Native and Hispanic households have disproportionately high needs.

**50-80% AMI.** In this income group, 43% of households have housing problems—much lower than the share of lower income groups with housing problems. The share of Black/African American households with housing problems is disproportionately high at 100%, while Hispanic households have housing problems at the lowest rate (19%).

**80-100% AMI.** This income group has the smallest share of households with housing problems, with about 13% of households having one or more housing problems. The share of households with housing

problems is 14% for non-Hispanic White households and 0% for Asian; American Indian, Alaska Native; and Hispanic households.

## NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

### Introduction

This section draws on the HUD definition of severe housing needs and uses HUD-prepared housing needs data. The tables separate severe housing needs by racial and ethnic group and income. Severe housing needs are:

- Housing lacks complete kitchen facilities;
- Housing lacks complete plumbing facilities;
- Household has more than 1.5 persons per room; and
- Household cost burden exceeds 50%.

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at a greater rate than the category of need as a whole. For example, if 30% of renters in the city experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, the Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group and the jurisdiction as a whole to compare experiences.

In the following tables, income is grouped as follows:

- 0-30% AMI is extremely low income;
- 31-50% AMI is low income;
- 51-80% AMI is moderate income; and
- 81-100% AMI is middle income.

### 0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	2,435	945	0
White	2,140	820	0
Black / African American	10	10	0
Asian	65	15	0
American Indian, Alaska Native	25	20	0
Pacific Islander	0	0	0
Hispanic	115	70	0
0	0	0	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**30%-50% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	1,100	2,155	0
White	995	1,945	0
Black / African American	0	0	0
Asian	20	20	0
American Indian, Alaska Native	0	30	0
Pacific Islander	0	0	0
Hispanic	55	40	0
Other	0	0	0

**Table 18 – Severe Housing Problems 30 - 50% AMI**

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**50%-80% of Area Median Income**

<b>Severe Housing Problems*</b>	<b>Has one or more of four housing problems</b>	<b>Has none of the four housing problems</b>	<b>Household has no/negative income, but none of the other housing problems</b>
Jurisdiction as a whole	225	3,395	0
White	180	3,175	0
Black / African American	0	25	0
Asian	0	4	0
American Indian, Alaska Native	0	105	0
Pacific Islander	0	0	0
Hispanic	0	85	0
Other	0	0	0

**Table 19 – Severe Housing Problems 50 - 80% AMI**

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**80%-100% of Area Median Income**

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	75	2,280	0
White	75	2,140	0
Black / African American	0	0	0
Asian	0	75	0
American Indian, Alaska Native	0	4	0
Pacific Islander	0	0	0
Hispanic	0	60	0
Other	0	0	0

**Table 20 – Severe Housing Problems 80 - 100% AMI**

Data Source Comments:

\*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

**Discussion**

This discussion highlights the disproportionately severe housing needs of racial and ethnic groups by income category. The narrative draws on the NA-20 Severe Housing Problems tables. Discussions by income group include racial and ethnic groups within which data represent 20 or more households.

**0-30% AMI.** In this income group, Asian and non-Hispanic White households have the largest shares of households with severe housing needs, and these are similar to the share of households overall who face severe needs (72%). Black/African American households have the smallest share of households with needs (50%); it should be noted that this population group is very small (20 households) relative to other population groups.

**30-50% AMI.** This income group has a smaller share of households with needs at 34% of households overall. Disproportionately large shares of Hispanic and Asian households have severe housing needs at 58% and 50%, respectively. American Indian, Alaskan Native households had the smallest share of households with severe housing problems at 0%.

**50-80% AMI.** The share of households with severe needs continues to decline for this income group with 6% of all households facing severe needs. Non-Hispanic White households have the highest shares of households with severe needs in this income group (5%) and 0% of Asian; American Indian, Alaska Native; Black/African American; and Hispanic households have severe needs.

**80-100% AMI.** At this income level, only 3% of households have severe housing problems. Non-Hispanic White households have the highest shares of households with severe needs in this income group (3%) and 0% of Asian; American Indian, Alaska Native; and Hispanic households have severe needs.

## NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

### Introduction:

This section analyzes data on households experiencing cost burden disproportionately by race and ethnicity. Housing cost burden exists when a household pays more than 30% of their gross household income toward housing costs, including utilities. Severe housing cost burden occurs when households spend more than 50% of their gross household income.

Disproportionate need is revealed when members of a racial or ethnic group experience housing problems at a greater rate than the category of need as a whole. For example, if 30% of renters in the city experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

As specified in 91.205(b)(2), 91.305(b)(2), and 91.405, the Consolidated Plan must include an assessment for each disproportionately greater need. The tables show need by racial and ethnic group and the jurisdiction as a whole to compare experiences.

In the following tables, income is grouped as follows:

- 0-30% AMI is extremely low income;
- 31-50% AMI is low income;
- 51-80% AMI is moderate income; and
- 81-100% AMI is middle income.

### Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	12,730	3,850	3,690	190
White	11,605	3,610	3,300	125
Black / African American	35	35	0	0
Asian	320	15	85	0
American Indian, Alaska Native	95	85	25	0
Pacific Islander	0	0	0	0
Hispanic	385	55	170	70

**Table 21 – Greater Need: Housing Cost Burdens AMI**

Data Source: 2016-2020 CHAS

**Discussion:** About one-fifth of total households and non-Hispanic White households are cost burdened. Black/African American and American Indian, Alaska Native households face disproportionately high rates of cost burden at 50% and 41% respectively, while cost burden is lowest for Asian households at under 4%. Another 18% of total households and non-Hispanic White households are severely cost burdened, and no racial group faces disproportionately high severe cost burden. Hispanic households have the highest rate of severe cost burden at 28%, while Black/African American households have the lowest rate of severe cost burden at 0% (though it should be noted that only 20 Black/African American households were represented in the data).

## **NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)**

### **Are there any income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?**

Disproportionate housing needs exist when members of a racial or ethnic group experience housing problems at least 10 percentage points higher than the category of need as a whole. For example, if 30% of renters in the county experienced cost burden, but Black households faced the problem at a rate of 50%, then this would indicate that Black households have a disproportionately greater need.

### **If they have needs not identified above, what are those needs?**

In Bozeman, the following groups have disproportionately high rates of housing problems: Asian and American Indian, Alaska Native households earning 0-30% AMI; American Indian, Alaska Native and Hispanic households earning 30-50% AMI; and Black/African American households earning 50-80% AMI. Note that 90 or fewer households are in each of these groups.

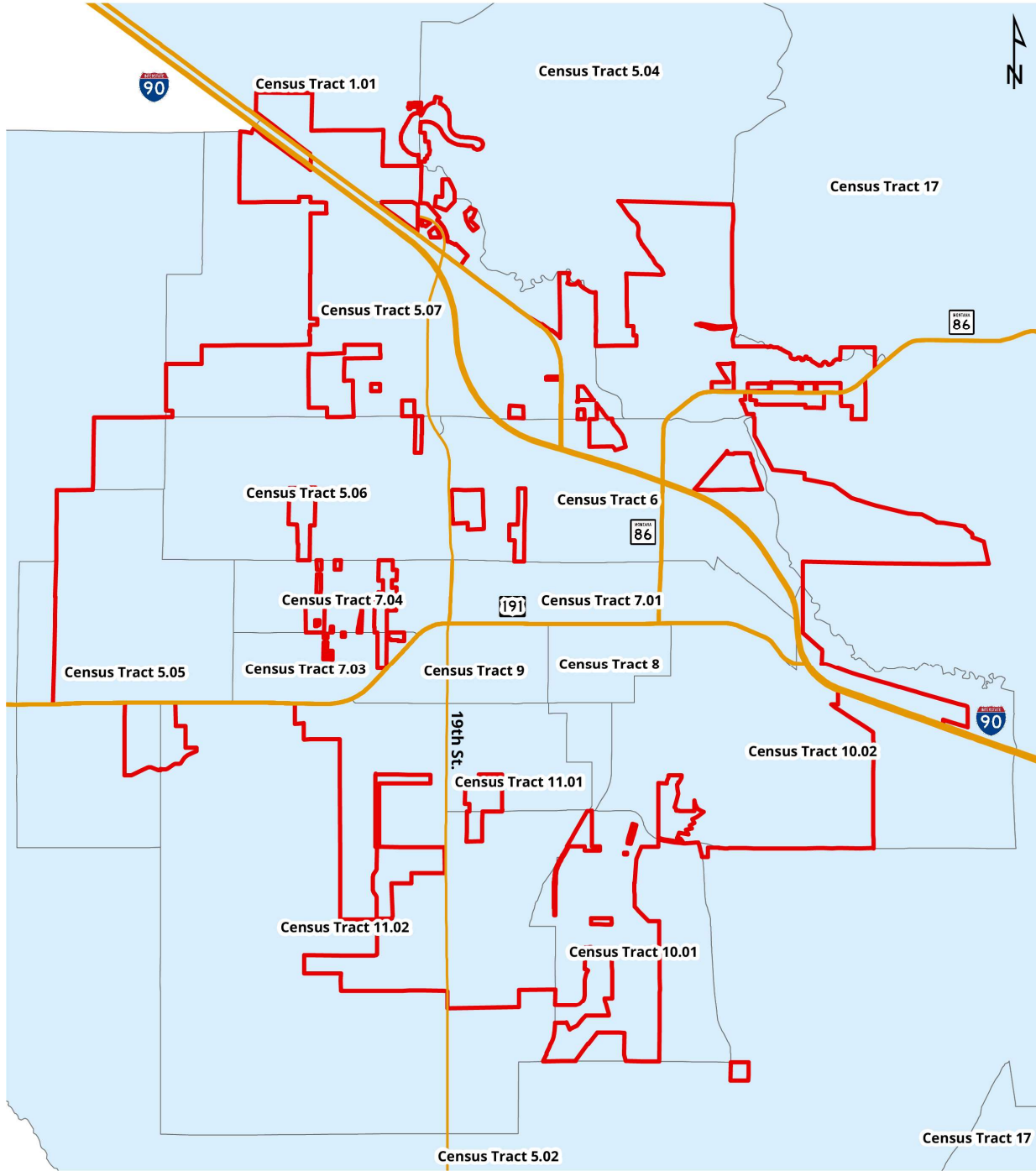
Asian and Hispanic households earning 30-50% AMI face *severe* housing problems at disproportionate rates. Note that fewer than 60 households belong to each of these groups.

Disproportionate need exists for Black/African American and American Indian, Alaska Native households experiencing cost burden

### **Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?**

Census tracts with more than 1.4% of Native American residents are considered a concentration. There are 3 such tracts in Bozeman. Census Tract 7.04, bounded by N Ferguson Avenue to the west, W Babcock Street to the south, Farmer's Canal to the east, and Durston Road to the north, has the greatest concentration of AIAN residents in the city (3.9% of the total tract population). Other census tracts with concentrations of AIAN residents include Census Tract 6 (3%) and Census Tract 7.01 (1.6%).

African American/Black residents make up a very small proportion of residents in the city. In this case, concentrations occur when just 0.9% of residents report their race as African American/Black. There are two Census tracts in Bozeman that have a concentration of African American/Black residents, both of which cover the Montana State University campus. African American/Black residents represent 2.2% and 2.5% of residents in Census Tracts 11.01 and 11.02, respectively.



## NA-35 Public Housing – 91.205(b)

### Introduction

There is no public housing authority in the city of Bozeman or Gallatin County and as such, no public housing units. In lieu of a public housing authority, the city of Bozeman, along with other municipalities in Gallatin, Meagher, and Park counties, is served by the Human Resource Development Council District IX, or HRDC IX. HRDC is a Certified Housing Development Organization, Community Development Corporation, and Community Action Agency. HRDC develops, preserves, owns, and manages affordable housing, ranging from multi-family properties with HUD subsidies to Low-Income Housing Tax Credit developments to single and multi-family community land trust homes. HRDC also provides housing services ranging from emergency shelters to transitional housing, rental assistance, homebuyer education, and down payment assistance. HRDC also administers the Section 8 Housing Choice Voucher program as a field agent for the State of Montana.

In addition to providing community development, emergency assistance, transportation, food and nutrition, and several other services, HRDC administers the housing choice voucher program for the area. As of spring 2024, HRDC administers approximately 400 tenant-based vouchers and approximately 275 project-based vouchers regionwide. Additionally, HRDC administers eight Section 811 vouchers. The organization also manages a portfolio of around 400 units, the majority of which are subsidized. HRDC's leadership in housing development and preservation is an asset in Bozeman, alongside the organization's programs in housing. In addition to HRDC's portfolio, there are another four properties in Bozeman with project-based vouchers.

As of spring 2024, there are approximately 1,200 applicants on the waitlist for tenant-based vouchers. Additionally, there is approximately an 18-month wait for applicants wanting to rent a subsidized apartment from HRDC.

### Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	0	504	290	208	6	0	0

Table 22 - Public Housing by Program Type

**\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

**Characteristics of Residents**

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	0	16,001	16,001	n/a	n/a	0
Average length of stay	0	0	0	3.25	3.25 yrs	n/a	n/a	0
Average Household size	0	0	0	1	1	n/a	n/a	0
# Homeless at admission	0	0	0	33	18	13	2	0
# of Elderly Program Participants (>62)	0	0	0	228	67	156	5	0
# of Disabled Families	0	0	0	202	78	122	2	0
# of Families requesting accessibility features	0	0	0	63	13	50	0	0
# of HIV/AIDS program participants	0	0	0	0	0	n/a	n/a	0
# of DV victims	0	0	0	0	0	n/a	n/a	0

**Table 23 – Characteristics of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Race of Residents

Race	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	0	442	244	192	6	0	0
Black/African American	0	0	0	15	6	9	0	0	0
Asian	0	0	0	10	6	4	0	0	0
American Indian/Alaska Native	0	0	0	27	12	15	0	0	0
Pacific Islander	0	0	0	6	6	0	0	0	0
Other	0	0	0	5	5	n/a	n/a	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 24 – Race of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

### Ethnicity of Residents

Ethnicity	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher		
				Total	Project-based	Tenant-based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	0	32	17	15	0	0	0
Not Hispanic	0	0	0	479	273	200	6	0	0

\*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition

**Table 25 – Ethnicity of Public Housing Residents by Program Type**

Data Source: PIC (PIH Information Center)

**Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:**

There are no public housing units in the city of Bozeman. Several stakeholders shared that there is a significant lack of accessible housing units available in Bozeman. One stakeholder shared that many new housing developments being built in Bozeman are not accessible, adding that for a resident who needs both an affordable and accessible unit through HRDC, an applicant can wait for up to two years.

**Most immediate needs of residents of Public Housing and Housing Choice voucher holders**

Given the city’s tight and expensive rental market, residents with vouchers are experiencing extreme difficulty in both finding landlords willing to accept vouchers and obtaining affordably priced units. Stakeholders shared that there are approximately 400 tenant-based vouchers and 275 project-based vouchers available in the Bozeman area.

According to stakeholder interviews, as of March 2024, the estimated time to find a subsidized property in Bozeman is 18 months. A stakeholder shared that for HRDC’s tenant-based voucher waitlist, the list has been dwindling because when vouchers are issued to residents and they can’t find a unit within the allotted time, they are moved to the bottom of the waitlist. This stakeholder added that understandably, residents express frustration about not finding a unit and getting moved to the bottom of the waitlist so they choose to not go back on the waitlist.

The housing and community needs survey found that 6% (45 responses) of respondents utilize a Section 8 housing choice voucher. Of those respondents, 57% reported that it is “somewhat difficult” to find a landlord that accepts a housing choice voucher while 27% reported that it was “very difficult” to find a landlord to accept it.

The most common reasons cited for why it is “somewhat difficult or very difficult” to utilize the voucher include the voucher is not enough to cover the rent for the places the respondent wants to live (21 responses) and the respondent can’t find information about landlords that accept Section 8 (17 responses).

Limited voucher funding, which is set by Congress, has not kept up with demand and rental assistance is in short supply. According to the “Worst Case Housing Needs 2023 Report to Congress” from HUD’s Office of Policy Development and Research, just one in four eligible households nationwide received rental assistance.

**How do these needs compare to the housing needs of the population at large**

Households utilizing housing choice vouchers are in critical need of affordable housing. According to the 2024 Gallatin Valley Housing Report, in 2020, the rental vacancy rate was “two percentage points below what is considered healthy for a market with adequate supply, underscoring the tightness in Bozeman’s

rental market.”<sup>1</sup> Recent data and housing survey results shows that the “market tightness” is easing, however, residents who need to utilize housing choice vouchers are more likely to experience challenges finding affordable and suitable rental housing. Additionally, increasing inflation disproportionately impacts low-income households’ ability to afford basic needs compared to the population at large.

### **Discussion**

The lack of accessible and affordable housing units disproportionately impacts residents living with disabilities and low-income households and families. Due to the lack of affordable units available, residents are finding it more challenging to actually utilize the voucher once they secure one. While data indicate that rental market vacancies are easing, constrained rental supply and inflation are disproportionately impacting low-income households from finding affordable housing and affording basic needs compared to the population at large.

---

<sup>1</sup> <https://www.gallatinrealtors.com/gallatin-valley-housing-report/> (page 32)

## NA-40 Homeless Needs Assessment – 91.205(c)

### Introduction:

The city of Bozeman, along with other municipalities in Gallatin, Meagher, and Park counties, are served by Human Resource Development Council District IX, or HRDC IX. As noted earlier, HRDC is a Certified Housing Development Organization, Community Development Corporation, and Community Action Agency. HRDC develops, preserves, owns, and manages affordable housing, ranging from multi-family properties with HUD subsidies to Low-Income Housing Tax Credit developments to single and multi-family community land trust homes. HRDC also functions as the local Continuum of Care and administers the local Coordinated Entry System. The HRDC is a partner with the statewide Montana Continuum of Care Coalition and Pathways Community Network Institute, which provides public data related to all of the state's Coordinated Entry Systems.

Between May 1, 2023, and May 1, 2024, the statewide HMIS found that 458 unique individuals were identified through Bozeman's local Coordinated Entry System. The 2024 Point-in-Time (PIT) Count identified 409 individuals experiencing homelessness in Bozeman in January 2024, which accounted for 20% of all residents experiencing homelessness in the state of Montana identified during this year's count. Comparing these data to 2022 5-year ACS data, Hispanic, American Indian and/or Alaska Native, and Black/African American residents are all overrepresented in the unhoused population in comparison to their proportions in Bozeman's general population.

**If data is not available for the categories "number of persons becoming and exiting homelessness each year," and "number of days that persons experience homelessness," describe these categories for each homeless population type (including chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth):**

According to the Montana Statewide Continuum of Care's Homeless Management Information System (HMIS) data dashboard, from May 1, 2023, to May 1, 2024, 458 individuals experiencing homelessness were identified through HRDC's Coordinated Entry System—432 were unique individuals. During that same time period, 438 individuals exited HRDC's Coordinated Entry System and 246 individuals have yet to exit the Coordinated Entry System.

The State's HMIS dashboard provides data on the median days to find housing by entry/exit destination. The top five fastest destinations of finding housing by entry/exit destination where clients answered include:

- Staying or living with family, permanent tenure (31 days)
- Rental by client, no ongoing housing subsidy (69.5 days)
- Staying or living with friends, permanent tenure (71 days)

- Place not meant for habitation (e.g., a vehicle, abandoned building, bus station, etc.) (79.5 days)
- Staying or living with family, temporary tenure (e.g., room, apartment, or house) (92.5 days)

The top five slowest destinations of finding housing by entry/exit destination where clients answered include:

- Emergency shelter, including hotel or motel paid for with emergency shelter voucher, Host Home shelter (421.5 days)
- Jail, prison, or juvenile detention facility (406 days)
- Residential project or halfway house with no homeless criteria (351 days)
- Owned by client, no ongoing housing subsidy (217 days)
- Rental by client, no ongoing housing subsidy (197.5 days)

**Demographics.** Of the unique individuals entering HRDC's Coordinated Entry System from May 1, 2023, to May 1, 2024:

- **Age:**
  - 7% were under the age of 18;
  - 16% were between the ages of 18-24;
  - 22% were between the ages of 25-34;
  - 23% were between the ages of 35-44;
  - 23% were between the ages of 45-61;
  - 6% were over the age of 62; and
  - Data was not collected for 4% of individuals.
- **Gender:**
  - 51% identify as a man;
  - 43% identify as a woman;
  - .01% identified as non-binary;
  - .01% identified as transgender; and
  - Collectively, .03% preferred not to answer, identified differently from the presented options, identified as questioning, or data was not collected for the individual.

