

City of Great Falls

2025-2029 CONSOLIDATED PLAN

Draft
MAY 8, 2025

Table of Contents

Executive Summary	1
ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)	1
The Process	5
PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)	5
PR-10 Consultation – 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)	6
PR-15 Citizen Participation – 91.105, 91.115, 91.200(c) and 91.300(c)	14
Needs Assessment	16
NA-05 Overview	16
NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)	17
NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)	28
NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)	31
NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)	34
NA-35 Public Housing – 91.205(b)	35
NA-40 Homeless Needs Assessment – 91.205(c)	40
NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)	43
NA-50 Non-Housing Community Development Needs – 91.215 (f)	47
Housing Market Analysis	50
MA-05 Overview	50
MA-10 Number of Housing Units – 91.210(a)&(b)(2)	51
MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)	55
MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)	60
MA-25 Public and Assisted Housing – 91.210(b)	63
MA-30 Homeless Facilities and Services – 91.210(c)	66
MA-35 Special Needs Facilities and Services – 91.210(d)	69
MA-40 Barriers to Affordable Housing – 91.210(e)	72
MA-45 Non-Housing Community Development Assets – 91.215 (f)	73
MA-50 Needs and Market Analysis Discussion	79
MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)	84
MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)	85
Strategic Plan	86
SP-05 Overview	86
SP-10 Geographic Priorities – 91.215 (a)(1)	88
SP-25 Priority Needs - 91.215(a)(2)	89
SP-30 Influence of Market Conditions – 91.215 (b)	95
SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)	97
SP-40 Institutional Delivery Structure – 91.215(k)	99
SP-45 Goals Summary – 91.215(a)(4)	102
SP-50 Public Housing Accessibility and Involvement – 91.215(c)	106
SP-55 Barriers to affordable housing – 91.215(h)	107
SP-60 Homelessness Strategy – 91.215(d)	108
SP-65 Lead based paint Hazards – 91.215(i)	110
SP-70 Anti-Poverty Strategy – 91.215(j)	111
SP-80 Monitoring – 91.230	112

Executive Summary

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

Introduction

In 1994, the U.S. Department of Housing and Urban Development (HUD) issued new rules consolidating the planning, application, reporting and citizen participation processes to the Community Development Block Grants (CDBG) and HOME Investment Partnership (HOME). The new single-planning process was intended to more comprehensively fulfill three basic goals: to provide decent housing, to provide a suitable living environment and to expand economic opportunities. It was termed the Consolidated Plan for Housing and Community Development.

According to HUD, the Consolidated Plan is designed to be a collaborative process whereby a community establishes a unified vision for housing and community development actions. It offers entitlement communities the opportunity to shape these housing and community development programs into effective, coordinated neighborhood and community development strategies. It also allows for strategic planning and citizen participation to occur in a comprehensive context, thereby reducing duplication of effort.

As the lead agency for the Consolidated Plan, the City of Great Falls hereby follows HUD's guidelines for citizen and community involvement. Furthermore, it is responsible for overseeing citizen participation requirements that accompany the Consolidated Plan.

The City of Great Falls has prepared this Consolidated Plan to meet the guidelines set forth by HUD and is broken into five sections: The Process, Needs Assessment, Market Analysis, Strategic Plan, and Annual Action Plan.

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

The goals of the CDBG and HOME programs are to provide decent housing, a suitable living environment for the city's low- and moderate-income residents, and economic opportunities for low-moderate-income residents. The City strives to accomplish these goals by maximizing and effectively utilizing all available funding resources to conduct housing and community development activities. These goals are further explained as follows:

- Providing decent housing means helping homeless persons obtain appropriate housing and assisting those at risk of homelessness; preserving the affordable housing stock; increasing availability of permanent housing that is affordable to low- and moderate-income persons without discrimination; and increasing the supply of supportive housing.

- Providing a suitable living environment entails improving the safety and livability of neighborhoods; increasing access to quality facilities and services; and reducing the isolation of income groups within an area through integration of low-income housing opportunities.
- Expanding economic opportunities involves creating jobs that are accessible to low- and moderate-income persons; making down payment and closing cost assistance available for low- and moderate-income persons; promoting long-term economic and social viability; and empowering low-income persons to achieve self-sufficiency.

Evaluation of past performance

Great Falls's evaluation of its past performance has been completed in a thorough Consolidated Annual Performance and Evaluation Report (CAPER). These documents state the objectives and outcomes identified in each year's Annual Action Plan and include an evaluation of past performance through measurable goals and objectives compared to actual performance. These documents can be found on the City's website at:

<https://greatfallsmt.net/finance/plans-amendments-reports>

Summary of citizen participation process and consultation process

A variety of public outreach and citizen participation was used to develop this Consolidated Plan. The 2025 Housing and Community Development survey was used to help establish priorities for Great Falls by gathering feedback on the level of need for housing and community development categories. One public meeting was held prior to the release of the draft plan to garner feedback on preliminary findings. A set of two work groups were held to gather input from stakeholders. These topics included affordable housing and community needs. The Plan was released for public review and a public hearing will be held to offer residents and stakeholders the opportunity to comment on the plan.

Summary of public comments

Public Comments will be included in the appendix and will be summarized below.

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

On the date of this draft, no public comments have been received that were not accepted.

Summary

The Needs Assessment and Market Analysis, which has been guided by the 2025 Housing and Community development Survey and public input, identified eight priority needs. These are described below.

- **Public Services** – There is a high priority need for support for public service operations in Great Falls that offer services for special needs populations, including, but not limited to, seniors, households experiencing homelessness, children and youth, people with substance use disorder, and mental health.
- **Affordable Housing** – The lack of affordable housing, both renter and homeowner housing, acutely impacts low-to-moderate-income households in Great Falls. There is a high-priority need for new affordable housing throughout the city and a need to support households in accessing housing through homebuyer assistance and other supportive means.
- **Housing Rehabilitation** – The age of the housing stock and deteriorating housing conditions limit housing availability for Great Falls households. There is a high priority of increasing housing options through housing rehabilitation.
- **Fair Housing** – In order to continue to provide access to housing for all households in Great Falls, there is a continued need to invest in fair housing activities.
- **Economic Development** – There is a high-priority need for continued support for businesses and job development to attract and retain businesses and promote economic opportunities for low-to-moderate-income households.
- **Public Facilities and Improvements** - New and updated public facilities and infrastructure are a high-priority need to support housing development, ADA updates, and benefit the low-to-moderate-income neighborhoods and households.
- **Planning and Administration** - City staff to administer, manage, and monitor CDBG and HOME funded activities.
- **CDBG Slum & Blight Removal** – It continues to be a high priority to remediate properties negatively affected by slum and blighted conditions. This will include clearance to provide affordable housing opportunities and/or public facility improvements.

These Priority Needs are addressed with the following Goals:

Public Services

Provide support to public service agencies' operating programs that benefit low to moderate income persons. The City of Great Falls will provide CDBG funds to social service agencies for activities that service low to moderate income people or areas.

Provide funding for activities that affirmatively further fair housing. The City of Great Falls will fund activities that include, but are not limited to fair housing education, counseling, outreach, and referrals pertaining to the laws, rights, and responsibilities related to housing and housing-related transactions, as well as service activities that reduce and remove barriers to fair housing choice.

Affordable Housing

Increase and preserve affordable housing opportunities for very low to moderate income renters, homeowners, first-time homebuyers, and those experiencing homelessness. This includes, but is not limited to rehabilitation, acquisition/rehab/resale, demolition, site preparation, reconstruction, and slum and blight activities.

Provide construction and rehabilitation assistance for very low to moderate income homeowners, rental property owners through the City's revolving loan fund. Provide construction and rehabilitation assistance for Public Housing Modernization activities. Housing Rehab may include meeting standard building code upgrades, demolition, site preparation, slum and blight activities, rehabilitation activities addressing livability and life safety.

Economic Development

Provide funding for projects which create decent paying jobs with benefits for persons from low to moderate income households. The City of Great Falls will fund economic development projects which will result in the creation and retention of jobs for low to moderate income people.

Public Facilities and Improvements

Provide public facility and infrastructure assistance to improve access for low-to-moderate-income households in Great Falls.

Planning and Administration

City staff to administer, manage, and monitor CDBG and HOME funded activities.

CDBG Slum & Blight Removal

The City will allocate funding to remediate properties negatively affected by slum and blighted conditions. This will include clearance with the end goal of providing affordable housing opportunities and/or public facility improvements.

The Process

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

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
CDBG Administrator	GREAT FALLS	Finance Department
HOME Administrator	GREAT FALLS	Finance Department

Table 1 – Responsible Agencies

Narrative

The Finance Department administers the Community Development Block Grant (CDBG) and HOME Investment Partnerships Program (HOME) within the City of Great Falls, Montana. An Annual Action Plan is required by the U.S. Department of Housing and Urban Development (HUD) in order to receive federal assistance annually. The City of Great Falls receives CDBG and HOME funds as an Entitlement Community and Participating Jurisdiction, respectively.

Consolidated Plan Public Contact Information

On the web: <https://greatfallsmt.net/planning/consolidated-plan-annual-action-plan>

Call: (406) 455-8471 or (406) 455-8474

Mail: P.O. Box 5021 | Great Falls, MT 59403

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

Introduction

The 2025-2029 Great Falls Consolidated Plan ventured to create a larger consultation effort to include the public, service providers, stakeholders, and city officials. These efforts included work groups, outreach, and meetings in an effort to gather feedback and input about the planning process. These efforts helped to guide the priority needs and goals of this plan, as well as future outreach and consultation efforts.