**Chronic homelessness.** Over this time period, 49 individuals were identified as experiencing chronic homelessness—44 were unique individuals. Of those identified, 19 individuals had yet to exit the Coordinated Entry System. For individuals experiencing chronic homelessness, the top three fastest destinations of finding housing by entry/exit destination where clients answered include:

- Staying or living with friends, permanent tenure (42 days)
- Rental by client, no ongoing housing subsidy (98 days)
- Long-term care facility or nursing home (113 days)

The top three slowest destinations of finding housing by entry/exit destination where clients answered include:

- Emergency shelter, including hotel or motel paid for with emergency shelter voucher, Host Home shelter (527 days)
- Jail, prison, or juvenile detention facility (396 days)
- Rental by client, with ongoing housing subsidy (223 days)

Below is a summary of Bozeman's 2024 Point-in-Time (PIT) Count. Overall:

- 192 residents were identified experiencing sheltered homelessness in emergency shelter (47% of residents identified during the PIT Count);
- 104 residents were identified experiencing sheltered homelessness in transitional housing (25%); and
- 113 residents were identified experiencing unsheltered homelessness (28%).

By household type, 217 residents identified during the count were in adult-only households, 195 residents were in family households, and two residents were in child-only households. By age, there were 31 residents between the ages of 0-4, 59 residents between the ages of 5-12, and 15 residents between the ages of 13 and 17. Of the unaccompanied youth and children identified during Bozeman’s count, 26 were between the ages of 18 and 24 and two residents were under the age of 18. Of those identified during the Count that were found to be experiencing chronic homelessness, 70 residents were identified in adult-only households while 11 residents were in households with children.

Other demographic information provided in the 2024 Count include:

- 25 residents identified as Veterans (6%);
- 125 residents identified living with a disabling condition (31%); and
- 40 residents identified as survivors of domestic violence (10%).

**Nature and Extent of Homelessness: (Optional)**

<b>Race:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
<b>Ethnicity:</b>	<b>Sheltered:</b>	<b>Unsheltered (optional)</b>
Hispanic	0	0
Not Hispanic	0	0

Data Source  
Comments:

**Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.**

According to the 2024 Point-in-Time Count, 195 residents experiencing homelessness identified as living in family households (48% of all residents identified during the Count). Additionally, two residents were identified as living in child-only households. As noted earlier in the plan, this is likely an undercount of the true number of families experiencing homelessness. Low-income families and families with children at imminent risk of homelessness are underrepresented in such statistics because these families are difficult to identify. They may be living in overcrowded conditions with friends or family, or residing with an abusive family member/partner to remain housed. Undocumented, refugee, and/or immigrant families may prefer to remain unidentified and not participate in surveys.

According to CHAS data, there are 7,284 households in Bozeman with income less than 80% AMI with housing needs. Applying the proportion of the city’s family households with children under 18 (17.1% (46% and 54%, respectively) to this subset of households, there are an estimated 1,246 families with income less than 80% AMI in need of housing assistance.

Additionally, 25 residents identified during the 2024 Point-in-Time Count (6% of all residents experiencing homelessness) identified as Veterans. Additionally, between May 1, 2023 and May 1, 2024, 26 Veterans were identified in the local Coordinated Entry System.

**Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.**

The 2024 Point-in-Time Count reported that 274 residents identified during the Count identified as White (67% of all residents), while 101 residents identified as Other (11%) and 34 residents identified as Native American (8.3%). Additionally, between May 1, 2023, and May 1, 2024, Bozeman’s local Coordinated Entry reported the top five categories of race and ethnicity during this time period as:

- Non-Hispanic White (47% of respondents);
- Hispanic (11% of respondents);
- Hispanic and White (9% of respondents);
- American Indian, Alaska Native, or Indigenous (8%);
- Black, African American, or African (4%); and
- Data was not collected for 14% of individuals.

Additionally, according to HRDC staff, “since 2020, the HRDC has seen the number of Hispanic residents it serves rise from 5 percent to 16 percent of the total. Use of the emergency warming shelter by Latino individuals ‘has gone up significantly since the pandemic,’ however, ‘they remain a small percentage of the overall guests.’”<sup>2</sup>

Comparing these data to 2022 5-year ACS data, Hispanic, American Indian and/or Alaska Native, and Black/African American residents are all overrepresented in the city’s unhoused population in comparison to their proportions in Bozeman’s general population.

### **Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.**

Stakeholders described that the number of residents experiencing homelessness continues to grow, with 2024 representing the greatest number of people ever identified experiencing homelessness during the PIT Counts. In 2024, of the 409 residents identified during the Point-in-Time Count:

- 192 were in emergency shelter (47% of all residents identified during the count);
- 113 were unsheltered (28%); and
- 104 were in transitional housing (25%).

It’s important to note that PIT counts typically significantly underestimate the number of people who are experiencing homelessness, as those living in precarious housing situations (unsafe conditions, unsafe partners/roommates, about to be evicted, couch surfing, etc.) are not captured in the traditional counts. From 2023 to 2024, the number of people experiencing homelessness captured by the PIT Count for the Bozeman/Livingston area increased by 36%, while the number of people experiencing unsheltered homelessness increased by nearly 50% (57 people in 2023, 113 in 2024).

Currently, HRDC’s Warming Center currently has 105 beds available; however, Homeward Point, a new emergency shelter opening in 2025, will add an additional 30 beds and five family suites. HRDC has an additional 42 units of emergency shelter available for families. Haven, an organization serving survivors of domestic violence, also recently opened an emergency shelter with 30 units and 40 beds.

Additionally, stakeholders expressed a significant need for more transitional housing options. This stakeholder shared that from a community perspective, “all the shelter providers have identified transitional housing as the big need.” They noted that collectively, HRDC, Family Promise and Haven

---

<sup>2</sup> <https://www.thenation.com/article/society/bozeman-montana-undocumented-labor/>

have approximately 35 units available; however, collectively, they are not enough to meet demand. A stakeholder shared there is also a significant need for more permanent supportive housing in Bozeman. According to this stakeholder, there are only 19 PSH units available to the entire community.

**Discussion:**

## NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

### Introduction:

HUD’s term “special needs” means any population that has greater housing challenges and/or unique housing needs when compared to low-income households in general. The special needs groups for which Consolidated Plan regulations require estimates of supportive housing needs include:

- Elderly and frail elderly,
- Persons with disabilities (mental, physical, developmental),
- Persons with alcohol or other drug addictions,
- Persons with HIV/AIDS and their families, and
- Public housing residents.

This Consolidated Plan also includes needs estimates for survivors of domestic violence and undocumented residents.

### Describe the characteristics of special needs populations in your community:

**Elderly and Frail Elderly.** According to 2022 5-year ACS estimates, there are 6,840 residents in Bozeman over the age of 62. Of these residents, 243, or 4%, have incomes below the poverty level—a proxy for housing and service needs. Of the city’s senior population, 688 residents live below the poverty level and have a self-care disability. Of this population, 24 residents are estimated to have housing and service needs.

Bozeman residents over the age of 65 are two and a half times more likely than the general population to have a disability.

**Persons with Disabilities.** The noninstitutionalized population with a disability in Bozeman totals 5,115. Of these residents, 20% live below the poverty level and have housing and supportive service needs according to ACS data—putting those with needs at 1,018 residents.

The needs of residents with disabilities vary depending on the disability, and the level of support required to provide the same opportunity as non-disabled residents to access and enjoy community assets. By disability:

- There are 2,035 residents with hearing or vision impairments in Bozeman, and 35%, or 705, have housing and service needs according to HUD CHAS data.
- 1,365 residents have an ambulatory limitation and 44%, or 594, have housing and service needs.
- 1,535 residents have a cognitive limitation and 43%, or 655, have housing and service needs.
- 1,455 residents have a self-care or independent living limitation, and 43%, or 630, have housing and service needs.

**Persons with Alcohol or other Drug Addiction.** An estimated 10,321 Bozeman residents have some form of alcohol or drug addiction based on national incidence rates applied to the local population. An estimated 4,991 residents need and are not receiving treatment for their addiction.

**Public housing residents.** While there are no public housing units available in Bozeman, stakeholders articulated that the waitlist for tenant-based vouchers in the Bozeman area is approximately 1,200 residents.

**Survivors of Domestic Violence.** Based on surveys conducted by the CDC, an estimated 1,415 Bozeman residents are victims or survivors of domestic violence. Of these, 9%, or 130 residents, will have long-term housing and service needs associated with the experience of violence.

**Undocumented residents.** It is difficult to estimate the number of undocumented residents living in Bozeman. An excerpt from a recent article<sup>3</sup> shared that:

*“It’s nearly impossible to accurately measure the growth of Bozeman’s Spanish-speaking population since nearly all the new arrivals are undocumented. In Gallatin County, the Latino proportion of the population jumped from 2.8% to 5% between 2010 and 2020, according to U.S. census data – a nearly 140% increase. Experts say the estimate is conservative and doesn’t include the years since 2021, the period of Bozeman’s most explosive housing-market growth.”*

### **What are the housing and supportive service needs of these populations and how are these needs determined?**

**Elderly and frail elderly residents.** Stakeholders shared several housing and service needs of elderly and frail elderly populations in Bozeman. Stakeholders noted that a subset of senior residents that own their homes are being displaced due to rising property taxes. Compounding the displacement of seniors is the lack of affordable housing options, particularly options to downsize from their current living situation. This stakeholder shared that “seniors are being priced out of their home because there are no smaller/other alternatives available.” Another stakeholder shared that the community is seeing a large spike in the number of seniors experiencing homelessness and that anecdotally, they know a lot of seniors who have moved into a camper/RV and are now living down the street from HRDC’s shelter.

This stakeholder also added that the window of income eligibility for seniors to live in LIHTC developments is “really narrow.” They shared that HRDC recently developed 96 senior tax credit housing units but that seniors who make barely over the eligibility threshold (<60% AMI) are ineligible to live in the units.

The top housing challenges faced by survey respondents over the age of 65 included:

---

<sup>3</sup> <https://montanafreepress.org/2024/05/07/bozemans-boom-depends-on-immigrants-but-struggles-to-support-them/>

- N/A; I don't face any of these challenges (64% of respondents);
- I need help taking care of myself/my home and can't find or afford to hire someone (10%); and
- I worry that if I request a repair it will result in a rent increase or eviction (6%).

Service needs articulated by stakeholders for elderly and frail elderly populations included more access to mental health service and affordable health care options, as well as more availability of paratransit services and senior-oriented services and community events.

**Disability.** Stakeholders overwhelmingly identified the significant lack of affordable and accessible housing available in Bozeman, which disproportionately impacts residents living with physical disabilities. One stakeholder shared that one of the greatest challenges to providing more accessible housing are zoning regulations that require mixed-use developments to have housing on the second floor and commercial space on the ground floor. They added that for people who have mobility challenges, “the second floor is dangerous. What if there’s a fire? An elevator isn’t going to do anything for you. A lot more housing would be available for people with accessibility needs if it was made available on the ground floor.” Stakeholders also articulated a significant need for mental health services, energy utility assistance, and more affordable health and dental care services.

The top housing challenges faced by survey respondents living with a disability or with someone experiencing a disability in their household included:

- I worry that if I request a repair it will result in a rent increase or eviction (19% of respondents);
- N/A; I don't face any of these challenges (18%);
- My house or apartment isn't big enough for my family members (16%);
- My home/apartment is in bad condition (14%); and
- My landlord refuses to make repairs despite my requests (9%).

**Persons with Drug or Alcohol addiction.** Stakeholders described a significant need not only for more affordable housing options, but for more detox and sober living home facilities to be available in Bozeman. One stakeholder shared that for residents struggling with drug or alcohol addiction challenges, having a stable and affordable living situation is critical to ensuring people continue to thrive on their path to recovery. Greater Impact, Inc., a nonprofit organization that serves residents experiencing drug or alcohol addiction challenges, currently offers the only sober living home options in the Gallatin Valley, with one home serving men and two homes serving women.<sup>4</sup>

Stakeholders also articulated a critical need for more substance abuse/chemical dependency services. They noted that Alcohol and Drug Services of Gallatin County closed in fall 2023 and as a result, there “has been a spike in the number of overdose-related deaths in the first part of 2024.”

**Survivors of domestic violence.** One stakeholder shared that for survivors of domestic violence, “there can be a lot of barriers to finding housing.” They added that each situation is different and some

---

<sup>4</sup> [Second women's sober living home in Bozeman to open soon \(kbzk.com\)](https://kbzk.com)

survivors are more resourced than others, adding that “we’ve seen a lot of survivors who are not the primary income earners in their home...if the abuser ends up getting arrested, then the survivor runs the risk of being evicted for not paying their bills.” The stakeholder added that this dynamic also plays into cooperating with those prosecuting the crimes of their abusers, adding “if they cooperate and the abuser goes to jail, then they might end up losing their housing. There’s a lot of nuance that survivors have to navigate.” This stakeholder shared that direct subsidy/financial resources for rental assistance and other housing costs would be most helpful for survivors of domestic violence. They added that “if Bozeman is not able to increase its affordable housing stock, direct subsidy will be the most helpful.”

In addition to financial resources, this stakeholder shared that the availability of more mental health services, particularly services that are trauma-informed, would be incredibly beneficial for this population. Additionally, several stakeholders identified more available and affordable childcare options as a significant need for this population.

**Undocumented residents.** A handful of stakeholders described the significant housing and service barriers faced by undocumented residents. One stakeholder shared that because these residents don’t have social security numbers, they can’t “access a lease or other housing programming.” They added that they also don’t qualify for any federal programs (e.g. WIC, SNAP, housing assistance), so the only service HRDC can provide is case management. Another stakeholder shared that they only know of one property management company that will rent housing units to undocumented residents, adding that one of the families they work with “has been on the waitlist for that property for two years.” Stakeholders shared that because these residents can’t find housing through traditional means, they are either forced into housing that is overcrowded and/or in poor condition.

Several stakeholders pointed to Bienvenidos a Gallatin County as the primary organization assisting immigrant families in Bozeman. A stakeholder shared that most of these families get all their food from the foodbank and that “it really all comes down to how they can get income.” They expressed concern about their available employment options, noting that “they don’t receive healthcare benefits, they might make \$10/hour, and they are vulnerable.” They added that “my biggest fear is that these families are incredibly desperate which makes them vulnerable to exploitation. And most of them have kids. They are just looking to make a better life.”

Another stakeholder shared that their organization “could use a lot more resources for immigrant survivors...[we have a] large and growing Spanish speaking population and we need to be able to provide more information and awareness about their rights.” They advocated for more translation services to be made available, adding that “we have a pretty good network of interpreters....translators would be most helpful.”

**Discuss the size and characteristics of the population with HIV/AIDS and their families within the Eligible Metropolitan Statistical Area:**

According to AIDSVu, in 2021, 69 of every 100,000 people in Gallatin County are living with HIV. This rate is lower than surrounding counties, including Jefferson (83/100K), Madison (88/100K), and Park (91/100K) counties, as well as the state of Montana (77/100K). Based on the state’s incidence rate of

people living with HIV and AIDS, there are approximately 35 people in the city of Bozeman living with HIV/AIDS. However, this is likely an undercount.

AIDS Outreach, an organization serving Gallatin County, offers several services to residents living with HIV, including individual counseling, financial assistance in the form of food, clothing, shelter, and medical treatment, and direct outreach and support for families and caregivers.

Similar to other special populations, residents living with HIV/AIDS also have significant housing and supportive service needs. One stakeholder that provides healthcare services shared that a lot of their patients report difficulty finding and securing stable housing, adding that “our sense is that cost of living continues to increase and puts a strain on people with lower incomes, with housing being their largest cost.” This stakeholder added that even with flexible payment options, “fewer people are coming in...[they’re] delaying care if they feel they don’t have the funds for it.”

Additionally, this stakeholder shared that for residents living with HIV/AIDS, there is “stigma in accessing care,” which necessitates more healthcare options that are trauma-informed and inclusive. They added that “we hear from our clients that have gone into a different healthcare setting and felt judged and stigmatized, which led them not to return to that provider.” They added that “accessing healthcare in a non-judgmental compassionate space can be difficult to find...[if people don’t find this], they will forego care altogether.”

**If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))**

N/A. The City of Bozeman does not receive HOME funds.

**Discussion:**

## **NA-50 Non-Housing Community Development Needs – 91.215 (f)**

### **Describe the jurisdiction’s need for Public Facilities:**

Overall, public facilities that Bozeman survey respondents most wanted to see include:

- Additional and/or higher quality childcare centers (43% of respondents);
- Improvements to parks and recreation centers (28%); and
- A community center and/or improvements to existing community centers (24% of respondents).

Other comments from survey respondents related to public facilities included:

- “ADA improvements [should be] prioritized above all else. The city follow through with the goals and recommendations in the Equity & Inclusion plan, which would address all of the community development outcomes listed.”
- “An Adult Day Care Center that offers quality life enrichment to enhance the quality of life for persons with dementia and disabilities.”
- “Community park/center with outdoor swimming pool.”
- “We need a community center on the NW side of the city.”
- “Improve indoor centers with activities for homeschool families, events or activities indoors during winter months for kids/youth.”

Several residents and stakeholders articulated a need for more community centers in the city. One stakeholder shared that “since the COVID-19 pandemic, it’s been difficult for a lot of community members to find places to meet people. We need more public spaces that help facilitate these interactions.”

### **How were these needs determined?**

The City of Bozeman conducted a Housing and Community Needs survey for the development of this plan, as well as a series of resident focus groups and stakeholder interviews throughout the plan development process to determine the most urgent community needs.

### **Describe the jurisdiction’s need for Public Improvements:**

Overall, public improvements that Bozeman survey respondents most wanted to see include:

- Street and sidewalk improvements (32% of respondents);
- Improvements to parks and recreation centers (28%);
- A community center and/or improvements to existing community centers (24% of respondents)

Other comments from survey respondents related to public improvements included:

- “Street maintenance – potholes, plowing is a long-term problem in this town that is worse than other comparable towns....”

- “Bring back benches please! The disabled and elderly really rely on them.”
- “We need better public transit, pedestrian infrastructure, and biking infrastructure.”
- “Multi-modal transport infrastructure and neighborhood-scale amenities.”
- “Separated bike lanes and shared use paths.”

Several stakeholders shared that a lot of the public infrastructure in Bozeman, including sidewalks, streets, and parks, are not accessible to residents living with disabilities. One stakeholder articulated that, “accessing things around the city can be difficult. If our organization receives free tickets to a show downtown for our clientele with mobility challenges, trying to find parking downtown is incredibly tough...accessibility is a huge issue.” This stakeholder wanted to see more thought go into building accessible spaces in the city, citing Story Mill Park as a “great example of accessibility being integrated into the space.”

### **How were these needs determined?**

The City of Bozeman conducted a Housing and Community Needs survey for the development of this plan, as well as a series of resident focus groups and stakeholder interviews throughout the plan development process to determine the most urgent community needs.

### **Describe the jurisdiction’s need for Public Services:**

Overall, the public services that Bozeman survey respondents most wanted to see included:

- Increased access to mental health care services (50% of respondents);
- Climate resilience-focused planning and implementation (37%);
- Increased access to addiction treatment services (34%);
- More recreation options for youth and other special populations (23%)
- Increased access to internet/broadband services (12%)

Other comments from survey respondents related to public services included:

- “More effective snow removal.”
- “Increase Streamline bus service (more frequent).”

In addition to the community survey and stakeholder consultations, an April 2024 article<sup>5</sup> quoted HRDC’s food and nutrition outreach coordinator saying “food insecurity is a thing in our community...it’s something that we are working to address every day. We’ve had some record numbers recently for visits to the food bank.” Resident and stakeholders also articulated a desire for expanded transportation options, including more reliable and frequent bus options, more financial services and life skills classes,

---

<sup>5</sup> <https://nbcmontana.com/news/local/hrdc-to-host-food-drive-as-donations-slow-need-rises>

more employment services for harder-to-employ residents to secure jobs, and more tenant rights/legal aid/fair housing resources.

**How were these needs determined?**

The City of Bozeman conducted a Housing and Community Needs survey for the development of this plan, as well as a series of resident focus groups and stakeholder interviews throughout the plan development process to determine the most urgent community needs.