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 will encourage the participation of public and assisted housing residents from the Great Falls Housing Authority and Opportunities, Inc., to provide input to the City on whether their needs in regard to physical health, mental health, and basic services are being adequately met in the community. In response to this input, the City will make every effort to share this feedback with other public, private and non-profit agencies that provide housing, health services, and social services to these residents.

The City is actively engaged with the local Continuum of Care to assist with the collaboration of multiple agencies, including mental health and service agencies, to address homelessness. The City also partners with local Economic Development and Affordable Housing agencies to collaborate on enhancing community growth and providing opportunity for low-income individuals.

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 (MT CoCC) was established by representatives of relevant geographies within the state of Montana for the purpose of carrying out the duties of the CoCC program, as provided for in federal statute 24 CFR Part 578. Great Falls is within Region 5 of this statewide CoCC, and this Region is used to determine homeless survey data from the Montana Department of Health and Human Services.

The City participates in the local Continuum of Care for Homelessness (CoC) group. The CoC group meets monthly throughout the year to expand understanding of the services needed by those who are homeless, to facilitate consolidation and coordination of homeless services and to improve service delivery to people experiencing homelessness. The CoC meetings provide a networking opportunity and assist in keeping funding options open for future HUD homeless grant funds. Since September 2017, the CoC has incorporated a Coordinated Entry System and bi-monthly Case Conferencing meetings. The progression of the CoC has allowed the community service providers to collaborate, partner, and offer wraparound services to address the community's needs.

The City encourages applications for federal homeless grant funds for projects assisting homeless people through the Montana Continuum of Care Coalition (MT CoCC) statewide application process. The MT CoCC is a statewide entity which addresses homelessness issues and is the main vehicle for organizations in Montana to apply for federal homeless grant funds. If local agencies pursue projects through the MT CoCC, the local CoC will support all appropriate proposals. The City will also encourage our local CoC to undertake activities which will move toward reaching the federal goal of ending chronic homelessness.

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

ESG funds are not projected to be available for the City for Program Years 2025-2029.

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

1	Agency/Group/Organization	NEIGHBORWORKS GREAT FALLS
	Agency/Group/Organization Type	Housing Services - Housing Services-Education Regional organization Neighborhood Organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended work group and invited to comment on the Plan
2	Agency/Group/Organization	GREAT FALLS DEVELOPMENT AUTHORITY
	Agency/Group/Organization Type	Services-Education Services-Employment Regional organization Planning organization Business Leaders Community Development Financial Institution
	What section of the Plan was addressed by Consultation?	Economic Development
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended work group and invited to comment on the Plan
3	Agency/Group/Organization	QUALITY LIFE CONCEPTS

	Agency/Group/Organization Type	Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities Services-Employment Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Needs - Veterans
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Invited to comment on the Plan
4	Agency/Group/Organization	GREAT FALLS AREA HABITAT FOR HUMANITY
	Agency/Group/Organization Type	Housing Services - Housing Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Responded to surveys and invited to comment on the Plan
5	Agency/Group/Organization	CITY PARK AND RECREATION - COMMUNITY RECREATION CENTER
	Agency/Group/Organization Type	Services-Children Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Facility/ADA Improvements
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended meetings with City staff to develop potential project ideas for proposed Public Infrastructure funds.
6	Agency/Group/Organization	CENTER FOR MENTAL HEALTH
	Agency/Group/Organization Type	Housing Services - Housing Services-Persons with Disabilities Services-Health Health Agency
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attends CoC meetings and bi-monthly Case Conferencing meetings. Invited to comment on the Plan
7	Agency/Group/Organization	Great Falls Public Housing Authority
	Agency/Group/Organization Type	Housing PHA Service-Fair Housing Other government - Local

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attends CoC meetings and bi-monthly Case Conferencing meetings. Invited to comment on the Plan
8	Agency/Group/Organization	INDIAN FAMILY HEALTH CLINIC
	Agency/Group/Organization Type	Services-Health Health Agency Regional organization
	What section of the Plan was addressed by Consultation?	Homelessness Strategy Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attends CoC meetings and bi-monthly Case Conferencing meetings. Invited to comment on the Plan
9	Agency/Group/Organization	YOUNG PARENTS EDUCATION CENTER
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Services-Employment Service-Fair Housing Childcare
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Responded to community survey, and invited to comment on the Plan
10	Agency/Group/Organization	St. Vincent de Paul
	Agency/Group/Organization Type	Services - Housing Services-homeless Food Boxes
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attends CoC meetings and bi-monthly Case Conferencing meetings. Invited to comment on the Plan
11	Agency/Group/Organization	Great Falls Public Schools

	Agency/Group/Organization Type	Services-Children Services-homeless Services-Education
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended public meetings and provided input on community needs.
12	Agency/Group/Organization	North Central Independent Living Services
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-homeless Service-Fair Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Public Housing Needs Homelessness Strategy Homeless Needs - Chronically homeless Non-Homeless Special Needs
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attends CoC meetings, provided input on community needs. Invited to comment on the Plan
13	Agency/Group/Organization	United Way of Cascade County
	Agency/Group/Organization Type	Services-homeless Services-Health Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in work group, survey, and invited to comment on the Plan
14	Agency/Group/Organization	Opportunities Inc.
	Agency/Group/Organization Type	Services – Housing Services – Education Services - Employment

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended Work group, invited to comment on plan.
15	Agency/Group/Organization	Alliance for Youth
	Agency/Group/Organization Type	Services – Housing Services- Children and youth
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended work group, invited to comment on plan.
16	Agency/Group/Organization	Empowered Living Solutions
	Agency/Group/Organization Type	Services – Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Attended work group, invited to comment on plan.
17	Agency/Group/Organization	Montana Emergency Management Agency
	Agency/Group/Organization Type	Disaster and Hazard Planning
	What section of the Plan was addressed by Consultation?	Hazard Mitigation

	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consulted through use of plan information regarding hazard mitigation in Great Falls
18	Agency/Group/Organization	Veterans Inc
	Agency/Group/Organization Type	Services - Veterans
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Survey, invited to comment on the Plan
19	Agency/Group/Organization	Salvation Army Great Falls
	Agency/Group/Organization Type	Services – Employment Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Anti-poverty Strategy
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Participated in Survey, invited to comment on the Plan

Table 2 – Agencies, groups, organizations who participated

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

The City made every attempt to be inclusive in its outreach efforts.

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

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	Montana Continuum of Care	Coordinates local and statewide housing and services for households experiencing homelessness

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(l))

The City of Great Falls works closely with state and county agencies in determining the needs of the region despite the relative isolation of Great Falls from adjacent municipalities. For example, the community of Black Eagle is adjacent to the city limits but is found within the county jurisdiction, and the Malmstrom Air Force Base is adjacent but outside city limits. Over the last several years, representatives from Malmstrom have engaged extensively with City staff about the challenges in finding quality and affordable rental housing units for the Malmstrom employees who are unable or choose to live outside of airbase property.

Narrative (optional):

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

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

During the development of the City's 2025-2029 Consolidated Plan, the City undertook a variety of public outreach methods to gather public input and comment. These comments were a part of the Needs Assessment and Market Analysis, and ultimately helped shape the outcome of the Plan's Five-Year Goals and Objectives. These outreach efforts included the 2025 Housing and Community Development Survey, one public input meeting, two (2) work groups, and a public review meeting.

Each public meeting had public notices and met the City's guidelines in its Citizen Participation Plan. The public notifications are included in the Appendix.

Citizen Participation Outreach

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)
1	Internet Outreach	Non-targeted/broad community	A total of 506 surveys were received.	The Citywide results are available as part of the Needs Assessment and Market Analysis.	Not applicable.	
2	Public Meeting	Non-targeted/broad community	May 20, 2025	TBD	Not applicable.	
3	Work Groups	Stakeholders	Two Work Groups were held on Affordable Housing and Community Needs.		Not applicable.	

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 Hearing	Non-targeted/broad community	TBD	TBD	Not applicable.	

Table 4 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The population in Great Falls has grown by over 1,900 people between 2010 and 2023, or by 3.3%. This growth has been accompanied by shifting demographics. The population is aging, with the elderly population accounting for the largest growth among age groups in recent years. In addition, incomes are growing overall. However, poverty has not dropped significantly in the last five years and was 14.0% in 2023. Households continue to have high rates of housing problems, particularly housing cost burdens. Lower-income and renter households, in particular, are impacted by housing cost burdens across Great Falls.

Homelessness continues to be a major issue statewide. 133 people were counted in the Point-in-Time count in 2023, but the number of people experiencing homelessness, particularly those that are unsheltered, is estimated to be higher. Non-homeless special needs households also have continued need. This includes the elderly, persons with disabilities, people with drug and alcohol addictions, victims of domestic violence, and persons with HIV/AIDS.