## Housing Market Analysis

### MA-05 Overview

#### Housing Market Analysis Overview:

Affordable housing is very limited for households earning less than 80% of the AMI, especially those with incomes lower than 30% AMI. According to a gaps analysis conducted to support this Consolidated Plan, renters making below \$50,000 do not have an adequate supply of affordable housing. There are 5,339 renter households in Bozeman with incomes of \$50,000 and less. These renters have 4,899 rental units that are affordable to them, leaving a gap of 440 affordable rentals or rental subsidies to accommodate their needs. The gap is largest for renters with who live on fixed incomes, and renters with incomes between \$20,000 and \$25,000. The City of Bozeman’s 2019 Community Housing Needs Assessment found that between 5,400 to 6,340 housing units were needed over the next five years to address the city’s current housing shortfall for residents and the workforce to keep up with job growth. The Plan identifies that while community housing should serve the full range of incomes, efforts should focusing on increasing:

- Ownership housing from 80% to 120% AMI, while also incentivizing the production of missing middle housing up to 150% AMI;
- Additional resident and employee rentals up to 80% AMI; and
- Safety net rentals below 30% AMI.

As outlined in the 2024 Gallatin Valley Housing Report, “economic expansion plays a pivotal role in fueling housing demand, with job growth serving as a critical component.” As articulated by residents and stakeholders throughout the development of this Consolidated Plan, as well as other local and regional economic development plans, the need to provide a range of affordable housing options is a critical factor in the continued growth of Bozeman’s economy.

## MA-10 Number of Housing Units – 91.210(a)&(b)(2)

### Introduction

As of 2020, 40% of the City’s housing stock was made up of single-family detached homes. The second most common housing type is multifamily properties with 5-19 units. Properties with 2-4 units make up 16% of the city’s housing stock while single-family attached homes make up 15%. Another 9% is units in multifamily properties with 20 units or more. Mobile homes represent approximately 2% of the city’s housing stock.

### All residential properties by number of units

Property Type	Number	%
1-unit detached structure	8,880	40%
1-unit, attached structure	3,295	15%
2-4 units	3,425	16%
5-19 units	3,950	18%
20 or more units	2,002	9%
Mobile Home, boat, RV, van, etc.	505	2%
<b>Total</b>	<b>22,057</b>	<b>100%</b>

**Table 26 – Residential Properties by Unit Number**

Data Source: 2016-2020 ACS

The City of Bozeman has a homeownership rate of 42%. Approximately 7 in 10 homeowners live in single family detached homes; 85% have homes with 3 or more bedrooms and 14% live in homes with two bedrooms. Just 1% of homeowners live in homes with fewer than two bedrooms.

Single family detached homes also provide rental opportunities for residents, with 18% of renters living in single family detached homes. Rental units with three or more apartments make up approximately 60% of units where renters reside. Renters are much more likely than homeowners to live in units with one bedroom (15%) or no bedrooms (6%). However, most renters live in two- or three-bedroom homes (79%).

### Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	20	0.2%	679	6%
1 bedroom	114	1%	1,771	15%
2 bedrooms	1,197	14%	5,715	49%
3 or more bedrooms	7,389	85%	3,572	30%

**Table 27 – Unit Size by Tenure**

Data Source: 2016-2020 ACS

**Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.**

The City of Bozeman defines community housing as rental or owned homes that are affordable to households earning within specific income ranges or for special needs households. According to the City’s 2019 Community Housing Needs Assessment, a total of 138 community ownership units and 947 affordable community rental units have been constructed in Bozeman. Since the City’s Housing Needs Assessment, an additional 43 affordable community ownership units and 277 affordable community rental units have been built.

Affordable ownership units in the City include land trust products, Habitat for Humanity Homes, units created under the City’s AHO, and HRDC units/programs. Not all remain in the affordable inventory but all have been leveraged to create affordability and contribute to wealth creation for low income households.

Of the affordable community rental units:

- Affordable rentals are a mix of low-income housing tax credit (LIHTC), project-based section 8, MT Board of Housing funding, and non-profit owned properties.
- Two properties are voluntarily operated as affordable rentals, meaning they could charge market rates. One is owned by a non-profit.
- A total of 357 units (29% of the community rental stock) are limited to occupancy by seniors and/or persons with disabilities.

Below is a table that describes the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs in Bozeman since 2018.<sup>6</sup>

---

<sup>6</sup> [2019 City of Bozeman Community Housing Needs Assessment, page 46](#)

**Inventory of Affordable Rentals: City of Bozeman, 2018**

Name	Total units	Affordable units	Bedrooms	Income Limits	Project type	Year Built/In Service	Expiration
Baxter Apts	48	47	1, 2	40%, 50%, 60%	LIHTC	2006	2040
Boulevard Apts	39	39	Studio, 1, 2	80%	PBS8	1914, 1983 remodel	NA
Bridger Apts I	44	43	2, 3	50%, 60%	LIHTC	2003	2037
Bridger Apts II	46	46	1, 2	40%, 50%, 60%	LIHTC	2005	2039
Bridger Peaks Village	60	59	1, 2	60%	LIHTC, seniors	2004	2031
Castlebar Apts I	36	35	2, 3	60%*	LIHTC	2000	2038
Castlebar Apts II	36	29	2, 3	60%*	LIHTC	2003	2042
Comstock Apts I	24	24	2	60%	LIHTC	1996	2039
Comstock Apts II	34	33	1, 3, 4	50%, 60%	LIHTC	1999	2033
Comstock Apts III	28	28	1	40%, 50%, 60%	LIHTC	2001	2044
Dairy Keep Apts	10	10	2, 3	30%, 60%	MT Board of Housing	-	Expired – voluntarily affordable
Darlington Manor	100	88	Studio, 1	60% AMI	PBS8, LIHTC, seniors/disabled	1974, 1980; 2000 in service	NA
Gallatin Manor	64	62	2, 3	No limit	Non-profit owned	1972	NA
Greenwood Plaza	50	50	2, 3, 4	60% AMI	PBS8	1982	NA
Haggerty Apts	11	11	1, 2	40%, 50%, 60%	LIHTC	2014	2058
Larkspur Commons	136	136	1, 2, 3	50%, 60%	LIHTC	2017	2062
Legion Villa	61	60	1, 2	80%	PBS8, seniors/disabled	1975	NA
Pond Row Apts	22	22	2, 3	40%, 50%, 60%	MT Board of Housing	-	2024
Spring Run Apts	17	17	1	50%	Section 811, disability	2006	NA
Stoneridge Apts	48	48	2, 3	60%*	LIHTC	2016	2061
Summerwood Apts	36	36	1	50%	Section 202, seniors	2006	NA
West Babcock Apts	24	24	2, 3	80%	Bought expired LIHTC; non-profit owned	1996	NA
<b>TOTAL rentals</b>	<b>974</b>	<b>947</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Source: Property manager interviews, City of Bozeman, HRDC, HUD, Consulting team

\*No response from Stoneridge and Castlebar LIHTC properties – assume <60% AMI, but some may be lower (40% and 50%).

In addition to the inventory listed above, the following affordable rental housing developments have been built:

- **Housing First Village**, 42 units of permanent supportive housing for residents with incomes up to 50% AMI (Built in 2021);
- **Arrowleaf**, 76 units of affordable rental housing for residents with incomes up to 60% AMI (Built in 2021);
- **Perennial Park**, 97 units of affordable rental housing for residents older than 55 with incomes up to 60% AMI (Built in 2021);
- **Timber Ridge**, 30 units of affordable rental housing for residents with incomes up to 60% AMI (\*Built in 2023); and
- 30 units of emergency shelter/rental housing for survivors of domestic violence.

With the majority of units in LIHTC developments, 58% of the units in the city’s community rental housing stock are targeted at households with income of at least 60% AMI. Additionally:

- Less than 1% of units are targeted at households with incomes less than 30% AMI;
- 1% of units are targeted at households with incomes less than 40% AMI;

- 23% of units are targeted to households with incomes up to 50% AMI;
- 13% of units are targeted to households with incomes up to 80% AMI;
- And 8% of units do not have income limits.

Additionally, as of January 2024, the City of Bozeman reported that 17 community housing projects are currently in the pipeline, totaling an additional 1,241 affordable housing units and 3,715 units overall.

**Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.**

Pond Row Apartments (22 units) have an affordability expiration period this year; no other LIHTC development's affordability period will expire until at least 2031. However, many more properties are or will be eligible to apply for a "qualified contract" during this period.

**Does the availability of housing units meet the needs of the population?**

No. The City of Bozeman's 2019 Community Housing Needs Assessment found that between 5,400 to 6,340 housing units were needed over the next five years to address the city's current housing shortfall for residents and the workforce to keep up with job growth. The Plan identifies that while community housing should serve the full range of incomes, efforts should focus on increasing:

- Ownership housing from 80% to 120% AMI, while also incentivizing the production of missing middle housing up to 150% AMI;
- Additional resident and employee rentals up to 80% AMI; and
- Safety net rentals below 30% AMI.

Additionally, to support the Housing Market Analysis of this Consolidated Plan, a "gaps analysis" was conducted, which compares renter household incomes to the distribution of both affordable rental and homeownership units. That analysis was based on the 2022 American Community Survey (ACS) data and reflects housing market conditions during 2022.

According to that gaps analysis, renters making below \$50,000 do not have an adequate supply of affordable housing. There are 5,339 renter households in Bozeman with incomes of \$50,000 and less. These renters have 4,899 rental units that are affordable to them, leaving a gap of 440 affordable rentals or rental subsidies to accommodate their needs. The gap is largest for renters with who live on fixed incomes, and renters with incomes between \$20,000 and \$25,000 (a gap of 1,873 affordable rental units).

Additionally, the gaps analysis also looked at the availability of homes for sale that were affordable to residents at different AMI levels. The analysis found that there are no affordable homes for sale to households that make less than 120% AMI.

**Describe the need for specific types of housing:**

The City's Needs Assessment also found that about 60% of the units needed to be priced "below-market" to meet the full range of community housing needs. This includes a mix of housing unit types to diversify options for residents, with prices ranging primarily between \$160,000 and \$400,000 for ownership and \$500 to \$1,200 per month for rent. The gaps analysis also reveals a need for deeply affordable and permanent supportive housing for the city's extremely low-income renters, as well as a need for more affordable homeownership opportunities for households making less than 120% AMI. More income and deed restricted housing is needed to accommodate this group of renters and potential buyers.

Specific housing types articulated by residents and stakeholders include a need for more transitional housing options, more accessible and first-floor housing options for residents living with disabilities, more housing options that allow older residents to downsize, and smaller-scale, affordable homeownership opportunities.

## **Discussion**

## MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

### Introduction

Between 2010 and 2022, the median market value of homes in Bozeman, as measured by the American Community Survey (ACS), increased by 104%. The median value was \$546,100 as of 2022, requiring an annual household income of approximately \$164,000 and a downpayment of at least \$54,600.

Rents have also increased significantly, rising 96% between 2010 and 2022. The annual household income needed to afford the median rent and utilities is \$58,000. In 2022, 47% of Bozeman’s renters paid \$1,500 or more per month for rent. In 2010, just 6% of renters paid \$1,500 or more per month for rent.

### Cost of Housing

	Base Year: 2010	Most Recent Year: 2022	% Change
Median Home Value	\$268,100	\$546,100	104%
Median Contract Rent	\$686	\$1,343	96%

**Table 28 – Cost of Housing**

Data Source: 2010 and 2022 5-year ACS estimates

Rent Paid	Number	%
Less than \$500	279	2
\$500-999	2,517	21
\$1,000-1,499	3,561	30
\$1,500-1,999	3,183	27
\$2,000 or more	2,400	20

**Table 29 - Rent Paid**

Data Source: 2018-2022 ACS

### Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI		No Data
50% HAMFI		
80% HAMFI		
100% HAMFI	No Data	

**Table 30 – Housing Affordability**

Data Source: 2016-2020 CHAS

The fair market rents listed in Table 36 represent FY2024 fair market rents.

**Monthly Rent**

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	\$901	\$999	\$1,275	\$1,797	\$2,164
High HOME Rent	\$901	\$999	\$1,275	\$1,797	\$1,998
Low HOME Rent	\$901	\$999	\$1,226	\$1,417	\$1,581

**Table 31 – Monthly Rent**

Data Source: HUD FMR and HOME Rents

**Is there sufficient housing for households at all income levels?**

No. According to the City’s 2019 Community Housing Needs Assessment, between 5,405 and 6,340 housing units for residents and employees were estimated to be needed by 2025 –an average of about 770 to 905 housing units per year. According to the Needs Assessment, about 60% of the housing needed to be priced below-market, approximately 3,210 to 3,765 units (about 460 to 540 per year). Specifically, this meant ownership housing priced below \$350,000 (150% AMI) and rental units priced below \$1,000 per month (60% AMI). The Needs Assessment articulated that to support the local workforce, 41% of new units should be targeted for ownership and 59% of units should be targeted for renters.

As highlighted above, the gaps analysis completed for this plan found that renters making below \$50,000 do not have an adequate supply of affordable housing. There are 5,339 renter households in Bozeman with incomes of \$50,000 and less. These renters have 4,899 rental units that are affordable to them, leaving a gap of 440 affordable rentals or rental subsidies to accommodate their needs. The gap is largest for renters with who live on fixed incomes, and renters with incomes between \$20,000 and \$25,000 (a gap of 1,873 affordable rental units). The analysis found that there are no affordable homes for sale to households that make less than 120% AMI.

**How is affordability of housing likely to change considering changes to home values and/or rents?**

Between 2009 and 2020, Bozeman’s population has increased by 20%. Over roughly the same time period, median market value of homes has increased by 104% while rents have increased by 96%. Market home values and rents have continued to increase alongside the population, suggesting that people with higher incomes are moving to the area and are able to afford the rising cost of housing. Therefore, the market is incentivized to accommodate the demand of high-income households. For these high-income households, affordability may not be a concern. However, for existing residents with lower incomes, finding and maintaining stable, affordable housing may become less likely as housing costs outpace their income.

**How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?**

According to 2022 5-year ACS data, median gross rent for efficiency, one-bedroom, two-bedroom, and three-bedroom units are all higher than the FY24 Fair Market Rents established by HUD, as well as HOME High Rents for Gallatin County. This suggests that the payment standards established by HUD are lower than current market rates in Bozeman for rental units. Consequently, this indicates that the City will need to continue prioritizing the preservation of existing affordable housing and the production of new affordable units.

These findings align with feedback from both stakeholders and residents that have articulated that for residents who are able to secure a housing voucher, the payment standards are too low for the voucher to cover the remainder of rent after a household pays 30% of their income. Additionally, “voucher is not enough to cover the rent for places I want to live” was the number one answer articulated by survey respondents who indicated it was somewhat difficult or very difficult to use a voucher in the Bozeman area.

## **Discussion**

## MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

### Introduction

This section provides data on the condition of housing units within Bozeman, based on American Community Survey (ACS) data from 2022. Of owner-occupied units, about a quarter, or 2,372 units, have a reported condition issue. A small share, just 1% or 54 units, have more than one condition issue. Seventy five percent of owner-occupied units in Bozeman have no condition issues.

Rental units are much more likely to be in poor condition, with 47% or 5,770 units with one condition issue. Similar to owner-occupied units, just 1% of the rental housing stock in Bozeman, or 129 units, have more than one condition issue. Just over half of the city’s rental housing stock have no condition issues.

Condition issues appear to be somewhat correlated with year built. As described above, rental units are nearly 2.5 times more likely to have a condition issue compared with owner-occupied units. Between 1950 and 1979, twice as many rental units were built as owner-occupied units. Additionally, between 1980 and 1999, for every one owner-occupied unit built, approximately 1.8 rental units were built.

Homes built before 1980 have the greatest risk of lead-based paint hazard, as the federal government banned lead from paint beginning in 1978. According to the federal Environmental Protection Agency (EPA), nationally, 24% of homes built between 1960 and 1977 contain lead-based paint, in addition to 69% of homes built between 1940 and 1950, and 87% of homes built before 1940.

Bozeman has a sizable share of homes built before 1980: nearly a third (32%) of owner-occupied homes and 35% of renter-occupied homes were built before lead-based paint was banned. There were nearly one and a half times more rental units built during before 1980 than owner-occupied units (3,066 owner-occupied, 4,316 rental units).

Due to the lack of available data, this analysis did not include an inventory of the suitability of units in need of rehabilitation.

### Definitions

#### Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,318	24%	5,770	47%
With two selected Conditions	54	1%	129	1%
With three selected Conditions	0	0%	0	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	7,269	75%	6,501	52%
Total	9,641	100%	12,400	100%

**Table 32 - Condition of Units**

Data Source: 2022 5-year ACS

### Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	4,952	51	5,155	41
1980-1999	1,623	17	2,929	24
1950-1979	1,551	16	3,230	26
Before 1950	1,515	16	1,086	9
Total	9,641	100	12,400	100

**Table 33 – Year Unit Built**

Data Source: 2022 5-year ACS

### Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980.	3,066	32	4,316	35
Housing units built before 1980 with children present				

**Table 34 – Risk of Lead-Based Paint**

Data Source: 2018-2022 ACS (Total Units) 2016-2020 CHAS (Units with Children present)

### Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	n/a	n/a	n/a
Abandoned Vacant Units	n/a	n/a	n/a
REO Properties	n/a	n/a	n/a
Abandoned REO Properties	n/a	n/a	n/a

**Table 35 - Vacant Units**

### Need for Owner and Rental Rehabilitation

Housing units built over 30 years ago are more likely to need rehabilitation assistance. Given that 32% of owner-occupied stock and 35% of renter-occupied stock was built before 1980, a sizable portion of Bozeman’s housing stock likely has moderate rehabilitation needs. In general, low- and moderate-income households are more likely to be renters and renters are also more likely to experience substandard housing conditions. In Bozeman, households in Census Tract 6, which is north of W Peach Street, east of N19th Avenue, and south of W Griffin Drive, have lower median household incomes and higher poverty rates compared to the city at-large. According to 2022 5-year ACS data, more than half of the housing stock in this Tract (53.7%) was built before 1980.

## **Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards**

According to CHAS data, an estimated 189 households with children aged 6 or younger live in owner-occupied homes built before 1980, which are more likely to contain lead-based paint hazards. There are an estimated 209 households with children aged 6 or younger in renter-occupied units with risk of exposure to lead-based paint hazards. It is common for households with lower incomes to live in older housing given that new and updated homes are likely more expensive. Low-income renters may be more likely to reside in substandard housing that contains lead-based paint hazards, as homeowners often have more income to remodel and more autonomy over the decision to address potential hazards in the home.

### **Discussion**

## MA-25 Public and Assisted Housing – 91.210(b)

### Introduction

There are no public housing units in the city of Bozeman.

### Totals Number of Units

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available	0	38	0	675	275	350	50	0	0
# of accessible units									
<b>*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition</b>									

**Table 36 – Total Number of Units by Program Type**

Data Source: PIC (PIH Information Center)

### Describe the supply of public housing developments:

n/a.

### Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

n/a.

**Public Housing Condition**

<b>Public Housing Development</b>	<b>Average Inspection Score</b>
n/a	n/a

**Table 37 - Public Housing Condition**

**Describe the restoration and revitalization needs of public housing units in the jurisdiction:**

n/a.

**Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:**

n/a.

**Discussion:**

n/a.

## MA-30 Homeless Facilities and Services – 91.210(c)

### Introduction

The 2024 PIT Count counted 296 sheltered and 113 unsheltered homeless individuals in the city of Bozeman. A variety of housing facilities and services are offered to these homeless individuals by organizations within Bozeman, including the City, HRDC, other community-based organizations, and health service agencies. Housing facilities include emergency shelters, transitional housing, safe havens, and permanent supportive housing options. Homeless support services offered within the Bozeman area include: prevention and diversion, outreach, case management, system navigation and housing location assistance, medical services, employment services, substance use disorder services, mental health care, public assistance benefits and referrals, and domestic violence support.

### Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	Five family suites (Homeward Point) 40 beds (Haven)	-	15 units (Family Promise)	-	-
Households with Only Adults	105 beds (HRDC Warming Center) 136 beds (Homeward Point -opening 2025)	-	10 units (HRDC)	42 units (Housing First Village) 19 units (community wide)	-
Chronically Homeless Households	-	-	-		-
Veterans	-	-	-		-
Unaccompanied Youth	-	-	-		-

**Table 38 - Facilities and Housing Targeted to Homeless Households**

**Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons**

Medical and Mental Health Care Services available to the Bozeman community include:

- **Community Health Partners** – CHP provides medical, dental, behavioral health, and pharmaceutical services. CHP also institutes a sliding scale payment system for services in use, and referrals to specialists also are on a sliding scale basis.
- **Bridgercare** – provides excellent, affordable reproductive and sexual healthcare and education in a safe environment.
- **Gallatin County Health Department** – Resources provided by the Health Department include environmental health, immunizations, WIC nutrition services, emergency preparedness, and preventative cancer screenings, among other services.
- **Hope House** – Hope House provides a Crisis Stabilization Center for anyone experiencing a mental health crisis who needs a safe place to go. Hope House also provides case management and short-term stay for clients.
- **Gallatin Mental Health Center** – GMHC assists individuals and communities with the challenges of mental health, substance use, and co-occurring disorders in order to achieve the highest quality of life. GMHC has sliding scale fees.
- **Human Development Clinic** – HDC provides quality, low-cost counseling services for the Gallatin Valley, including individual and group counseling, skill development workshops, and therapy for families, children, adults, and couples.
- **Western Montana Mental Health Center** – an integrated community-based mental health center offering a comprehensive range of services to adults living with mental health conditions in Montana.
- **A.W.A.R.E., Inc.** – statewide nonprofit organization that offers quality, community-based support for people with mental health and/or developmental disabilities and families with children ages 0 to 8.
- **MSU Human Development Clinic** – staffed by faculty and graduate students of the counseling program within the Department of Counseling at MSU, services are offered to members of the community, as well as students and staff at MSU. Low-cost mental health services to adults and children of Gallatin County are available.
- **Providence Mental Health** – Providence works toward alleviating the harmful effects of traumatic experiences for families and individuals.

In addition to the housing services provided for residents experiencing homelessness in the Bozeman area, HRDC also provides youth employment support, Medicare counseling, at home assistance for older adults, and care coordination for older adults. The day services also provide support to unhoused residents to meet their basic hygiene needs.

Additionally, employment and adult education services available to the Bozeman community include:

- **Bozeman Job Service** – Bozeman Job Service provides employment listings, job matching and training, Veteran resources, and counseling. The Job Service also provides computers, phone, fax, copying, and printing services for employment searches.
- **Vocational Rehab** – Promotes work and independence for adults with disabilities. Resources include job training and placement, counseling, and post-employment services.
- **Youth Development @ the HRDC** – Jobs skills, resources, and job placement for youth (ages 14-21, up to 24 years old in some cases).
- **Career Transitions** – Career Transitions uses a variety of tools to promote job readiness, including training and computer literacy classes, to ensure successful job placement for individuals.
- **LC Staffing** – A staffing agency for those seeking temporary or full-time employment.
- **Express Employment** – A staffing agency for those seeking temporary or full-time employment.
- **Adult Learning Center** – A service of Bozeman Public Schools, the ALC provides assistance in HI-SET preparation (formerly the GED) as well as resume skills, job search help, and basic adult education.
- **Beacon Employment Services** – Employment assistance for people with mental and physical disabilities. Assistance includes resume writing assistance, job search and placement, job coaching, interview skills development, and benefits counseling.

While there are available mental health services available in the Bozeman community, residents and stakeholders indicated that the demand for these services far outpaces supply. The majority of stakeholders consulted for this plan indicated that mental health services was one of the most critical needs in Bozeman. Additionally, 50% of survey respondents (n=477) indicated that more mental health services were a critical need for the Bozeman community.

**List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.**

Montana 2-1-1 provides information and connects people to resources for non-emergency needs, via an easy-to-remember phone number (2-1-1) and a website (montana211.org).

#### Facilities

- **HRDC Warming Center** – The Bozeman Warming Center offers emergency shelter to anyone in need, including families with children, single adults, and couples. The space provides each individual or group with separate sleeping areas. The Shelter is open nightly from 8 p.m. to 8 a.m. Additionally, the Warming Center also provides Drop-In Services during the day. Warming Center and Day Center Services include computer access, day storage, housing case management, housing navigation, job search assistance, peer support and recovery groups, personal laundry, showers, and sock exchange. Note that HRDC’s Homeward Point (discussed below) will replace the Warming Center when it opens.

- **HRDC Homeward Point** – Expected to open in spring 2025, HRDC @Homeward Point will be Bozeman’s year-round shelter. The shelter was planned from a trauma-informed point of view and includes dedicated space for families with a separate entrance. Staff and community partners will be located onsite, along with a variety of services, to ensure that clients’ experience with homelessness is brief and that they are well supported as they aim for housing stability.
- **Haven** – Recently, Haven has relocated to a new emergency shelter facility, which now offers 40 beds in 30 units. This shelter provides a confidential and safe house for victims of sexual and domestic violence. Staff also helps with crisis intervention, on-going support, education, and legal advocacy.
- **Family Promise** – Family Promise’s Shelter Programs provide temporary shelter and highly individualized, person-centered, trauma-informed case management to move families from homelessness to housing independence. Family Promise services individuals who are pregnant, families with children under the age of 18, and families of all compositions.
- **VASH program** – Veteran Affairs Supportive Housing for homeless veterans, including case management, counseling, and ongoing rental assistance.
- **Supportive Services for Veterans and Families** – Volunteers of American Northern Rockies provides supportive services for veterans and families who are experiencing or at risk of homelessness.

Additionally:

- There are 25 units of transitional housing available in the community (HRDC manages 10 units; Family Promise manages 15 units);
- HRDC also manages the Housing First Village, which offers 42 units of permanent supportive housing. An additional 19 units of PSH are available in the community.

#### Prevention and Diversion Services

- **HRDC** – HRDC’s Homeless Prevention program includes case management, housing counseling, financial coaching, and temporary emergency rental relief for households who meet program eligibility criteria.
- **Family Promise** – Through its Prevention and Diversion programs, Family Promise provides temporary assistance needed to prevent moving into emergency shelter, to maintain or move into stable housing, including rental payment assistance, landlord mediation, and transportation and utility support.
- **Haven** – Haven has a community engagement team and prevention education team that performs community outreach and awareness building to help people recognize domestic violence when it’s happening and how to support survivors. Haven also has a partnership with Bridgercare to administer a Peer Education program, which trains teens to teach their peers about sexuality and healthy relationships in a medically accurate, developmentally-appropriate, evidence-based, and culturally-sensitive manner.

Haven also provides counseling services, a 24-hour support line, emotional support, personal advocacy services, and safety planning. They also connect clients to other available community resources.

### Supportive and Specialized Services

- **HRDC** – Other services provided by HRDC include emergency energy and emergency food assistance. In addition to the Homeless Prevention services and Transitional Housing mentioned above, HRDC's Housing First program provides Rapid Rehousing services, Housing Counseling/Supportive Services, and SSI/SSDI Outreach, Access, and Recovery (SOAR).

Additionally, HRDC's Market Place offers a no-cost grocery market (Gallatin Valley Food Bank), monthly grocery program for seniors, a pay-what-you-can restaurant, cooking and nutrition classes, year-round kid friendly food programs, emergency assistance, financial coaching and education, support to help clients file their taxes, utility assistance programs, home weatherization assistance, preschool registration, youth employment support, foster youth support, transitional housing support for youth, volunteer opportunities, and Medicare counseling, among others.

- **REACH** – REACH works to empower adults with a range of physical or developmental disabilities through employment, residential, and transportation assistance.
- **The Help Center** – provides a 24-hour crisis hotline, as well as Bozeman's 211 information line.
- **Ability MT** – Provides services that promote independence for people with disabilities.
- **Rural Dynamics, Inc.** – provides financial counseling, debt management, bankruptcy education, and other financial services.
- **Bozeman Public Library** – free books, movies, music, computers, and internet access.
- **LOVE, Inc.** – service for residents of Gallatin County who need clothing, food, budgeting assistance, car repairs, home repairs, transportation, and family help.
- **Salvation Army** – assists with clothing, linens, housewares, etc. Veterans and homeless assistance is also available.
- **Family Outreach, Inc.** – Provides free services to families and friends of children and adults with disabilities to help keep families intact. They also offer placement assistance.
- **Eagle Mount** – Provides quality adaptive recreation and support opportunities for people with disabilities and young people impacted by cancer and provide support for families of participants.
- **Big Sky Youth Empowerment** – Creates transformative community where vulnerable teenagers experience belonging, purpose, and well-being through group mentorship, adventure, and connection with the natural world.
- **Bozeman Adult Learning Center English for Speakers of Other Languages** – ESOL classes are designed to meet the individual language and cultural understanding needs of non-native English speakers.

- **Bienvenidos-** Connects new Spanish-speaking families with local mentors, volunteers, and professionals who help families meet their goals through language acquisition, coordination of services, access to community resources, and advocacy.
- **Montana Legal Services** – provides non-criminal legal information, advice, and representation to Montanans to fight scam on seniors, assist veterans, help people escape abusive relationships, and represent families living in unsafe housing conditions.
- **Child Care Connections** – assists families in affording child care through scholarships, provides resources for families regarding child safety, emergency preparedness, and special needs resources for both families and childcare providers.
- **South North Nexus** – Manages Migrant Legal Fund which assists migrants and their families in Montana with legal support to address pressing issues related to their residency in Montana.
- **McKinney-Vento** – Education for homeless children and youth program through Montana’s Office of Public Instruction.
- **Montana Fair Housing** – Promotes non-discrimination in Montana through outreach, education, dispute resolution and enforcement.

## **MA-35 Special Needs Facilities and Services – 91.210(d)**

### **Introduction**

Special needs populations in Bozeman include the elderly; frail elderly; persons with mental, physical, or developmental disabilities; persons with HIV/AIDS; and persons with substance abuse disorders. These populations face unique barriers to stable housing. Some rely on a fixed income, such as Social Security Disability Income (SSDI) that cannot withstand large increases in housing costs. People with mental, physical, or developmental disabilities have limited accessible and affordable housing options. For those relying on housing vouchers, the task of finding an accessible unit can be challenging.

### **Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs**

Special needs populations require unique housing support. An estimated 40% of households with a disability have a housing need that may require modifications to make a unit more accessible, such as shower grab bars, ramps, or wide doors. This population may need help with one or more daily activities requiring assistance of a hired caregiver or family member. If neither option is available due to lack of family members or for financial reasons, group homes offer vital support for populations with disabilities.

An estimated 4% of elderly (aged 62 years and older) and 4% of frail elderly (elderly and requiring assistance with daily living) have housing or service needs; this is based on the share of elderly and frail elderly living in poverty. These needs are similar to those with disabilities, such as modifications to the home or care provided by a family member, or at-home caregiver.

There are an estimated 35 people living with HIV/AIDS in Bozeman based on CDC rates of incidence in Montana at 65.6 infections per 100,000 people. According to the CDC, treatment for HIV requires intensive, consistent medication to suppress the viral load to keep this population healthy and reduce the risk of transmission. Housing stability is critical for this population, as homelessness can make obtaining the necessary medication challenging and risks inconsistent usage. Support to maintain housing stability could be permanent supportive housing, housing vouchers, emergency rental assistance, and a medical care team to ensure health is optimized.

Based on the U.S. Department of Health and Human Services National Survey on Drug Use and Health, there are an estimated 10,321 persons with alcohol or other drug abuse disorders in Bozeman; 48% of which have a housing or service need. To best support this population, counseling for the individual and their family may be needed alongside housing assistance. Stable housing is key to recovery, as many with substance abuse disorders may use to cope with impending or present dangers of homelessness.

Among the greatest community development needs that residents and stakeholders were asked to consider as critical needs, the top five were: Affordable Childcare, Mental Health Services, Supportive Services for Vulnerable Residents, Climate Resilience Planning and Implementation, and Public Transit.

## **Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing**

As noted earlier in this section, several organizations serve residents experiencing mental health challenges, including Community Health Partners, Gallatin Mental Health Center, Human Development Clinic, Western Montana Mental Health Center, and the MSU Human Development Clinic. Organizations serving the needs of residents living with physical or development disabilities include REACH, Inc., Ability MT, and Family Outreach.

While programs and services do exist for providing supportive housing options to these populations, residents and stakeholders described a significant gap in the availability of supportive housing. Stakeholders described a critical shortage of affordable and accessible housing options for people living with disabilities. Additionally, mental health services were highlighted as being a significant community need. Several stakeholders felt that until residents treated their mental health challenges, finding and remaining in a stable housing situation would be a challenge. Stakeholders also mentioned that the lack of staff capacity and resources available for organizations to provide services in a housing setting were significant barriers to supportive housing. A couple of stakeholders cited the cost of living in Bozeman as a primary reason they are unable to retain their staff.

## **Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)**

The City of Bozeman strives to ensure that city information and public participation options are inclusive and accessible. The City has adopted policies in compliance with the Americans with Disabilities Act. The City will generally, upon request, provide appropriate aids and services leading to effective communication for qualified persons with disabilities so that people with disabilities can participate equally in City programs, services, and activities, including, but not limited to, qualified sign language interpreters, documents in Braille, and other ways of making information and communications accessible to people who have speech, hearing, or vision impairments.

The City is dedicated to increasing staff resources to serve the elderly, persons with disabilities, and individuals with other special needs. The City is in the process of hiring a Disability Community Liaison, a Belonging in Bozeman Coordinator, Community Engagement Coordinator, and ADA Coordinator. The role of the ADA Coordinator is to ensure ADA compliance and bolster disability inclusivity in accessing the community. This will allow the City to move away from a reactionary model of addressing ADA compliance and ensure the City meets all federally mandated requirements in a proactive manner. The Disability Community liaison will assist the ADA Coordinator on community engagement and outreach to promote a positive relationship between the disability community and the City, ensure that community members with disabilities have an avenue to voice their concerns and provide feedback in community development. The Belonging in Bozeman and Community Engagement Coordinators will work together to implement the goals and strategies outline in the City Diversity, Equity and Inclusion Plan, which

includes goals pertaining to residents living with mental, physical, developmental disabilities and other special needs.

The Neighborhood Services division at the City of Bozeman has a specific focus on the health and safety impacts related to houseless residents, including those living with disabilities. The Neighborhood Services program connects vulnerable members of the community to services and resources, including mental health and substance abuse services, for persons suffering from drug and alcohol addiction and mental illness.

In partnership with Eagle Mount Bozeman the City of Bozeman's Parks and Recreation Division are working together to create inclusive summer camps for our community. Eagle Mount is focused on celebrating abilities and removing barriers to recreation. Eagle Mount offers a wide range of activities with adaptive features, such as skiing, horseback riding, swimming, camping, rock climbing, kayaking, cycling, fishing, and more. These activities foster freedom, joy, strength, focus and confidence. This collaboration allows for more success in a group setting for children with greater individual special needs. The summer camps are for all abilities to promote diversity and the beauty of disability.

In addition to the services these various departments provide for people with special needs, the City of Bozeman has identified the need to promote aging in place and universally accessible residential design. The City intends to leverage expertise of the disability community to educate design and building professionals and conduct educational workshops for design, construction, and real estate professionals on universal design practices and adaptable dwellings within residential developments. If an environment is accessible, usable, convenient and a pleasure to use, everyone benefits. By considering the diverse needs and abilities of all throughout the design process, universal design creates digital and built environments, services and systems that meet peoples' needs.

**For entitlement/consortia grantees: Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. (91.220(2))**

Please see above.

## **MA-40 Barriers to Affordable Housing – 91.210(e)**

### **Negative Effects of Public Policies on Affordable Housing and Residential Investment**

Through the stakeholder consultation process, a handful of barriers were identified impacting the development of affordable housing in Bozeman.

One stakeholder felt that the housing conversation is not really occurring at the regional level, adding that “it’s ignored a little bit at the regional level.” They noted that regionally, there is a de facto moratorium on development because of infrastructure constraints, namely sewer infrastructure. As a result, “the inability of other places to grow is putting pressure on growth in Bozeman.” This stakeholder wanted to see more regional cooperation among Bozeman and other local communities to try and address their housing issues in a collective manner.

Another stakeholder shared that the current zoning code does not allow the development of more compact homes on smaller lots, adding that to move their development through the process, they needed approximately 20 variances to the zoning code and had to use the Planned Unit Development (PUD) tool. Describing the process as “extremely challenging,” they felt there was a disconnect between the vision of the community and what can actually be built in the city.

Another stakeholder felt that zoning gets blamed a lot as a barrier to affordable housing development, however, they articulated that “Bozeman’s Unified Development Code (UDC) has tons of flexibility...it’s just really convoluted.” They noted that the city’s zoning code has been “patched up and moved around” so much that only a handful of people actually can navigate it and understand it. They felt that if you can navigate the code, it’s not overly difficult to move developments through the process.

Private covenants can also create barriers, particularly when they duplicate overly large lot sizes, excessive design costs, etc. Once adopted, covenants are very difficult to change. Montana has very little state law setting any kind of process guidance or standards for owners associations, fiscal stewardship, or equal protection making them easy to misuse.

Other stakeholders highlighted the development approval process in the city as a barrier, citing that due to staff capacity issues and unfamiliarity with the development code, the process to obtain all of the necessary approvals was not as efficient as it could have been.

Additional barriers identified by stakeholders impacting the development of affordable housing included the high cost of land and lack of availability of land, high cost of infrastructure, high cost of labor, and NIMBYism. A couple of stakeholders also mentioned that in addition to these barriers, Bozeman has a short construction season due to the weather, which compounds the negative impacts of the aforementioned barriers. One stakeholder also cited high interest rates as another current barrier to development. Stakeholders are also concerned about redevelopment of manufactured housing which could displace residents and contribute to a loss of naturally affordable stock.

At the state level, stakeholders highlighted the State Legislature’s removal of a jurisdiction’s regulatory authority to allow for inclusionary zoning. In response, the City is currently implementing an incentive-based approach to increasing the number of community housing units in Bozeman.

Stakeholders did acknowledge the City’s effort to update the Unified Development Code, which aimed to:

- Ensure consistency with the Growth Plan and other adopted policy documents;
- Modernize and improve the organization, usability, and user-friendliness of the code;
- Provide for a wide range of housing types to meet an expanded range of housing needs;
- Improve the built environment and provide new and improved development standards; and
- Ensure compliance with recent state land use legislative changes.

However, the City’s Mayor and Commission paused the update to the UDC in fall 2023 to allow for additional community engagement activities.

## MA-45 Non-Housing Community Development Assets – 91.215 (f)

### Introduction

### Economic Development Market Analysis

The City of Bozeman updated its Economic Development Strategy in 2023, which includes the following goals:

#### Strong Economic Base

- Increase middle and high wage traded sector employment and diversify the economic base.
- Support local sector businesses with a seamless permitting process and awareness about existing small business programs.
- Invest in infrastructure projects identified on the capital improvement plan (CIP) that the business community needs and wants.

#### Strong Community

- Protect the outdoor environment by guiding efficient industry site development within the city limits.
- Foster an environmentally and economically sustainable community with an active transportation network (transit networks, bicycle routes, trails, and sidewalks) that employers and employees desire.
- Offset livability costs for citizens with conscious infrastructure and workforce investments that improve access to job opportunities with the understanding that several other stakeholders are focused specifically on affordable housing.

Additionally, the City’s 2023 Economic and Market Update highlight eight key segments that distinguish the Bozeman economy from other mid-sized cities and recreation/resort-oriented mountain communities:

- **Higher Education** – In 2022, Montana State University (MSU) had 16,688 students enrolled and 4,250 faculty and staff. MSU is one of 131 R1 research institutions with “very high research activity” within the Carnegie Classification of Institutions of Higher Education.
- **Tourism and Recreation** – Bozeman is a “gateway community” for world class recreation including the Bridger Bol and Big Sky ski areas, pristine rivers and streams, and Yellowstone and Glacier National Parks. Yellowstone International Airport (BZN) is a major tourism (and business) driver with over 2.2 million passengers in 2022.
- **Health Care** – Bozeman Health is a regional hub for health care in Southwest Montana, employing over 1,000 people. There are numerous other clinics and medical offices clustered around the hospital and located throughout Bozeman.

- **Technology** – Bozeman is a hub for technology and research and development companies that have both started in or moved to Montana. Major employers range from companies focusing on software development to photonics R&D and manufacturing.
- **Manufacturing** – There are numerous manufacturing firms in Greater Bozeman ranging from outdoor companies to optical technology, materials science, electronics, and aerospace.
- **Retail and Hospitality** – Bozeman retailers serve at least a 50-mile radius trade area, making it the premier retail, services, and health care hub in Southwest Montana. Downtown Bozeman is a vibrant main street with independent shops, restaurants, and breweries serving locals and visitors.
- **Creative Arts** – The city has many businesses that provide goods and services based on intellectual property and individual creativity. These businesses include publishing, film, TV, media, design, technology, performing arts, and museums and galleries.
- **Montana State University Innovation Campus** – The MSUIC hosts the only Secure Compartmental Information Facility (SCIF) in the state of Montana and facilitates classified research for both government agencies and the private sector.