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

Summary of Housing Needs

Demographics	Base Year: 2009	Most Recent Year: 2020	% Change
Population	59,565	58,715	-1%
Households	25,195	25,740	2%
Median Income	\$42,896.00	\$49,809	16%

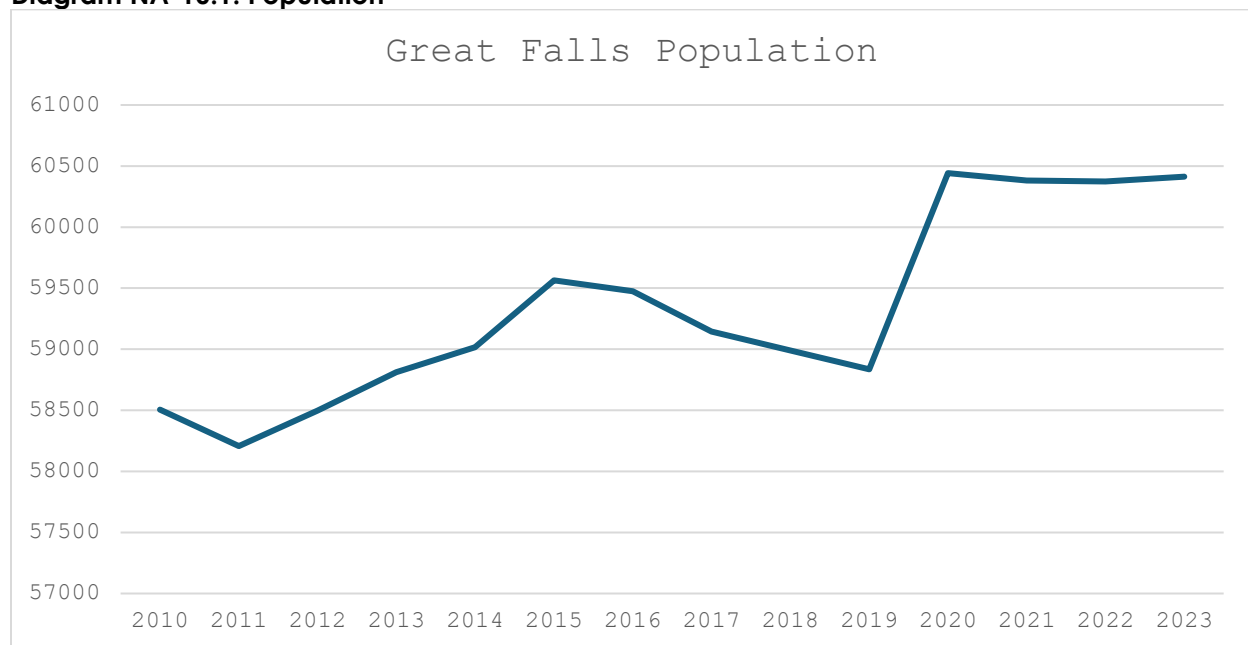
Table 5 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Population Estimates

The population in Great Falls has continued to grow slowly since 2010, as illustrated in Diagram NA-10.1. The population was 58,505 in 2010, and was up to 60,412 in 2023, a growth of 3.3%. This growth leveled off after 2020 and has remained relatively steady in the city. While the population size is not changing significantly, the city is seeing changes in the age of its population, and other demographic features.

Diagram NA-10.1: Population



Data Source: Census and ACS Data

Great Falls

The Great Falls population by race and ethnicity is shown in NA-10.2. The white population accounts for the largest racial group, at 91.7%. The American Indian or Alaska Native population accounted for the second largest racial group, representing 7.7% of the population. These groups haven't seen a significant change since 2018. The "other" race population and the Hispanic population both grew between 2018 and 2023.

Table NA10.1: Population by Race and Ethnicity

Race and Ethnicity	2018	2023
White	90.7%	91.7%
Black or African American	2.0%	2.6%
American Indian and Alaska Native	8.0%	7.7%
Asian	1.8%	1.6%
Native Hawaiian and Other Pacific Islander	0.6%	0.1%
Some other race	1.3%	4.3%
Hispanic or Latino origin (of any race)	4.6%	4.9%

Data Source: 2018 & 2023 Five-Year American Community Service (ACS)

Great Falls

Household Income and Poverty

Households by income for the 2018 and 2023 5-year ACS are shown in Table NA-10.2. Overall, household incomes are increasing, with the median income increasing from \$45,620 in 2018 to \$63,934 by 2023. Households earning more than \$200,000 a year increased from 3.4% of households in 2018 to 4.8% in 2023. Similarly, households earning between \$150,000 and \$199,999 grew over this time period. Households with incomes below \$50,000 declined as a proportion of households between 2018 and 2023, while households with incomes above this range grew over those five years.