**Business Activity**

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	495	64	1.6%	0.2%	-1.4%
Arts, Entertainment, Accommodations	4,586	6,308	14.6%	16.2%	1.6%
Construction	2,493	2,237	7.9%	5.7%	-2.2%
Education and Health Care Services	8,231	11,101	26.2%	28.5%	2.3%
Finance, Insurance, and Real Estate	1,590	1,793	5.1%	4.6%	-0.5%
Information	194	601	0.6%	1.5%	0.9%
Manufacturing	2,149	1,573	6.8%	4.0%	-2.8%
Other Services	1,697	1,665	5.4%	4.3%	-1.1%

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Professional, Scientific, Management Services	3,867	4,664	12.3%	12.0%	-0.3%
Public Administration	545	1,438	1.7%	3.7%	2.0%
Retail Trade	4,326	5,690	13.8%	14.6%	0.8%
Transportation & Warehousing	892	644	2.8%	1.7%	-1.1%
Wholesale Trade	368	903	1.2%	2.3%	1.1%
Grand Total	31,433	38,981	100%	100%	-

**Table 39 - Business Activity**

**Data Source:** 2017-2021 ACS (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs)

**Labor Force**

Total Population in the Civilian Labor Force	33,661
Civilian Employed Population 16 years and over	32,708
Unemployment Rate	2.8%
Unemployment Rate for Ages 16-24	7.3%
Unemployment Rate for Ages 25-65	1.3%

**Table 40 - Labor Force**

Data Source: 2018-2022 ACS

Occupations by Sector	Number of People
Management, business, science, arts	15,519
Farming, fisheries and forestry occupations	277
Service	6,074
Sales and office	5,673
Construction, extraction, maintenance and repair	2,144
Production, transportation and material moving	3,021

**Table 41 – Occupations by Sector**

Data Source: 2018-2022 ACS

**Travel Time**

Travel Time	Number	Percentage
< 30 Minutes	24,602	91%
30-59 Minutes	1,596	6%
60 or More Minutes	756	3%
Total	26,954	100%

**Table 42 - Travel Time**

Data Source: 2018-2022 ACS

**Education:**

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	372	0	199
High school graduate (includes equivalency)	1,727	54	685
Some college or Associate’s degree	4,684	88	800
Bachelor’s degree or higher	14,921	138	1,831

**Table 43 - Educational Attainment by Employment Status**

Data Source: 2018-2022 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	161	2	22	28	88
9th to 12th grade, no diploma	191	68	190	261	39
High school graduate, GED, or alternative	4,049	713	520	1,233	1,177
Some college, no degree	7,477	1,630	1,069	1,330	1,080
Associate’s degree	656	915	280	348	202
Bachelor’s degree	2,318	5,624	2,253	2,999	1,392
Graduate or professional degree	354	2,467	1,631	1,916	1,756

**Table 44 - Educational Attainment by Age**

Data Source: 2018-2022 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$27,455
High school graduate (includes equivalency)	\$36,437
Some college or Associate’s degree	\$39,535
Bachelor’s degree	\$46,677
Graduate or professional degree	\$63,252

**Table 45 – Median Earnings in the Past 12 Months**

Data Source: 2018-2022 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

In Bozeman, Education and Health Care Services is the largest employment sector, with 26% of all workers and 29% of all jobs (Table 45). The second largest sector is Retail Trade at 14% of workers and 15% of jobs. Professional, Scientific, and Management Services make up 12% of both workers and jobs in the city. According to the City’s 2023 Economic Vitality Strategy, the largest industries in the city of Bozeman and Gallatin County are local and tourism sectors, including retail trade, hotels and restaurants, construction, and health care. The traded sectors of professional and technical services and manufacturing are the next largest groups of industries.

**Describe the workforce and infrastructure needs of the business community:**

According to a SWOT analysis performed for the 2023 Strategy, there were three significant weaknesses/threats impacting the Bozeman and Gallatin County economies:

- **Rapid increase in housing and real estate costs.** The implications associated with this factor include constraining the availability of the labor force, as well as constraining business expansion or relocation (cost of space).
- **Large proportion of jobs in the Bozeman area are in tourism, retail, and food and beverage industries.** The implications associated with this factor include lower wages, less economic productivity, and a mismatch between wages and housing costs.
- **Education and opportunity gap between white and non-white population.** The implications associated with this factor are investing resources into career paths to ensure there is more diversity in higher paying jobs.

In addition to the factors highlighted above and the lack of affordable housing, stakeholders also shared that the lack of available and affordable childcare is a significant economic impact. One stakeholder highlighted a recent workforce impact report that found Gallatin County is only meeting 50% of the demand for childcare. Several stakeholders highlighted recruitment and retention of childcare workers as a major problem, with one stakeholder sharing that “[as a city], we don’t retain workforce very well. Childcare is a very low paying occupation, and with the cost of living in Bozeman as high as it is, the turnover rate [of childcare staff] is really high.”

Another stakeholder articulated that for a significant number of people who live and work in Bozeman, “they’re not making enough money to cover the cost of childcare.” This forces households to have one member leave the workforce so they can care for their child(ren). Quality of childcare is another issue highlighted by this stakeholder, noting that a lot of households bounce around from one childcare facility to another due to the lack of quality. They felt that providing more resources to better train employees can improve retention rates with both employees and families.

One stakeholder shared that, “if parents don’t have reliable childcare, they won’t show up for work.” They added that they know residents who have had to leave the workforce because they haven’t been

able to find affordable childcare, noting that “availability [of childcare options] is one thing, but being able to afford childcare is a greater challenge.”

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The City’s 2025-2029 Capital Improvement Plan (CIP) articulates the priorities of improving and maintaining the city’s infrastructure, facilities, parks, and roads over the next five years. The 2025-29 CIP has \$394.6 million in scheduled projects and \$513.5 million in unscheduled projects. However, stakeholders overwhelmingly described more affordable housing and childcare as the primary needs to continue supporting workforce development and economic growth in Bozeman and the broader region.

As articulated in the City’s CIP Plan, “...the need to address the demand for affordable housing in Bozeman continues to be a priority. This plan serves as an indication to the City’s commitment to leverage as many capital projects as possible for the further development of affordable housing in the community. The City will continue to evaluate and explore opportunities to address this critical concern.”

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

As the largest university in the state of Montana, Montana State University has positioned itself to align the growing sectors of its economy with the educational opportunities offered at the campus. The primary investment in this alignment of education and supply workforce is the MSU Innovation Campus, which is the state’s premier commercial development offering opportunities for partners to invest and build in a highly creative and entrepreneurial environment. The Campus will establish collaborative programs between institutions and the private sector with the aim of amplifying research, commercializing new technologies, and catalyzing Montana’s entrepreneurial ecosystem. Specifically, the Campus will offer opportunities in the following areas:

- Computer science;
- Biofilm engineering;
- Optical technology;
- Mental health and recovery;
- Space science and engineering; and
- Business and entrepreneurship.

According to the Northern Rocky Mountain Economic Development District (NRMEDD)’s Comprehensive Economic Development Strategy (CEDS), the labor force participation rate in Gallatin County is higher than the national average, meaning most of the residents are working and there are not many residents to attract into the workforce. However, stakeholders were most concerned with the lack of affordable housing and cost of living in Bozeman, which forces many recent graduates to leave the area for employment. One stakeholder shared that while MSU is providing the appropriate educational

opportunities to fill Bozeman’s workforce needs, “some students have to leave and only come back 10 years later when they can afford to live here...that’s not a sustainable strategy.”

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

- **Gallatin College, Montana State University** offers two-year workforce associate degrees and one-year professional certificates that complement four-year programs at Montana State University to ensure access to workforce development that promotes a vibrant local economy. Examples of degrees and certificates offered include HVAC-R, Photonics and Laser Technology, IT Cybersecurity Information Assurance, and CNC Machining Technology.
- As noted above, the **MSU Innovation Center** is working to provide space for companies to locate while offering MSU student opportunities to be involved in real-time research projects and other efforts. For example, in 2020, the Applied Research Laboratory opened as the first building on the campus, where scientists work with federal agencies, such as the U.S. Department of Energy and Department of Defense, on projects related to lasers and photonics, advanced manufacturing and materials, and cyber security.

Stakeholders described that the MSU Innovation Campus is attracting a lot of attention from domestic and international companies. As such, these companies are exploring how to contribute in providing housing opportunities and other amenities, such as childcare, to recruit and retain high-quality employees.

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDs)?**

Yes.

**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

The goals articulated in the Northern Rocky Mountain Economic Development District (NRMEDD) CEDS document are:

- **Region-Wide Collaboration** – foster and catalyze region-wide economic development collaboration among local and state governments, businesses, educational institutions, federal government agencies and nonprofits;
- **Data-Driven Thoughtful Growth** – champion economic vitality, resiliency, recovery, and thoughtful growth through data-driven initiatives that reflect the region’s character and resources;

- **Infrastructure Enhancements** – encourage and support enhancements to regional infrastructure to address existing and future economic constraints, including housing needs; and
- **Workforce Development and Education** – promote workforce expansion and development opportunities, including education, to support local businesses.

Additionally, the City’s 2023 Economic Vitality Strategy identified the following goals and objectives to guide economic vitality actions in the city:

**Goal 1: Provide Opportunity for Gallatin Valley Residents**

- Enhance the small business development ecosystem;
- Provide comprehensive and coordinated skills development starting with childcare through middle school and higher education; and
- Improve access to career opportunities for local and surrounding rural residents.

**Goal 2: Support a Diverse Economy**

- Focus on traded sector industries that are emerging and can increase exports;
- Enhance development of the talent pipeline; and
- Elevate a growing creative arts industry cluster.

**Goal 3: Build a More Resilient Region**

- Increase amount and access to housing for all
- Develop a sustainable city; and
- Foster a cultured-focused on climate change resilience.

The goals articulated above in both the CEDS and City plan align with the goals of the Consolidated Plan, namely increasing the amount of and access to affordable housing in the city and region and ensuring that community services, such as childcare and access to education, are available to ensure that all residents can contribute to and benefit from the local economy.

**Discussion**

## **MA-50 Needs and Market Analysis Discussion**

### **Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")**

For the purposes of this plan, a “concentration” is defined a Census Tract with 150 percent (or 1.5 times) of the city proportion of that group. For example, if 10% of residents are Asian but the Asian population of a specific Census tract is 15%, that tract would be considered “concentrated.”

Excluding the Census Tracts that overlap the Montana State University campus, Census Tract 6 is the one tract in Bozeman that contains a majority of households experiencing housing problems. Specifically:

- 59% of households in Census Tract 6 have income less than \$50,000 (33% of households in the city make \$50,000);
- The median household income in Census Tract 6 is \$44,762; the household median income in the city of Bozeman is \$74,113.
- The poverty rate in Census Tract 6 is 25%; in the city of Bozeman, 14% of the population live in poverty.
- While not a concentration, Census Tract 6 has a greater proportion of households that experience cost burdened compared to the city overall (54% of households in Census Tract 6, 51% of households overall).

### **Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")**

The same definition of “concentration” articulated above is used in this subsection. The following Census Tracts in Bozeman have concentrations of racial/ethnic minorities:

- Concentrations occur when Census tracts are more than 7.2% Hispanic. Three Census in the city of Bozeman have concentrations of Hispanic residents—one in the northeast quadrant of the city (Census Tract 6) and two directly north of the Montana State University campus (Census Tracts 7.03 and 9).
- African American/Black residents make up a very small proportion of residents in the city. In this case, concentrations occur when just 0.9% of residents report their race as African American/Black. Two Census tracts in Bozeman have a concentration of African American/Black residents, both of which cover the Montana State University campus (Census Tracts 11.01 and 11.02).
- Asian residents make up a relatively small proportion of residents overall (2.3%). Census tracts with 3.5% and more Asian residents are considered concentrated. There are three Census tracts in the city with a concentration of Asian residents—all located south of Main Street. Census Tract 11.01, located on the Montana State University campus, has the greatest proportion of Asian residents in the city (6.9%), followed by Census Tract 10.02 (4.5%) and Census Tract 9 (4.3%), which are directly east and north of campus, respectively.

- Census tracts with more than 1.4% of Native American residents are considered a concentration. There are 3 such tracts in Bozeman. Census Tract 7.04, bounded by N Ferguson Avenue to the west, W Babcock Street to the south, Farmer’s Canal to the east, and Durston Road to the north, has the greatest concentration of AIAN residents in the city (3.9% of the total tract population). Other census tracts with concentrations of AIAN residents include Census Tract 6 (3%) and Census Tract 7.01 (1.6%).

### **What are the characteristics of the market in these areas/neighborhoods?**

The market in these areas offer more affordable options low-income renters. Rental units make up 57% of all units in the tract; moreover, there are several LIHTC developments and other community housing options located in Census Tract 6. Additionally, according to 2022 5-year ACS data, more than half of the housing stock in this tract (53.7%) was built before 1980. It is common for households with lower incomes to live in older housing given that new and updated homes are likely more expensive.

Similarly, Census Tract 11.01 and 11.02 overlap with the Montana State University campus. As such, more rental housing opportunities are available in these areas – rental units make up 98% of total units in Census Tract 11.01, as well as 60% of units in Census Tract 11.02. In Census Tract 11.01, 61% of the housing was built before 1980 while just over a fifth of the housing units (21%) in Census Tract 11.02 were built before 1980. With students as the primary tenants in these Census Tracts, it would suggest units are more affordable in these areas compared to the city overall.

### **Are there any community assets in these areas/neighborhoods?**

Census Tract 6 has several community assets located within its boundaries, including Story Mill Park, Bozeman’s only completely accessible park. In addition to several other parks, Headwaters Academy and the Bozeman Social Senior Center are located in the tract, along with multiple Streamline bus routes.

The greatest asset in Census Tract 11.01 and 11.02 is Montana State University. These Tracts also have direct access to Streamline bus routes to the north, along with several parks in Census Tract 11.02.

### **Are there other strategic opportunities in any of these areas?**

Several of the City’s planned/pipeline community housing projects are located in Census Tract 6 and Census Tract 11.02. Montana State University is the greatest strategic opportunity in not only Census Tract 11.01 and 11.02, but the entire city. For example, when complete, Montana State University’s Innovation Campus, the campus will be home to more than 500,000 square feet of technology, biotech, healthcare, and office space.

The census tracts that overlay commercial corridors like Midtown (North 7<sup>th</sup> Avenue) offer strategic opportunities for LMI workers in the expanding hospitality and hotel industries, in the growing variety of small businesses in the corridors and a growing number of minority-owned businesses. Around MSU the strategic opportunities are found in the educational opportunities offered by 2yr and 4yr educational opportunities as well as one-year certificates of training in a variety of disciplines.

In addition to opportunities in the specific tracts above, the City of Bozeman maintains the following goals / priorities / strategies to promote equity throughout the City:

- Equitable economic growth that improves economic mobility, builds wealth and provides equal opportunities for under-represented individuals.
- A sustainable economy with varied industries and business sizes including diverse ownership.
- Resilient infrastructure to endure economic shocks and climate change, which includes areas such as adequate workforce housing, water supply, renewable energy, and multi-modal transportation.
- Engage higher education that supports an entrepreneurial ecosystem and talent pipeline to careers in the Gallatin Valley throughout the student's education.
- Innovation that captures opportunities in emerging technologies and industries including those aligned with national interests (e.g., defense, energy, climate)
- Fostering a small business hub through a supportive network that generates opportunity for wealth building of under-resourced individuals and retains businesses through succession planning.
- Building affordable housing near existing transportation corridors and concentrating growth in compact walkable urban centers to avoid sprawl.
- Prioritize development of affordable housing for low- and moderate-income households ensuring housing development keeps pace with job growth in key census tracts.

## **MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)**

### **Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.**

According to 2022 5-year ACS data, 91% of households have access to a desktop or laptop while 93% have access to a smartphone. Additionally, 67% of households have access to a tablet or other wireless computer. Approximately 3% of households do not have access to a computer.

Ninety-two percent of households have some type of access to broadband, such as cable, fiber, or DSL. Just 8% of Bozeman households do not have an internet subscription.

Lower income households in Bozeman are less likely to have internet access than households with higher income. According to 2022 5-year ACS data, 59% of households making less than \$20,000 have a broadband subscription while 41% of households do not have an internet subscription. Conversely, 100% of households making between \$20,000-\$74,999 and 98% of households making more than \$75,000 have a broadband subscription.

Yellowstone Fiber is a non-profit fiber provider in Gallatin County. In spring of 2023, Yellowstone Fiber began construction of an all-fiber optic network, with the aim of providing ultra-high speed internet to over 22,000 homes in Bozeman by 2025. Due to the growing importance of broadband and internet connectivity, “local officials and community leaders decided to create their own connectivity solutions in the absence of state and federal leadership. After declaring broadband “essential infrastructure,” the City [of Bozeman] worked to develop a GIS map of broadband availability for their over 48,000 residents. Specifically, the City wanted to ensure decision makers knew where every inch of city-owned conduit and fiber assets were laid. Access to this information helped to ensure that decisions were more effective and efficient in closing the digital divide for Bozeman residents.”<sup>7</sup> These “fiber huts,” which contain broadband fiber infrastructure, are planned to be situated at parks around the city as the City builds out the network.

### **Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.**

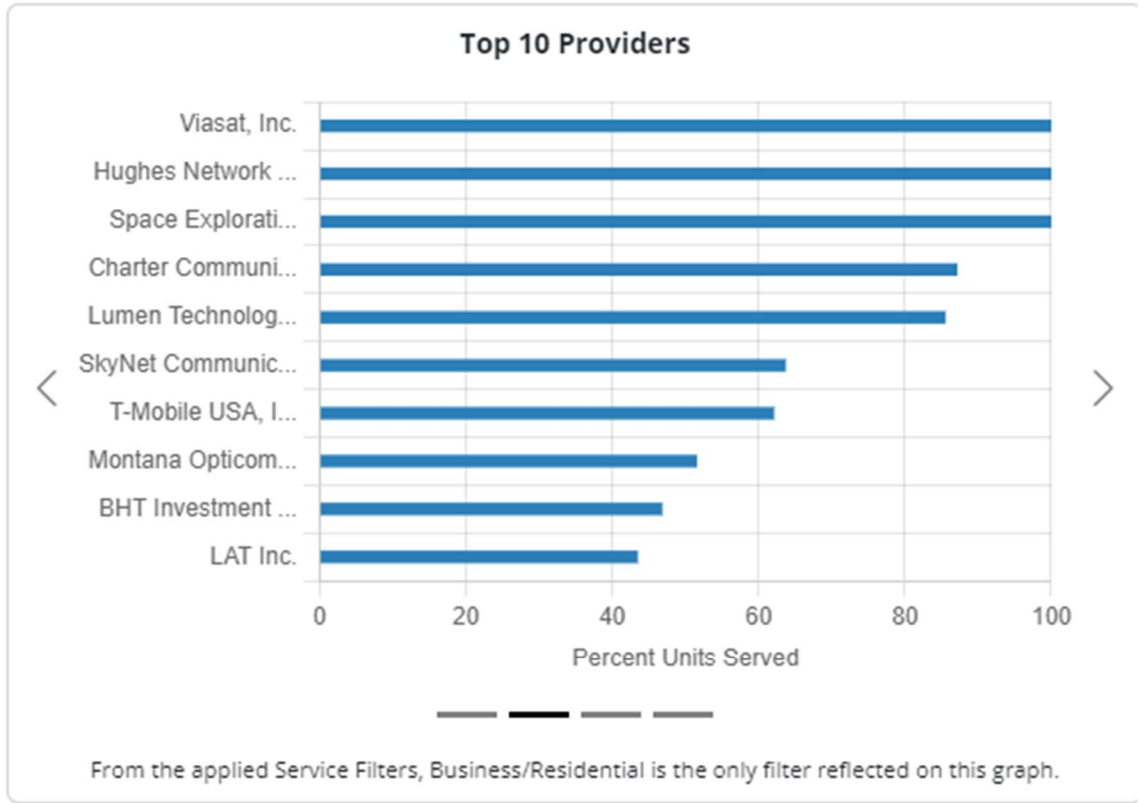
According to the Federal Communications Commission (FCC) database, the city of Bozeman is served primarily by ten large broadband providers (figure below). In terms of coverage at 25/3 Mbps or greater speed, Space Exploration Technologies Corporation, Viasat, Inc., and Hughes Network Systems, LLC serve 100% of units in Bozeman. They are followed by Charter Communications (87% of households

---

<sup>7</sup> <https://nextcenturycities.org/mappingmontana/>

served), Lumen Technologies, Inc. (86%), SkyNet Communications (64%), T-Mobile USA, Inc. (62%), Montana Opticom (52%), BHT Investment Holdings (47%), and LAT Inc. (44%).