Table NA-10.2: Household Income

Income	2018	2023
Less than \$10,000	7.0%	5.2%
\$10,000 to \$14,999	5.9%	4.7%
\$15,000 to \$24,999	13.0%	8.2%
\$25,000 to \$34,999	12.9%	8.4%
\$35,000 to \$49,999	15.3%	12.9%
\$50,000 to \$74,999	18.2%	18.6%
\$75,000 to \$99,999	9.7%	15.6%
\$100,000 to \$149,999	11.5%	15.5%
\$150,000 to \$199,999	3.1%	6.3%
\$200,000 or more	3.4%	4.8%
Median income (dollars)	\$45,620	\$63,934
Mean income (dollars)	\$65,511	\$80,952

Data Source: 2023 Five-Year American Community Service (ACS)

Great Falls

The rate of poverty for Great Falls is shown in Table NA-10.3. Poverty has remained relatively unchanged between 2018 and 2023, dropping only slightly from 14.5% to 14.0%. Children ages 5 to 17 had the highest rate of poverty in 2023, at 19.1%, and senior households had the lowest rate of poverty at 10.1%.

Table NA-10.3: Poverty

	2018	2023
Age	%	%
Under 5	22.4%	19.1%
5 to 17	14.6%	18.5%
18 to 64	15.4%	13.6%
65 or Older	8.6%	10.1%
Total	14.5%	14.0%

Data Source: 2023 Five-Year ACS

Great Falls

Number of Households Table

	0-30% HAMFI	>30- 50% HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI
Total Households	3,985	3,515	5,140	2,480	10,625
Small Family Households	955	935	1,595	910	4,770
Large Family Households	85	210	295	150	540
Household contains at least one person 62-74 years of age	945	745	905	670	2,690
Household contains at least one person age 75 or older	720	710	1,120	270	1,110
Households with one or more children 6 years old or younger	635	454	755	334	860

Table 6 - Total Households Table

Data 2016-2020 CHAS
Source:

Housing Needs Summary Tables

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
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	80	145	15	0	240	25	20	30	10	85
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	65	15	50	0	130	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	50	85	85	4	224	0	10	0	10	20
Housing cost burden greater than 50% of income (and none of the above problems)	1,535	150	25	10	1,720	550	370	175	20	1,115
Housing cost burden greater than 30% of income (and none of the above problems)	565	835	465	10	1,875	200	455	545	175	1,375
Zero/negative Income (and none of the above problems)	230	0	0	0	230	165	0	0	0	165

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)

	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										
Having 1 or more of four housing problems	1,730	395	180	15	2,320	580	395	200	35	1,210
Having none of four housing problems	980	1,310	2,165	715	5,170	695	1,410	2,595	1,720	6,420
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 2016-2020 CHAS
Source:

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	700	265	119	1,084	60	320	220	600
Large Related	65	89	10	164	0	75	30	105
Elderly	585	330	154	1,069	560	345	265	1,170
Other	920	545	210	1,675	150	105	205	460
Total need by income	2,270	1,229	493	3,992	770	845	720	2,335

Table 9 – Cost Burden > 30%

Data 2016-2020 CHAS
Source:

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	65	65	60	180	0	240
Large Related	0	0	4	4	0	60	0	60
Elderly	380	35	14	429	375	85	110	570
Other	0	695	75	770	140	0	0	140
Total need by income	380	730	158	1,268	575	325	110	1,010

Table 10 – Cost Burden > 50%

Data 2016-2020 CHAS
Source:

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	135	100	85	0	320	0	4	0	10	135
Multiple, unrelated family households	20	0	50	4	74	0	4	0	0	20
Other, non-family households	0	0	0	0	0	0	0	0	0	0
Total need by income	155	100	135	4	394	0	8	0	10	155

Table 11 – Crowding Information – 1/2

Data 2016-2020 CHAS
Source:

	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	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Table 12 – Crowding Information – 2/2

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

There were 9,505 one-person households in Great Falls in 2023. Those that are most in need of housing assistance are extremely low-income households.

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.

Table NA-10.4 presents the population of Great Falls with at least one form of a disability. Overall, 17.3% of the population has a disability, with those 75 and older experiencing disabilities at the highest rate. For people 75 and older in Great Falls, an estimated 42.7% experience at least one disability. Another 26.6% of those between the ages of 65 and 74 experience disabilities, and 18.7% for those 35 to 64.

Table NA-10.4: Persons with Disabilities

Age	Number	Percentage
Under 5	46	1.5%
5 to 17	850	8.7%
18 to 34	1,291	10.3%
35 to 64	3,954	18.7%
65 to 74	1,717	26.6%
75 or Older	2,202	42.7%
Total	10,060	17.3%