**Bozeman, MT**



**Map Legend**

Served Units Percentage

- 0%
- 0 - 20%
- 20 - 40%
- 40 - 60%
- 60 - 80%
- 80 - 100%

## **MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)**

### **Describe the jurisdiction’s increased natural hazard risks associated with climate change.**

In 2019, the City of Bozeman developed its Vulnerability Assessment and Resiliency Strategy to help the city identify and mitigate the consequences of climate change and other hazards, as well as find solutions to adapt to the risks associated with changing local climate condition and establish local resilience initiatives. This Assessment analyzed the following natural hazards risks on critical facilities, critical infrastructure, and community centers:

- **Extreme heat**, expected to be more frequent and intense;
- **Floods**, expected to be more severe;
- **Drought**, expected to be more frequent and intense;
- **Mountain snowpack**, expected to decline in volume;
- **Wildfire**, expected to be more extensive, frequent, and intense; and
- **Winter storms**, expected to be more severe.

In the City of Bozeman’s Climate Plan, several strategies related to “Vibrant and Resilient Neighborhoods” are articulated, including “reducing the vulnerability of neighborhoods and infrastructure to natural hazards.” Specific actions related to reducing this vulnerability include planning for resilience hubs at critical facilities, advancing resiliency in development code and development review processes, supporting business and residential preparedness outreach, and incorporating resiliency into infrastructure plans. According to the City’s Climate Plan dashboard, all of these actions are in progress.

Additionally, Gallatin County Emergency Management has several plans that address natural hazard risks associated with climate change, include the Gallatin County Emergency Management Plan, Gallatin Hazard Mitigation and Community Wildfire Protection Plan, and the Gallatin County Sheltering Plan. While plans are in place to address these issues, stakeholders shared that one of the greatest challenges to addressing natural hazard risks associated with climate change is coordination among local governments and other partners. One stakeholder shared that until a major event occurs, it’s difficult to get all the necessary partners in the same room to discuss roles and responsibilities related to the impacts of natural hazards.

Residents and stakeholders also acknowledged the impacts that natural hazard risks have and will continue to have on the city of Bozeman and surrounding areas. Of the most critical community development needs, a third of all survey respondents (n=316) identified a need for climate-resilience planning and implementation by the City.

### **Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.**

The City's Vulnerability Assessment found that the buildings most vulnerable to extreme heat are primarily community centers that serve diverse and vulnerable populations. Facilities serving vulnerable populations at greater risk of experiencing impacts from natural hazards include:

- Bozeman Senior Center – vulnerable to extreme heat events, smoke hazards, and winter storms
- Story Mill Community Center – vulnerable to extreme heat events, flooding, and smoke hazards
- Bozeman Public Library – extreme heat events, flooding, and smoke hazards

In the state of Montana's *2021 Climate Change and Human Health in Montana*, the report details populations that are particularly vulnerable to the impacts of climate change. These groups include:

- People with existing chronic conditions
- People threatened by increased heat
- People living in proximity to wildfire and smoke.
- People facing food and water insecurity.
- People who are very young, very old, or pregnant
- People with limited access to healthcare services
- People living poverty
- American Indians
- People lacking adequate health insurance.
- People with mental health issues.

## Strategic Plan

### SP-05 Overview

#### Strategic Plan Overview

Five-year goals are a critical part of the development of the Consolidated Plan. Five-year goals guide funding priorities and allocations, and, as such, housing and community development goals should reflect community priorities and align with complementary goals and initiatives.

The City utilized the findings from the Needs Assessment (NA) and Market Analysis (MA) sections, as well as the findings from the community engagement efforts, which included stakeholder consultations, resident focus groups, and a housing and community needs survey with over 950 responses, to develop the goals identified in this Consolidated Plan. These goals were also developed to align and reinforce other goals, strategies, and recommendations articulated in other existing City plans.

## **SP-10 Geographic Priorities – 91.215 (a)(1)**

### **Geographic Area**

The City of Bozeman will not allocate funding to specific geographic areas of the city; funding will be allocated on a citywide basis.

### **General Allocation Priorities**

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

n/a.

## **SP-25 Priority Needs - 91.215(a)(2)**

### **Priority Needs**

1	<b>Priority Need Name</b>	Affordable Rental Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely low Low Moderate
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Goal 1: Increasing and Preserving Housing Options
	<b>Description</b>	The lack of affordable rental housing was identified as the most critical need in Bozeman through the data analysis for this plan and community engagement findings.
	<b>Basis for Relative Priority</b>	Residents and stakeholders identified the lack of affordable rental housing as the greatest need in the city of Bozeman. In the housing and community needs survey administered for this plan, 75% of respondents (n=711) identified rental housing for low-income renters as a critical need. Other City-led community engagement findings and plans, such as Belonging in Bozeman, Bozeman Community Plan, and the 2023 Economic Vitality Strategy, all identify the need for more affordable rental housing options.
2	<b>Priority Need Name</b>	Affordable Homeownership Opportunities
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely low Low Moderate
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Goal 1: Increasing and Preserving Housing Options
	<b>Description</b>	The lack of affordable homeownership opportunities was another critical need identified through the data analysis for this plan and community engagement findings.

	<b>Basis for Relative Priority</b>	Residents and stakeholders identified the lack of affordable homeownership opportunities as another significant need in the city of Bozeman. In the housing and community needs survey administered for this plan, 84% of respondents (n=796) identified homeownership opportunities as a critical need. Other City-led community engagement findings and plans also stress the importance of more affordable homeownership opportunities in the city.
3	<b>Priority Need Name</b>	Accessible Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Persons with Disabilities
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Goal 1: Increasing and Preserving Housing Options
	<b>Description</b>	The lack of accessibility in the city, particularly accessible housing options, was identified through the community engagement findings.
	<b>Basis for Relative Priority</b>	Several stakeholders discussed the lack of overall accessibility in the city for people living with disabilities. The lack of accessible housing was identified as a significant barrier for this population. Additionally, over a third of survey respondents (36%, n=342) identified residents living with disabilities as one of the population groups with the greatest challenges finding and keeping housing.
4	<b>Priority Need Name</b>	Emergency Shelter and Transitional Housing
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Chronic Homelessness Individuals Persons with Disabilities Families with Children Mentally Ill Chronic Substance Abuse Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Goal 2: Supporting Vulnerable Populations
	<b>Description</b>	With a growing unhoused population, a need for more emergency shelter space and transitional housing options were identified as significant needs through the data analysis for this plan and community engagement findings.
	<b>Basis for Relative Priority</b>	Stakeholders who serve unhoused residents described a significant need for more emergency shelter and transitional housing capacity in Bozeman. Over 6 in 10 survey respondents (n=593) identified unhoused residents as a population group with the greatest challenges finding and keeping housing.
5	<b>Priority Need Name</b>	Community Services
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Chronic Homelessness Individuals Persons with Disabilities Families with Children Mentally Ill Chronic Substance Abuse Veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth
	<b>Geographic Areas Affected</b>	Citywide
	<b>Associated Goals</b>	Goal 3: Critical Community Services

	<b>Description</b>	Several community services were identified as significant needs through the data analysis and community engagement findings.
	<b>Basis for Relative Priority</b>	Residents and stakeholders identified several community services that they would like to see increased access to, including but not limited to, mental health services, chemical dependency services, and affordable and available childcare. Nearly two-thirds of survey respondents (n=615) identified affordable childcare as the greatest unmet community development need in Bozeman, while 50% of respondents (n=477) identified mental health services as a significant need. Over a third of survey respondents (37%, n=353) wanted to see more supportive services for vulnerable populations.

**Table 46 – Priority Needs Summary**

**Narrative (Optional)**

## SP-30 Influence of Market Conditions – 91.215 (b)

### Influence of Market Conditions

The City’s Consolidated Plan goals provide flexibility for the City of Bozeman to implement the most effective strategies to address housing and other community needs. The City understands and recognizes that these needs can change with economic and housing market conditions. The table below succinctly summarizes the City’s anticipated response to market conditions that will influence the use of its entitlement funds.

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	n/a.
TBRA for Non-Homeless Special Needs	n/a.
New Unit Production	Ongoing gap between need and housing supply.
Rehabilitation	Low-income owners and renters living in housing in poor condition and inability of these households to access credit and make repairs.
Acquisition, including preservation	Opportunity to acquire properties at prices needed to facilitate preservation and affordability.

**Table 47 – Influence of Market Conditions**

## SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The Office of Community Planning and Development at the U.S. Department of Housing and Urban Development (HUD) allocates entitlement funds to the City of Bozeman Economic Development Department, which administers the CDBG program.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public Federal	Housing Homeless Support Public Services Planning and Administration	\$325,859	n/a	n/a	\$325,859	\$1,303,436	Expected Amount Available for remainder of Con Plan is FY2024 allocation times four.

Table 48 - Anticipated Resources

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

Federal CDBG funds will be paired with the City’s Community Housing Fund to achieve the goals outlined in the Consolidated Plan. The City estimates that \$1 million will be available in the Community Housing Fund over the next program year. There are no additional resources. There are no matching requirements.

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

Within the city boundaries, publicly owned land suitable for development is incredibly limited. However, the City is actively seeking out and pursuing partnerships with other government agencies, organizations, and local entities to find and develop land suitable for affordable and workforce housing.

**Discussion**

## SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
City of Bozeman	Government	CDBG Administrator	Citywide
The HRDC	Non-profit organization	CoC/Homelessness	District-wide

**Table 49 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

Stakeholders and residents were highly complimentary of the services provided by HRDC and other organizations serving low-income and unhoused residents, particularly Family Promise, Haven, Bridgercare, and Bienvenidos a Gallatin County. In general, stakeholders felt that for the size of the community and the capacity of these organizations, as one stakeholder articulated, “these organizations continue to do more with less.”

However, stakeholders did acknowledge that the City and its partners could improve upon their coordination and efficacy at providing services to the City’s high-need populations. Stakeholders felt that the lack of affordable and accessible housing available throughout the community was a significant hindrance in providing services in an efficient and impactful manner.

Another issue highlighted by stakeholders was the lack of transitional housing available in Bozeman. One stakeholder shared that to ensure that the supportive services received by residents are actually effective, these residents need to be in safe and secure housing. They added that ideally, transitional housing available in Bozeman are actual homes, and not converted hotel rooms. Stakeholders emphasized the importance of a resident/household to feel genuinely safe and secure in their housing situation to make supportive services as impactful as possible.

The City’s Belonging in Bozeman Equity and Inclusion Plan was adopted in December 2023. One of the recommendations coming out of its Health & Wellbeing Goals/Recommendations was *Increasing coordination between health agencies to reduce barriers to healthcare services and programs*. Strategies to implement this recommendation as articulated in the Plan include:

- Coordinate across organizations to enable data sharing to better characterize health disparities and social needs in underserved communities.
- Improve referral and case management processes across health care and social service providers to connect patients/clients with community resources.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
<b>Street Outreach Services</b>			
Law Enforcement		X	
Mobile Clinics			
Other Street Outreach Services		X	X
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	X
HIV/AIDS			X
Life Skills		X	
Mental Health Counseling	X	X	X
Transportation	X	X	
<b>Other</b>			
Other			

**Table 50 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The HRDC provides a range of services to a wide variety of residents, including unhoused residents, residents experiencing emergency needs, families in need of ongoing housing assistance, and others. At the end of 2023, HRDC opened Market Place, which opened to ensure that no one in the Bozeman community goes hungry. The Market Place includes a warehouse for emergency food storage, a grocery area, a pay-what-you-can restaurant, space for enrichment and educational opportunities, and access to several homelessness prevention and supportive services. In addition to Market Place, HRDC will open Homeward Point in 2025, Bozeman’s first and only year-round emergency shelter and resource hub to integrate services is intended to make homelessness rare, brief, and one-time. Several other organizations, such as Family Promise, Haven, and the VA, provide a range of housing and/or services to specific unhoused and low-income populations.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

Montana 2-1-1 website provides a comprehensive list of services that are part of the community-wide effort to connect people at imminent risk of homelessness with help. Services available in the community include at-risk/homeless housing-related assistance programs, homeless prevention and diversion programs, healthcare-focused programs, and other specialized services.

Another common issue highlighted by stakeholders in Bozeman’s existing delivery system was the lack of mental health services available in the city, with one stakeholder sharing that these services “are non-existent right now.” Other services lacking in the city’s service delivery system include substance use/chemical dependency services.

Stakeholders that serve unhoused residents in the Bozeman area described the lack of transitional housing as one of the most critical housing needs in the city. One stakeholder described that while the city’s shelter capacity has increased, the supply of transitional housing is lagging significantly behind demand. They added that a consequence of having limited transitional housing is that for residents who might be ready to move on from the shelter into transitional housing, they have no options available to them so they usually end up back on the street. Stakeholders felt that the lack of transitional housing options, as well as the lack of housing in general, makes the city’s service delivery system less effective.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

The City benefits from a strong network of housing and community development partners. Stakeholders described the lack of funding as a significant barrier to overcoming the gaps in the community’s service delivery system. Nonetheless, while several stakeholders acknowledged that an influx of funding would not fix all of the gaps, they did advocate for more coordination among service providers to ensure that efficiency and efficacy of services is maximized while duplication of services is reduced.

### SP-45 Goals Summary – 91.215(a)(4)

The following table reflects staff recommendations on funding allocation by goal. Final amount will be determined in collaboration with City Commission.

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increasing and Preserving Housing Options	2025	2029	Affordable Housing	Citywide	Affordable rental housing Affordable homeownership opportunities Accessible housing	\$646,355	Rental units constructed: <b>50 Household Housing Unit</b>  Homeowner Housing Rehabilitated: <b>5 Household Housing Unit</b>  Housing for Homeless added: <b>10 Household Housing Unit</b>
2	Supporting Vulnerable Populations	2025	2029	Homeless	Citywide	Emergency shelter and transitional housing	\$412,687	Homeless Person Overnight Shelter: <b>125 Persons Assisted</b>  Overnight/Emergency Shelter/Transitional Housing Beds added: <b>30 Beds</b>
3	Critical Community Services	2025	2029	Public Services	Citywide	Community Services	\$244,394	Public service activities other than Low/Moderate Income Housing Benefit: <b>500 Persons Assisted</b>
4	Planning and Administration	2025	2029	Planning and Administration	Citywide	Planning and Administration	\$325,859	Other: 0 Other

Table 51 – Goals Summary

#### Goal Descriptions

Goal Name	Goal Description
<b>Increasing and Preserving Housing Options</b>	Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, including but not limited to, naturally occurring affordable housing (NOAH), supportive housing for seniors and residents living with disabilities, and accessible housing.
<b>Supporting Vulnerable Populations</b>	Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in Housing First approaches, including but not limited to, emergency shelter, transitional housing, and other supportive services.
<b>Critical Community Services</b>	Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming, including but not limited to, mental health services, chemical dependency services, and affordable and available childcare.
<b>Planning and Administration</b>	Support the implementation of the three goals articulated above.

**Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Bozeman estimates that through the implementation of the above goals, will serve roughly 100 extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing, shelter, and/or services.

**SP-50 Public Housing Accessibility and Involvement – 91.215(c)**

**Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)**

n/a.

**Activities to Increase Resident Involvements**

n/a.

**Is the public housing agency designated as troubled under 24 CFR part 902?**

n/a.

**Plan to remove the ‘troubled’ designation**

n/a.

## SP-55 Barriers to affordable housing – 91.215(h)

### Barriers to Affordable Housing

As articulated in the housing market analysis, several barriers to affordable housing development were identified in Bozeman. Barriers identified by stakeholders included the high cost of infrastructure, complex and convoluted development code, high cost and lack of availability of land, cost of labor, short construction season, overly restrictive private covenants, redevelopment pressures on manufactured housing stock, and community pushback. Additionally, stakeholders highlighted the State’s removal of a jurisdiction’s regulatory authority to allow inclusionary zoning as another barrier.

### Strategy to Remove or Ameliorate the Barriers to Affordable Housing

While some of the barriers highlighted above cannot be addressed by the City of Bozeman, the City has implemented several efforts to address the lack of affordable housing in the community.

Following the 2019 Community Housing Needs Assessment, the City developed the 2020 Bozeman Community Housing Action Plan to focus the community housing partnership framework and increase the ability to meet community housing needs in Bozeman. The City identified 17 strategies to implement over the next five years:

#### Funding

- General Funds
- Tax Increment Financing (TIF)
- Taxed dedicated to housing
- Low-Income Housing Tax Credits

#### Preservation

- Community Land Trust
- Deed Restricted Housing (permanent)
- Co-op Housing (mobile home parks)

#### Incentive/Regulation

- Removal of Regulatory Barriers
- ADUs
- Fee Waiver/Deferral

#### Partnership/Land

- Public/Private/Institutional Partnerships
- Land Banking

#### Program

- Homebuyer Assistance
- Permanent Supportive Housing (PSH) and Transitional
- Employer Assisted Housing

Several of these strategies have and continue to be implemented. In addition to its existing community housing inventory of over 1,200 affordable rentals and close to 200 affordable homeownership units, as of January 2024, there are an additional 1,241 community housing affordable units in the project pipeline.

Additionally, while the City's effort to update the Unified Development Code is currently paused, the effort will aim to:

- Ensure consistency with the Growth Plan and other adopted policy documents;
- Modernize and improve the organization, usability, and user-friendliness of the code;
- Provide for a wide range of housing types to meet an expanded range of housing needs;
- Improve the built environment and provide new and improved development standards; and
- Ensure compliance with recent state land use legislative changes.

The City of Bozeman leverages a variety of programs, public and private, to fill the large financial gaps in affordable housing projects due to the escalating costs of land, labor, lumber and lending. The tools currently at the City's disposal include the Community Housing Fund, a yearly general fund allocation, Urban Renewal funds when a project is located within an Urban Renewal District, 4% or 9% Low Income Housing Tax Credits when available, and when awarded by the State of Montana, and the Gallatin Housing Impact Fund, a \$10M privately raised low-interest revolving loan fund. Occasionally, there is overlap between the geographically constrained URD and LIHTC boundaries where the City can pair and sometimes triple the incentive to lower the AMI and increase long term affordability.

The City will also look for opportunities to support and defend local housing solutions at the state legislature and Identify and pursue local and state revenue streams for the creation of affordable housing and housing assistance programs, including dedicated mills to affordable housing projects and preserving the ability to use Tax Increment Financing as a tool for affordable housing

The City of Bozeman will continue to implement the strategies above and will look to leverage other opportunities and partnerships that help reduce barriers to affordable housing development in the city.

## **SP-60 Homelessness Strategy – 91.215(d)**

The City of Bozeman adopted its *Belonging in Bozeman Equity & Inclusion Plan* in December 2023 to ensure that all residents, visitors, and City employees can thrive regardless of their race, identity, or life circumstance. The Plan builds upon the City’s 2021 Equity Indicators Report and was put together through a collective partnership of the entire Bozeman community, including nonprofits, businesses, community groups, educational institutions, residents, employees, and visitors alike. This section summarizes the primary contents of that strategy and is organized around actions to address the needs of residents experiencing homelessness, helping individuals and families experiencing homelessness make the transition to permanent housing, and prevent homelessness.

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

The development of the City’s *Belonging in Bozeman Equity & Inclusion Plan* emphasized removing participation barriers and fostering diverse pathways for input to ensure that the Plan was grounded in shared experiences and supported by data and community engagement findings. The Plan acknowledges that residents with lived experiences should be valued and integrated into goals and recommendations that address homelessness in the community.

To that end, the first goal of the Equity and Inclusion Plan’s Housing recommendations is **Develop a coordinated strategy to address homelessness in the Bozeman area**. This goal’s first strategy is to “Identify and prioritize Housing First approaches to address housing instability and homelessness.” According to the National Low Income Housing Coalition (NLIHC), under the Housing First model, “homeless service providers must design programs that address the unique, individualized needs and interests of each person who is being served, rather than imposing a one-size-fits-all design that denies or disqualifies people from receiving the assistance they need.”<sup>8</sup>

### **Addressing the emergency and transitional housing needs of homeless persons**

Additionally, the City’s Equity and Inclusion Plan first Housing Goal includes a recommendation to address the emergency and transitional housing needs of Bozeman residents experiencing homelessness. Specifically, the recommendation states, “Support partner organizations by funding transitional and emergency housing initiatives and programs.” The City is currently addressing this need through a competitive grant award process (using City general resources) that funds the work of nonprofits that provide social services not covered by the City. This effort aligns with Goal 2 of this Consolidated Plan. Additionally, several stakeholders consulted for the development of this plan identified transitional housing as one of the most critical housing needs for unhoused residents in Bozeman.

---

<sup>8</sup> [National Low Income Housing Coalition, Key Facts about Housing First, February 2023](#)

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.**

One of the primary goals of the HRDC is to assist unhoused residents access safe and secure housing and to ensure that being unhoused in Bozeman is rare, brief, and one-time. The organization’s housing services include providing emergency shelter and transitional housing, assisting residents find affordable rentals and access assistance, and providing homeownership assistance with education, counseling, and other resources.