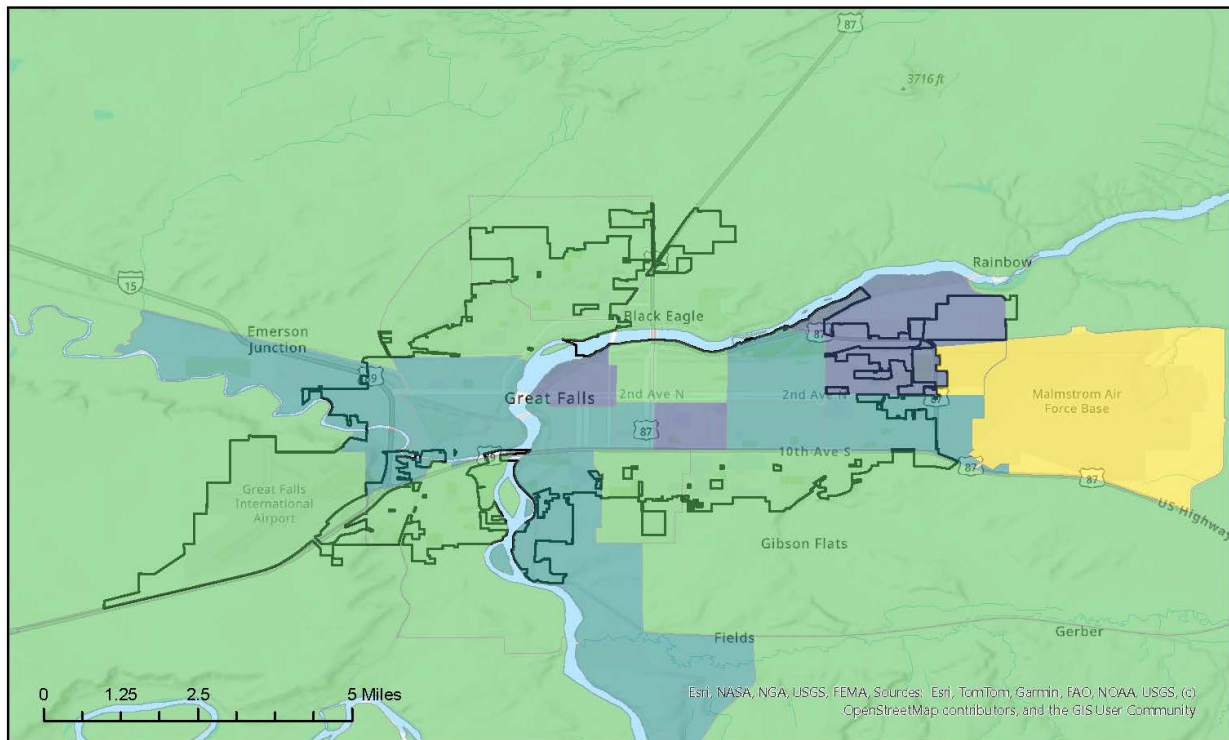
Data Source: 2023 Five-Year American Community Service (ACS)

Great Falls

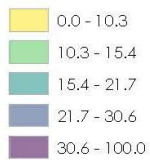
People with disabilities are found in all parts of Great Falls, but at higher rates in the city center and the eastern part of the city. These areas see rates of disabilities at over 30%, as seen in Map NA-10.1, on the following page. This may be due, in part, to higher rates of disabilities for elderly persons, which are also seen at higher concentrations in these areas of Great Falls. This is shown in Map NA-10.2.

Pinpointing specific numbers of domestic violence victims is difficult due to the lack of reporting and other mitigating factors. According to the Montana Crime Board, there were 367 intimate partner crimes reported in 2023. In 2022 there were 448 and in 2021 there were 475. Of those crimes reported in 2023, 342 were assault offenses and one was a homicide offense. The remaining were kidnapping, forcible sexual offenses, or nonforcible sexual offenses.