Recently, HRDC opened Market Place, which includes a warehouse for emergency food storage, a commercial kitchen, a grocery area, a pay-what-you-can restaurant, and space for enrichment activities. Additionally, the Market Place acts as a “one-stop-shop” hub of services to ensure that residents experiencing homelessness can meet all of their needs in one place. The Market Place also includes several housing resources, including:

- Emergency assistance;
- Financial coaching and education;
- Support to file taxes;
- Utility assistance programs;
- Home weatherization assistance;
- Transitional housing support for youth;
- Home rental search and assistance;
- Homeowner assistance; and
- Transitional housing support.

Additionally, in 2025, HRDC is opening Homeward Point, a new year-round shelter to address the needs of Bozeman’s unhoused community, right next door to the Market Place. The proximity of this shelter and availability of services will make it easier to help unhoused residents transition to permanent housing, find affordable housing units, and ensure that once these households find housing, they are stable and secure in their situation.

**Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs**

As highlighted above, HRDC’s Market Place provides a variety of services to all residents in Bozeman who are either unhoused or are at-risk of experiencing homelessness. In addition to the services described above, other housing resources and services available to residents likely to become homeless after being discharged from a publicly funded institution or system of care, as well as residents receiving assistance from public and private agencies, include:

- Monthly grocery program for seniors;
- Youth employment support;
- Foster youth support;
- Medicare counseling;
- At home assistance for older adults; and
- Care coordination for older adults.

The City’s Belonging in Bozeman Equity & Inclusion Plan includes other recommendations to ensure that low-income individuals and families, as well as residents receiving assistance from public and private agencies, find safe, secure, and affordable housing. One of the recommendations under the City’s goal of developing a coordinated strategy to address homelessness in the area is “Working with partners to leverage creative funding mechanisms, incentives, existing assets to increase long-term affordable housing supply and housing preservation for people earning below 60% AMI.” This recommendation aims to increase the supply of housing that is available to low-income residents in Bozeman, as well as residents who are currently in need of housing and other service assistance. Other goals articulated in the City’s Equity & Inclusion Plan aimed at assisting this population include:

- Promote aging in place and universally accessible residential development;
- Support and defend local housing solutions at the state legislature;
- Support continuing education for health professionals on working with underserved communities;
- Increase coordination between health agencies to reduce barriers to healthcare services and programs;
- Increase wrap-around support and resources available to students experiencing homelessness;
- Support and recognize inclusive businesses and employers;
- Support the growing Hispanic + Latino workforce to our economy and community;
- Increase knowledge and use of resources for underserved communities; and
- Prioritize food access for low-income communities.

## **SP-65 Lead based paint Hazards – 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

As discussed in MA-20 Housing Market Analysis: Condition of Housing, there is a correlation between low- to moderate-income households and lead-based paint (LBP) hazards. As such, the City will plan to develop policies and procedures to address lead-based paint hazards in housing built before 1978 that are compliant with regulations regarding the use of Community Development Block Grant (CDBG) funding during this upcoming program year.

### **How are the actions listed above related to the extent of lead poisoning and hazards?**

Lead-based paint (LBP) was prohibited in residential properties starting in 1978. In Bozeman, 33% of the housing stock was built before 1980. Assuming an equal distribution of Bozeman's low- to moderate-income households, then 50% of the 7,382 housing units built before 1980, or 3,691, would be low or moderate-income households possibly at risk of LBP hazards. As such, the City's development of policies and procedures related to lead-based paint hazards will include guidance on lead-based paint screenings, mitigation actions, when necessary, and information for homeowners and tenants regarding the hazards of lead-based paint and actions that will help reduce the likelihood of lead poisoning events.

### **How are the actions listed above integrated into housing policies and procedures?**

The City will ensure that all CDBG contracts entered into between the City and Subrecipients of CDBG funding will include language that stipulates that Subrecipients must comply with lead-based paint regulations and policies as established by the City, State of Montana, and other applicable Federal laws and regulations, including specific policies related to lead-based paint in the CDBG program.

## **SP-70 Anti-Poverty Strategy – 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

#### **How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Several of the goals and objectives articulated in the City of Bozeman’s 2023 Economic Development Strategy address reducing poverty in the community including:

##### **Provide Opportunity for Gallatin Valley Residents**

- Enhance the small business development ecosystem;
- Provide comprehensive and coordinated skills development starting with child care through middle school and higher-ed; and
- Improve access to career opportunities for local and surrounding rural residents.

##### **Support a Diverse Economy**

- Enhance development of the talent pipeline.

##### **Build a More Resilient Region**

- Increase amount and access of housing for all.

Additionally, the City’s Belonging in Bozeman Equity and Inclusion Plan has several goals related to addressing poverty in the community, which are also coordinated with the goals articulated in this Consolidated Plan. The Belonging in Bozeman Plan goals include:

##### **Housing Goals**

- Develop a coordinated strategy to address homelessness in the Bozeman area.
- Reduce displacement of residents who work and go to school in Bozeman but cannot afford to live in Bozeman.
- Promote aging-in-place and universally accessible residential development.

##### **Health & Wellbeing Goals**

- Support continuing education for health professionals on working with underserved communities.
- Increased coordination between health agencies to reduce barriers to healthcare services and programs.
- Expand meaningful language access in clinical settings and in health promotion programs.

##### **Education**

- Expand opportunities for multilingual learners of all ages.

- Increase recruitment and resources to support higher education for underserved communities.
- Increase wrap-around support and resources available to students experiencing homelessness.

### **Childcare & Youth**

- Reduce barriers to out-of-school opportunities and programs for underserved children.
- Increase capacity of after-school and summer programs.
- Increase subsidy for childcare programs and providers.
- Recruit, develop, and retain quality staff.

### **Economic Security**

- Serve as a model for fostering fair and inclusive work environments.
- Expand access to city contracts and funding for local firms, businesses, and vendors.
- Support the growing Hispanic and Latino workforce to our economy and community.

### **Community Resiliency**

- Increase knowledge and use of resources for underserved communities.
- Alleviate utility cost burden for low-income residents.
- Prioritize food access for low-income communities.

## SP-80 Monitoring – 91.230

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The City of Bozeman is responsible for ensuring that all regulations and requirements governing the administrative, financial, and programmatic operations of the CBDG program are followed. This includes ensuring that performance goals are achieved within the scheduled timeframe and budget, as well as ensuring that the City and/or Subrecipient of the City's CDBG funding are taking appropriate actions when performance problems arise. If the City decides to allocate its entitlement funding to Subrecipients, monitoring of the Subrecipient continues over the course of the project.

### Monitoring Plan

Because this is the City's first Consolidated Plan, a Subrecipient Monitoring Plan has not been created. However, the City will utilize HUD's *Managing CDBG: A Guidebook for Grantees on Subrecipient Oversight* and will develop a Monitoring Plan over the next program year. Specifically, the City's Monitoring Plan will include:

- A statement about the importance of Subrecipient monitoring;
- Regulatory requirements related to Uniform Administrative Requirements, Cost Principles, Audit Requirements for Federal Awards, and grant administration responsibilities related to the Community Development Block Grant (CDBG) program;
- The City's Risk Analysis assessment and process to determine a Subrecipient's technical assistance needs, how often Subrecipients should be monitored, and how the City's monitoring of Subrecipients will be structured;
- Development of a monitoring strategy, which might include remote review of Subrecipient documents, pre-monitoring, and formal monitoring visits;
- Establishment of a monitoring schedule;
- Creation of a monitoring checklist and workbook;
- A list of monitoring questions to help determine whether Subrecipients are complying with federal requirements.
- How to conduct a monitoring; and
- How to notify a Subrecipient about concerns and findings, corrective actions, and sanctions; and
- How to address any findings of noncompliance.

The City will also plan to include a list of monitoring resources to ensure City staff have the knowledge and information needed to conduct monitoring of Subrecipients in an efficient and thorough manner. The City will work with its local HUD office to ensure its Monitoring Plan includes all necessary information and applicable federal regulations and requirements. The City will also ensure that its

Monitoring Plan includes information related to outreach to minority businesses and organizations, as well as compliance with comprehensive planning requirements.

## Expected Resources

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

#### Introduction

HUD’s FY24 CPD Formula Program Allocations has the City of Bozeman receiving \$325,859 in CDBG funding.

#### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public Federal	Housing Homeless Support Public Services Planning and Administration	\$325,859	n/a	n/a	\$325,859	\$1,303,436	Expected Amount Available for remainder of Con Plan is FY2024 allocation times four.

**Table 52 - Expected Resources – Priority Table**

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

Federal CDBG funds will be paired with the City’s Community Housing Fund to achieve the goals outlined in the Consolidated Plan. The City estimates that \$1 million will be available in the Community Housing Fund over the next program year. There are no additional resources. There are no matching requirements.

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

Within city boundaries, publicly owned land suitable for development is incredibly limited. However, the City is actively seeking out and pursuing partnerships with other government agencies, organizations, and local entities to find and develop land suitable for affordable and workforce housing.

**Discussion**

## Annual Goals and Objectives

### AP-20 Annual Goals and Objectives

The following table reflects staff recommendations on funding allocation by goal. Final amounts will be determined in collaboration with City Commission.

#### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Increasing and Preserving Housing Options	2025	2029	Affordable Housing	Citywide	Affordable rental housing Affordable homeownership opportunities Accessible housing	\$0	Other: 0 Other
2	Supporting Vulnerable Populations	2025	2029	Homeless	Citywide	Emergency shelter and transitional housing	\$212,687	Homeless Person Overnight Shelter: <b>75</b> Persons Assisted  Overnight/Emergency Shelter/Transitional Housing Beds added: <b>30</b> Beds
3	Critical Community Services	2025	2029	Public Services	Citywide	Community Services	\$48,000	Public service activities other than Low/Moderate Income Housing Benefit: <b>100</b> Persons Assisted
4	Planning and Administration	2025	2029	Planning and Administration	Citywide	Planning and Administration	\$65,172	Other: 0 Other

**Table 53 – Goals Summary**

#### Goal Descriptions

The five-year goals established to address housing and community development needs in Bozeman are described in the table below.

<b>Goal Name</b>	<b>Goal Description</b>
<b>Increasing and Preserving Housing Options</b>	Increase, protect and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, including but not limited to, naturally occurring affordable housing (NOAH), supportive housing for seniors and residents living with disabilities, and accessible housing.
<b>Supporting Vulnerable Populations</b>	Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in Housing First approaches, including but not limited to, emergency shelter, transitional housing, and other supportive services.
<b>Critical Community Services</b>	Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming, including but not limited to, mental health services, chemical dependency services, and affordable and available childcare.
<b>Planning and Administration</b>	Support the implementation of the three goals articulated above.

## Projects

### AP-35 Projects – 91.220(d)

#### Introduction

Based on the Consolidated Plan goals described above, the table below describes the projects that will be funded in Program Year (PY) 2024-2025.

#### Projects

#	Project Name
1	Emergency and transitional housing
2	Public services

**Table 54 – Project Information**

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

These priorities meet an increasing need in the Bozeman community by addressing the most acute housing needs through the additional of transitional and emergency housing, the cost-effective preservation of naturally occurring ah and supportive housing for underserved seniors and people with disabilities.

Housing has been an issue for Bozeman residents for many years; concern has increased as costs have skyrocketed following the COVID-19 pandemic. This is well-documented across several existing reports. The 2019 Bozeman Community Housing Needs Assessment revealed that prior to the pandemic, housing costs were already becoming unmanageable – the percentage of households paying over 30% of their income for rent plus utilities was 55%.

Bozeman’s 2021 Equity Indicators Project found housing access to affordable housing was the top need identified by survey takers (69% reported “large need”). The most recent 2023 Gallatin Valley Housing Report confirms that the post-COVID real estate price surge has been staggering: “the median price of a newly built single-family home in 2022 was \$950,000, nearly double the amount recoded in 2019.”

These priorities take steps to ensure equitable and inclusive housing is a reality in Bozeman by focusing strategically on homelessness, displacement, aging-in-place and universal building accessibility, increasing community knowledge, and lobbying for local solutions at the state level, so that Bozeman residents of all ages, abilities, and income levels can feel confident and secure in calling Bozeman their home.

## AP-38 Project Summary

### Project Summary Information

Project Name	Target Area	Goals Supported	Needs Addressed	Funding	Description	Target Date	Estimate the number and type of families that will benefit
Emergency and transitional housing	City-wide	Goal 2: Supporting Vulnerable Populations	Priority Need 4. Emergency Shelter and Transitional Housing	\$212,687	Improve housing stability for individuals and households with critical needs, including persons experiencing or at-risk of homelessness by providing appropriate housing and service solutions grounded in Housing First approaches, including but not limited to, emergency shelter, transitional housing, and other supportive services.	2024	75 people experiencing and/or at risk of homelessness
Public Services	City-wide	Goal 3: Critical Community Services	Priority Need 5. Community Services	\$48,000	Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming, including but not limited to, mental health services, chemical dependency services, and affordable and available childcare.	2024	100 low- and moderate-income residents
Admin	City-wide	All goals supported	All priorities supported	\$65,172	Planning and administration of CDBG funds	2024	n/a

### **AP-50 Geographic Distribution – 91.220(f)**

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

The City of Bozeman will not distribute funds geographically.

#### **Geographic Distribution**

<b>Target Area</b>	<b>Percentage of Funds</b>
Citywide	100%

**Table 55 - Geographic Distribution**

#### **Rationale for the priorities for allocating investments geographically**

n/a.

#### **Discussion**

n/a.

## Affordable Housing

### AP-55 Affordable Housing – 91.220(g)

#### Introduction

<b>One Year Goals for the Number of Households to be Supported</b>	
Homeless	75
Non-Homeless	100
Special-Needs	
Total	175

**Table 56 - One Year Goals for Affordable Housing by Support Requirement**

<b>One Year Goals for the Number of Households Supported Through</b>	
Rental Assistance	
The Production of New Units	
Rehab of Existing Units	
Acquisition of Existing Units	
Total	

**Table 57 - One Year Goals for Affordable Housing by Support Type**  
**Discussion**

## **AP-60 Public Housing – 91.220(h)**

### **Introduction**

There are no public housing units in the city of Bozeman.

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

n/a.

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

n/a.

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

n/a.

### **Discussion**

n/a.

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

### **Introduction**

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

As highlighted in the City’s Strategic Plan, the City of Bozeman’s Equity and Inclusion recommends that the City develop a coordinated strategy to address homelessness in the Bozeman area in partnership with HRDC and the One Valley Regional Housing Coalition. The Coalition is made up of a government leaders, housing developers, banks, realtors, and other employers to help inform community members about housing issues, coordinate diverse partners and resources, and catalyze solutions to address housing stability and attainability in Gallatin County. The City will look to leverage and maximize its entitlement funding with other local and state resources to address the housing and services needs of unhoused Bozeman residents, as articulated in Goal 2 of this Plan.

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

As highlighted in the City’s Strategic Plan, the first goal of the Equity and Inclusion Plan’s Housing recommendations is “Develop a coordinated strategy to address homelessness in the Bozeman area.” This goal’s first strategy is to “Identify and prioritize Housing First approaches to address housing instability and homelessness.” The City will continue to work collaboratively with its local community partners to provide funding and other resources to support reaching out to residents experiencing homelessness to not only help assess their own unique individual needs, but to work toward developing a strategy to address homelessness in Bozeman that is built upon the lived experience of unhoused residents in the community.

#### **Addressing the emergency shelter and transitional housing needs of homeless persons**

The City’s Equity and Inclusion Plan first Housing Goal includes a recommendation to address the emergency and transitional housing needs of Bozeman residents experiencing homelessness. Specifically, the recommendation states, “Support partner organizations by funding transitional and emergency housing initiatives and programs.” The City is currently addressing this need through a competitive grant award process (using City general resources) that funds the work of non-profits that provide social services not covered by the City. This effort aligns with Goal 2 of this Consolidated Plan. Additionally, several stakeholders consulted for the development of this plan identified transitional housing as one of the most critical housing needs for unhoused residents in Bozeman.

**Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were**

**recently homeless from becoming homeless again**

One of the primary goals of the HRDC is to assist unhoused residents access safe and secure housing and to ensure that being unhoused in Bozeman is rare, brief, and one-time. The organization’s housing services include providing emergency shelter and transitional housing, assisting residents find affordable rentals and access assistance, and providing homeownership assistance with education, counseling, and other resources.

Recently, HRDC opened Market Place, which includes a warehouse for emergency food storage, a commercial kitchen, a grocery area, a pay-what-you-can restaurant, and space for enrichment activities. Additionally, the Market Place acts as a “one-stop-shop” hub of services to ensure that residents experiencing homelessness can meet all of their needs in one place. The Market Place also includes several housing resources, including:

- Emergency assistance;
- Financial coaching and education;
- Support to file taxes;
- Utility assistance programs;
- Home weatherization assistance;
- Transitional housing support for youth;
- Home rental search and assistance;
- Homeowner assistance; and
- Transitional housing support.

Additionally, in 2025, HRDC is opening Homeward Point, a new year-round shelter to address the needs of Bozeman’s unhoused community, right next door to the Market Place. The proximity of this shelter and availability of services will make it easier to help unhoused residents transition to permanent housing, find affordable housing units, and ensure that once these households find housing, they are stable and secure in their situation.

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

As highlighted above, HRDC’s Market Place provides a variety of services to all residents in Bozeman who are either unhoused or are at-risk of experiencing homelessness. In addition to the services described above, other housing resources and services available to residents likely to become homeless after being discharged from a publicly funded institution or system of care, as well as residents receiving assistance from public and private agencies, include:

- Monthly grocery program for seniors;
- Youth employment support;
- Foster youth support;
- Medicare counseling;
- At home assistance for older adults; and
- Care coordination for older adults.

The City's Belonging in Bozeman Equity & Inclusion Plan includes other recommendations to ensure that low-income individuals and families, as well as residents receiving assistance from public and private agencies, find safe, secure, and affordable housing. One of the recommendations under the City's goal of developing a coordinated strategy to address homelessness in the area is "Working with partners to leverage creative funding mechanisms, incentives, existing assets to increase long-term affordable housing supply and housing preservation for people earning below 60% AMI." This recommendation aims to increase the supply of housing that is available to low-income residents in Bozeman, as well as residents who are currently in need of housing and other service assistance. Other goals articulated in the City's Equity & Inclusion Plan aimed at assisting this population include:

- Promote aging in place and universally accessible residential development;
- Support and defend local housing solutions at the state legislature;
- Support continuing education for health professionals on working with underserved communities;
- Increase coordination between health agencies to reduce barriers to healthcare services and programs;
- Increase wrap-around support and resources available to students experiencing homelessness;
- Support and recognize inclusive businesses and employers;
- Support the growing Hispanic + Latino workforce to our economy and community;
- Increase knowledge and use of resources for underserved communities; and
- Prioritize food access for low-income communities.

## **Discussion**

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

### **Introduction:**

As articulated in the housing market analysis, several barriers to affordable housing development were identified in Bozeman. Barriers identified by stakeholders included the high cost of infrastructure, complex and convoluted development code, high cost and lack of availability of land, cost of labor, short construction season, restrictive private covenants, and community pushback. Additionally, stakeholders highlighted the State’s removal of a jurisdiction’s regulatory authority to allow inclusionary zoning as another barrier.

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

While some of the barriers highlighted above cannot be addressed by the City of Bozeman, the City will continue implementing the strategies articulated in its 2020 Bozeman Community Housing Action Plan. Those strategies are listed below.

#### **Funding**

- General Funds
- Tax Increment Financing (TIF)
- Taxed dedicated to housing
- Low-Income Housing Tax Credits

#### **Preservation**

- Community Land Trust
- Deed Restricted Housing (permanent)
- Co-op Housing (mobile home parks)

#### **Incentive/Regulation**

- Removal of Regulatory Barriers
- ADUs
- Fee Waiver/Deferral

#### **Partnership/Land**

- Public/Private/Institutional Partnerships
- Land Banking

#### **Program**

- Homebuyer Assistance
- Permanent Supportive Housing (PSH) and Transitional
- Employer Assisted Housing

Several of these strategies have and continue to be implemented. In addition to its existing community housing inventory of over 1,200 affordable rentals and close to 200 affordable homeownership units, as of January 2024, there are an additional 1,241 community housing affordable units in the project pipeline. The City of Bozeman will continue to implement the strategies above and will look to leverage other opportunities and partnerships that help reduce barriers to affordable housing development in the city.

The City of Bozeman leverages a variety of programs, public and private, to fill the large financial gaps in affordable housing projects due to the escalating costs of land, labor, lumber and lending. The tools currently at the City's disposal include the Community Housing Fund, a yearly general fund allocation, Urban Renewal funds when a project is located within an Urban Renewal District, 4% or 9% Low Income Housing Tax Credits when available, and when awarded by the State of Montana, and the Gallatin Housing Impact Fund, a \$10M privately raised low-interest revolving loan fund. Occasionally, there is overlap between the geographically constrained URD and LIHTC boundaries where the City can pair and sometimes triple the incentive to lower the AMI and increase long term affordability.

The City will also look for opportunities to support and defend local housing solutions at the state legislature and identify and pursue local and state revenue streams for the creation of affordable housing and housing assistance programs, including dedicated mills to affordable housing projects and preserving the ability to use Tax Increment Financing as a tool for affordable housing

The City of Bozeman will continue to implement the strategies above and will look to leverage other opportunities and partnerships that help reduce barriers to affordable housing development in the city. The process to develop this plan was grounded in input from community members and partner organizations to define needs, gather data, and chart a path forward. Community engagement efforts on reducing barriers to participation and creating multiple ways for everyone to help establish the vision for the plan, generate goals, and define the specific recommendations to achieve them.

**Discussion:**

## **AP-85 Other Actions – 91.220(k)**

### **Introduction:**

#### **Actions planned to address obstacles to meeting underserved needs**

Actions planned to address obstacles to meeting underserved needs are listed in AP-65.

#### **Actions planned to foster and maintain affordable housing**

Actions planned to foster and maintain affordable housing are listed in Section AP-75.

#### **Actions planned to reduce lead-based paint hazards**

Actions planned to reduce lead-based paint hazards are listed in Section SP-65.

#### **Actions planned to reduce the number of poverty-level families**

Actions planned to reduce the number of poverty-level families are listed in Section SP-70.

#### **Actions planned to develop institutional structure**

Actions planned to develop institutional structure are listed in Section SP-40.

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

Actions planned to enhance coordination between public and private housing and social services agencies are listed in Section SP-40.

### **Discussion:**

## Program Specific Requirements

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

**Introduction:**

**Community Development Block Grant Program (CDBG)  
Reference 24 CFR 91.220(I)(1)**

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

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

#### Other CDBG Requirements

- |   |      |
|---|------|
| 1. The amount of urgent need activities   | 0%   |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 100% |

## Appendix - Alternate/Local Data Sources

<b>1</b>	<p><b>Data Source Name</b></p> <p>American Community Survey</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>United States Census Bureau</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The United States Census Bureau facilitates an annual survey, the American Community Survey (ACS), that collects detailed demographic information pertaining to social, economic, and housing characteristics of the U.S. population.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The ACS is an ongoing survey that provides vital information on a yearly basis about the nation and its people. Information from the survey generates data that help inform how trillions of dollars in federal funds are distributed each year.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2018-2022 5-year estimates</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The Census Bureau mails letters to inform people living at an address that they have been selected to participate in the ACS and to provide instructions for completing the survey online. Households are asked to complete the survey online or to mail the completed paper questionnaire back to the Census Bureau’s National Processing Center. If the Census Bureau does not receive a completed survey within a few weeks, it will mail an additional paper survey questionnaire. Following all mail contacts, a sample is taken from the addresses that have not responded online, by mail, or for those addresses with post office box mail delivery. These addresses are visited by Census Bureau field representatives, who will conduct the interview in person. A sample of people living in group quarters facilities, such as college dormitories, nursing homes, and prisons, are also interviewed in person to ensure coverage of everyone in the country.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a month, and no address should be selected more than once every 5 years. The Census Bureau mails questionnaires to approximately 295,000 addresses a month across the United States.</p>

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The sample is designed to ensure good geographic coverage and does not target individuals. By focusing on quality geographic coverage, the ACS can produce a good picture of the community's people and housing by surveying a representative sample of the population.</p>
<p><b>2</b></p>	<p><b>Data Source Name</b></p> <p>Comprehensive Housing Affordability Strategy (CHAS)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>United States Department of Housing and Urban Development (HUD)</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>HUD receives custom tabulations of American Community Survey (ACS) data from the U.S. Census Bureau, know as CHAS data. These data demonstrate the extent of housing problems and housing needs, particularly for low income households.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The CHAS data are used by local governments to plan how to spend HUD funds, and may also be used by HUD to distribute grant funds.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2016-2020</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The Census Bureau mails letters to inform people living at an address that they have been selected to participate in the ACS and to provide instructions for completing the survey online. Households are asked to complete the survey online or to mail the completed paper questionnaire back to the Census Bureau's National Processing Center. If the Census Bureau does not receive a completed survey within a few weeks, it will mail an additional paper survey questionnaire. Following all mail contacts, a sample is taken from the addresses that have not responded online, by mail, or for those addresses with post office box mail delivery. These addresses are visited by Census Bureau field representatives, who will conduct the interview in person. A sample of people living in group quarters facilities, such as college dormitories, nursing homes, and prisons, are also interviewed in person to ensure coverage of everyone in the country.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>The Census Bureau selects a random sample of addresses to be included in the ACS. Each address has about a 1-in-480 chance of being selected in a month, and no address should be selected more than once every 5 years. The Census Bureau mails questionnaires to approximately 295,000 addresses a month across the United States.</p>

	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The primary purpose of the CHAS data is to demonstrate the number of households in need of housing assistance. This is estimated by the number of households that have certain housing problems and have income low enough to qualify for HUD’s programs (primarily 30, 50, and 80% of median income). Data are also available by different types of households, such as the elderly, disabled, minorities, and other household types.</p>
<b>3</b>	<p><b>Data Source Name</b></p> <p>Point-in-Time (PIT) Count</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Montana CoC/HRDC</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>The Point-in-Time (PIT) Count is an annual count of sheltered and unsheltered people experiencing homelessness on a single night in January.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>The Point-in-Time (PIT) Count is meant to serve as a snapshot of homelessness in a community. These data help to establish the dimensions of the problem of homelessness and help policymakers and program administrators track progress toward the goal of ending homelessness.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2024</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>The methodology that CoCs select to conduct their sheltered and unsheltered count is influenced by the CoCs’ geographic and demographic characteristics, as well as their resources and capacity. HUD allows CoCs to use multiple approaches to complete their count, including a census approach, sample, or a combination of census and sampling approaches.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>HUD requires CoCs to collect reliable data on the total number and characteristics of all people (i.e., sheltered and unsheltered) residing in the CoCs’ geographic area who are homeless on a single night and report these data to HUD. CoCs often do not have complete data on everyone who is homeless and so must estimate some data.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>409 residents were identified during the PIT Count.</p>
<b>4</b>	<p><b>Data Source Name</b></p> <p>National Intimate Partner and Sexual Violence Survey</p>

	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>Centers for Disease Control and Prevention (CDC), Department of Justice (DOJ), Bureau of Justice Statistics (BJS), and the National Sexual Violence Resource Center</p>
	<p><b>Provide a brief summary of the data set.</b></p> <p>This data is compiled from an ongoing survey that collects the most current and comprehensive national- and state-level data on intimate partner violence, sexual violence and stalking victimization in the United States.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>CDC developed NISVS to collect data on these important public health problems and enhance violence prevention efforts.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2016-2017</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>NISVS is an ongoing national random-digit-dial (RDD) telephone survey of women and men in the United States that began in 2010.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>NISVS samples noninstitutionalized English- or Spanish-speaking persons 18 years and older and uses a dual-frame strategy that includes landlines and cell phones. It is conducted in all 50 states and the District of Columbia.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>The estimates in this data are based on completed interviews (n=27,571). Information collected in this survey includes lifetime and 12-month prevalence of intimate partner violence, sexual violence, and stalking; who is victimized by these forms of violence; characteristics of the violence; impact of the violence victimization; and health conditions associated with these forms of victimization. Demographic data collected includes sex, age, race/ethnicity, education status, marital status, and household income.</p>
<p><b>5</b></p>	<p><b>Data Source Name</b></p> <p>Fair Market Rents (40<sup>th</sup> Percentile Rents)</p>
	<p><b>List the name of the organization or individual who originated the data set.</b></p> <p>HUD Office of Policy Development &amp; Research (PD&amp;R)</p>

	<p><b>Provide a brief summary of the data set.</b></p> <p>Fair Market Rents (FMRs) are estimates of rent plus the cost of utilities, except telephone. FMRs are used to determine payment standard amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), rent ceilings for rental units in both the HOME Investment Partnerships program and the Emergency Solutions Grants program, maximum award amounts for Continuum of Care recipients and the maximum amount of rent a recipient may pay for property leased with Continuum of Care funds, and flat rents in Public Housing units.</p>
	<p><b>What was the purpose for developing this data set?</b></p> <p>As described above, FMRs are used to determine annual payment standards for several different HUD programs.</p>
	<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>HUD annually estimates FMRs for Office of Management and Budget (OMB) defined metropolitan areas, some HUD defined subdivisions of OMB metropolitan areas, and each nonmetropolitan county.</p>
	<p><b>Briefly describe the methodology for the data collection.</b></p> <p>HUD uses a variety of data to develop base-year FMR estimates, including ACS data, locally collected survey data acquired through Address-Based Mail surveys or Random Digit Dialing (RDD) telephone survey data, and other statistically valid information presented to HUD during the public comment and review period. Additionally, base-year recent moved adjusted FMRs are updated and trended to the midpoint of the program year they are to be effective using Consumer Price Index (CPI) data for rents and utilities.</p>
	<p><b>Describe the total population from which the sample was taken.</b></p> <p>FMR are established for metropolitan areas and nonmetropolitan counties. With several exceptions, the most current Office of Management and Budget (OMB) metropolitan area definitions of Metropolitan Statistical Areas (MSAs) are used because of their generally close correspondence with housing market area definitions. Small Area FMR areas are the U.S. Postal Service Zip code areas within a designated metropolitan area.</p>
	<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Fair Market Rents are estimates of 40<sup>th</sup> percentile gross rents for quality units within a metropolitan area or nonmetropolitan county.</p>
<p><b>6</b></p>	<p><b>Data Source Name</b></p> <p>HOME Rents</p> <hr/> <p><b>List the name of the organization or individual who originated the data set.</b></p> <p>U.S. Department of Housing and Urban Development</p>

<p><b>Provide a brief summary of the data set.</b></p> <p>HOME-assisted units in a rental housing project must be occupied by households that are eligible as low-income families. As such, HUD provides maximum HOME rent limits, which are the lesser of the following: 1) The fair market rent for existing housing for comparable units in the area as established by HUD under 24 CFR 888.111; or 2) A rent that does not exceed 30 percent of the adjusted income of a family whose annual income equals 65 percent of the median income for the areas, as determined by HUD, with adjustments for number of bedrooms in the unit.</p>
<p><b>What was the purpose for developing this data set?</b></p> <p>This data set was developed to ensure that HOME-assisted units in a rental housing project are occupied by eligible households.</p>
<p><b>Provide the year (and optionally month, or month and day) for when the data was collected.</b></p> <p>2023. HUD updates this dataset annually.</p>
<p><b>Briefly describe the methodology for the data collection.</b></p> <p>HUD uses a variety of data to develop base-year FMR estimates, including ACS data, locally collected survey data acquired through Address-Based Mail surveys or Random Digit Dialing (RDD) telephone survey data, and other statistically valid information presented to HUD during the public comment and review period. Additionally, base-year recent moved adjusted FMRs are updated and trended to the midpoint of the program year they are to be effective using Consumer Price Index (CPI) data for rents and utilities. Additionally, HUD develops income limits based on Median Family Income estimates for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.</p>
<p><b>Describe the total population from which the sample was taken.</b></p> <p>FMRs are established for metropolitan areas and nonmetropolitan counties. With several exceptions, the most current Office of Management and Budget (OMB) metropolitan area definitions of Metropolitan Statistical Areas (MSAs) are used because of their generally close correspondence with housing market area definitions. Small Area FMR areas are the U.S. Postal Service Zip code areas within a designated metropolitan area. As noted above, HUD develops income limits based on Median Family Income estimates for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.</p>
<p><b>Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.</b></p> <p>Fair Market Rents are estimates of 40<sup>th</sup> percentile gross rents for quality units within a metropolitan area or nonmetropolitan county. Additionally, HUD’s HOME rent limits account for average occupancy per unit and are adjusted for income.</p>

**From:** [Natsuki Nakamura](#)  
**To:** [Bozeman Public Comment](#)  
**Subject:** [EXTERNAL]Paying livable wages to build affordable housing  
**Date:** Friday, June 7, 2024 8:01:00 AM

---

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Dear Commission,

I listened in on the Economic Vitality Board's conversation about CDBG, and it appears the Consolidated Plan will come in front of you for review next month. CDBG is indeed difficult money to use (at the nonprofit I worked at before, it took us 7+ years to get an ADA compliant lift built that was through CDBG). But something that I hope doesn't get portrayed as unnecessary bureaucracy are the labor and safety standards. Construction projects funded by CDBG have to [comply with Davis-Bacon wage](#), which means good pay and safer working conditions for new and long-time construction workers alike. Even immigrants who were coming to us to learn English had already picked up on it being good work and often asked me if we were hiring after they saw the obligatory "Davis-Bacon" signs hung up in our building during construction.

Also, in case you missed it, HOC of Montgomery County [won an award](#) for their innovative finance model.

Best,  
Natsuki Nakamura

**From:** [Will Shepard](#)  
**To:** [Bozeman Public Comment](#)  
**Subject:** [EXTERNAL]2024-2028 Consolidated Plan  
**Date:** Tuesday, July 23, 2024 4:22:45 PM  
**Attachments:** [Outlook-mrsazfqm.png](#)  
[Outlook-zxokf3uw.png](#)  
[Outlook-y5uqgb1q.png](#)  
[Outlook-40s42qx5.png](#)

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

To the Bozeman City Commission:

The Gallatin Association of REALTORS® (GAR) supports the Consolidated Plan drafted by the city of Bozeman which offers supplemental funding through HUD. This funding shall be used to address top housing concerns and gaps in supportive services for low-and-moderate-income populations in the Bozeman area. GAR suggests that the monies be used to develop future and expand current infrastructure, attainable housing, downpayment assistance, and rehabilitation of substandard housing programs within the Consolidated Plan budget.

These goals coincide with the values that GAR members work towards and support in everyday practice. The city should be supported in their goals to enrich the community and effectively leverage these HUD funds. The Consolidated Plan sets forth the vision to utilize these resources for the next 5-years. GAR believes that, in the immediate future, the best use of these funds should be put towards down-payment assistance. The long-term resources, GAR believes, should be allocated towards programs that expand attainable housing developments and infrastructure needs.


The Gallatin Association of REALTORS® will continue to support the community and the City of Bozeman with our ongoing efforts in addressing the housing issues in our community. We support the use of the funds accessed through the Consolidated Plan to support and enhance the community's invaluable low- and moderate-income residents.

Sincerely,  
Will Shepard – on behalf of the Board of Directs at Gallatin Association of REALTORS®




**Will Shepard**  
Government Affairs Director  
Gallatin Association of REALTORS®

4020 Valley Commons Drive Unit. 1

  [\(406\) 585-0033 EXT. 1006](tel:(406)585-0033)

  [will@gallatinrealtors.com](mailto:will@gallatinrealtors.com)

 <https://gallatinrealtors.com/>

 4020 Valley Commons Dr., Bozeman, MT 59718

**From:** [Renata Munfrada](#)  
**To:** [Mike Maas](#)  
**Cc:** [Alex Newby](#)  
**Subject:** Re: [EXTERNAL]Consolidate Plan 2025-2029 (Action Item J)  
**Date:** Tuesday, July 30, 2024 9:56:02 AM

---

Thank you!

**Renata Munfrada** | Community Housing Program Coordinator | Pronouns: she/her/hers  
City of Bozeman | 121 North Rouse Avenue | P.O. Box 1230 | Bozeman, MT 59771  
M: 406.589.4709 | E: [rmunfrada@bozeman.net](mailto:rmunfrada@bozeman.net) | W: [www.bozeman.net](http://www.bozeman.net)

---

**From:** Mike Maas <MMAas@BOZEMAN.NET>  
**Sent:** Tuesday, July 30, 2024 9:55 AM  
**To:** Renata Munfrada <rmunfrada@BOZEMAN.NET>  
**Cc:** Alex Newby <anewby@BOZEMAN.NET>  
**Subject:** RE: [EXTERNAL]Consolidate Plan 2025-2029 (Action Item J)

Thank you for passing this along! It was referenced many times during the meeting but we didn't have it. We will incorporate it in today's batch.

**Mike Maas, MPA**

**City of Bozeman** | 121 N. Rouse Ave. | Bozeman, MT 59715  
406.582.2321

Pronouns: [he/him/his](#)

Have Questions? [Ask BZN](#)



---

**From:** Renata Munfrada <rmunfrada@BOZEMAN.NET>  
**Sent:** Tuesday, July 30, 2024 9:11 AM  
**To:** Mike Maas <MMAas@BOZEMAN.NET>  
**Cc:** Alex Newby <anewby@BOZEMAN.NET>  
**Subject:** Fw: [EXTERNAL]Consolidate Plan 2025-2029 (Action Item J)

Mike, this comment was sent from HRDC, Haven, and Family Promise. It was sent to all of the Commissioners. Does it need to be submitted as public comment?

**Renata Munfrada** | Community Housing Program Coordinator | Pronouns: she/her/hers  
City of Bozeman | 121 North Rouse Avenue | P.O. Box 1230 | Bozeman, MT 59771  
M: 406.589.4709 | E: [rmunfrada@bozeman.net](mailto:rmunfrada@bozeman.net) | W: [www.bozeman.net](http://www.bozeman.net)

---

**From:** Heather Grenier <[hgrenier@thehrdc.org](mailto:hgrenier@thehrdc.org)>  
**Sent:** Tuesday, July 23, 2024 10:40 AM  
**To:** Terry Cunningham <[TCunningham@BOZEMAN.NET](mailto:TCunningham@BOZEMAN.NET)>; Joey Morrison

<[jmorrison@BOZEMAN.NET](mailto:jmorrison@BOZEMAN.NET)>; Douglas Fischer <[dfischer@BOZEMAN.NET](mailto:dfischer@BOZEMAN.NET)>; Jennifer Madgic <[jmadgic@BOZEMAN.NET](mailto:jmadgic@BOZEMAN.NET)>; Emma Bode <[ebode@BOZEMAN.NET](mailto:ebode@BOZEMAN.NET)>

**Cc:** David Fine <[DFine@BOZEMAN.NET](mailto:DFine@BOZEMAN.NET)>; Renata Munfrada <[rmunfrada@BOZEMAN.NET](mailto:rmunfrada@BOZEMAN.NET)>; Brit Fontenot <[bfontenot@BOZEMAN.NET](mailto:bfontenot@BOZEMAN.NET)>; Chuck Winn <[CWinn@BOZEMAN.NET](mailto:CWinn@BOZEMAN.NET)>; Erica Aytes Coyle <[erica@havenmt.org](mailto:erica@havenmt.org)>; Christel Chvilicek <[cchvilicek@familypromisegv.org](mailto:cchvilicek@familypromisegv.org)>

**Subject:** [EXTERNAL]Consolidate Plan 2025-2029 (Action Item J)

**CAUTION:** This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

Good Morning.

Leadership from HRDC, Haven, and Family Promise wish to support the five-year goals established to address housing and community development needs in Bozeman in the Consolidated Plan for 2025 to 2029, including:

1. Increase, protect, and preserve affordable rental and homeownership housing opportunities by improving access to a diverse set of affordable housing, including, but not limited to, naturally occurring affordable housing, supportive housing for seniors and residents with disabilities, and accessible housing.
2. Improve housing stability for individuals and households with critical needs, including persons experiencing or at risk of homelessness, by providing appropriate housing and service solutions grounded in Housing First approaches, including, but not limited to, emergency shelter, transitional housing, and other supportive services.
3. Improve community services by addressing critical needs and promoting equity through improved or increased access to community programming, including, but not limited to, mental health services, chemical dependency services, and affordable and available childcare.

Further, the three organizations hope that the City will adopt the following strategy to address goal number 2: first, focus on collaborating with the municipalities across Gallatin County to meet the immediate funding needs for shelter and transitional housing sustainably; second, work with the faith community and other partners to develop safe parking programming for individuals and families for whom emergency shelter, transitional housing, or communal living is not an option; third, invest in an effective modeling platform to project the emergency, transitional and supportive housing needs for the region over the next five to ten years, and fourth, adopt and invest in a proven community-driven strategy to address those needs (i.e. Built For Zero).

Sincerely,

Heather Grenier  
President/CEO  
HRDC

Erica Coyle  
Executive Director  
Haven

Christel Chvilicek  
Executive Director  
Family Promise