Map NA-10.1: Percent of Population with a Disability

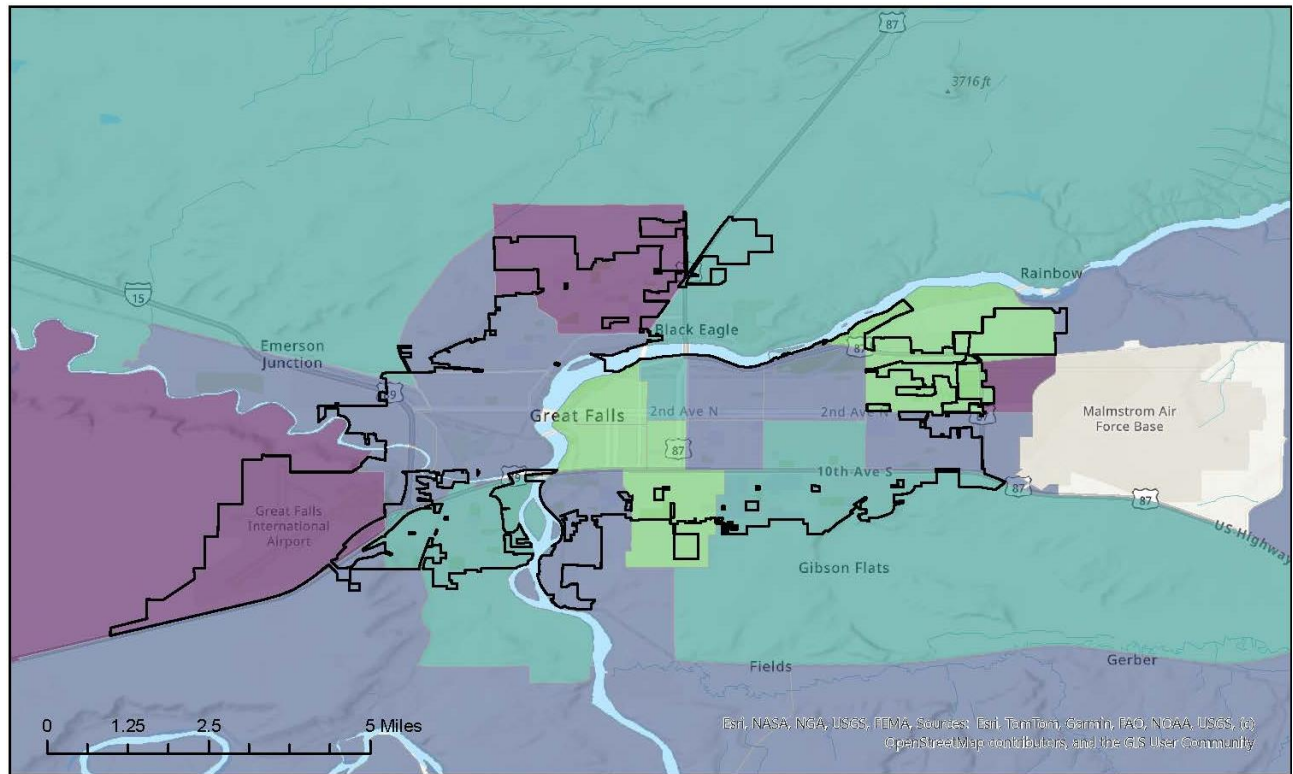


Percent of Population with a Disability

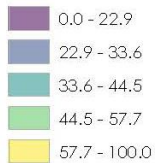


Data Source: 2023 ACS

Map NA-10.1: Percent of Elderly Population with a Disability



Percent of elderly (65+ years) population with a disability



Data Source: 2023 ACS

What are the most common housing problems?

As seen in Table NA-10.5, the most common housing problem, by far, are housing cost burdens. An estimated 25.8% of all households in Great Falls experience a cost burden, and 11.5% experience a severe cost burden.

Table NA-10.5: Housing Cost Burdens

Income	Renters		Owners		Total	
	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden	Cost Burden	Severe Cost Burden
Household Income <= 30% HAMFI	79.4%	56.3%	65.1%	50.5%	75.2%	54.6%
Household Income >30% to <=50% HAMFI	68.5%	10.9%	52.5%	26.2%	60.5%	18.6%
Household Income >50% to <=80% HAMFI	28.0%	1.7%	29.4%	7.9%	28.9%	5.5%
Household Income >80% to <=100% HAMFI	1.6%	1.2%	12.9%	0.9%	8.7%	0.8%
Household Income >100% HAMFI	3.0%	2.5%	2.3%	0.0%	2.4%	0.4%
Total	42.5%	19.6%	16.9%	7.2%	25.8%	11.5%

Data Source: 2021 Comprehensive Housing Affordability Strategy

Great Falls

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

As seen in Table NA-10.5, renters are much likely to face cost burdens. Some 42.5% percent of renters in Great Falls face cost burdens. By contrast, 16.9% of homeowners face cost burdens. Low income households are also much more likely to experience cost burdens. Households below 30% HAMFI experience cost burdens at a rate of 75.2% and severe cost burdens at 54.6%. Extremely low-income renters are the highest impacted group by income, with 79.4% with a cost burden. Even more significantly, 56.3% of extremely low income renters have a severe cost burden, and 50.5% of homeowners have a severe cost burden.

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

Households most likely to be at risk of becoming unsheltered are those that with extremely low incomes that are severely cost-burdened. There are 3,735 households in Great Falls that are below 30 percent HUD Area Median Family Income (HAMFI). These 1,090 homeowner households and 2,645 renter households are the most at-risk of becoming homeless.

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:

Not applicable.

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

According to the National Alliance to End Homelessness, there are various factors that contribute to an increased risk of homelessness. These housing characteristics include households that are doubled up, or living with friends or family, persons recently released from prison, and young adults out of foster care. Economic factors include households with severe cost burden and households facing unemployment. As described here and in the following sections, there are a large number of households facing cost burdens and other housing problems that create instability and increase their risk of homelessness.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The following sections review the rates of housing problems by race and ethnicity. Housing problems include a lack of complete kitchen facilities, lack of complete plumbing facilities, overcrowding (more than one person per room), and cost burdens. Cost burdens exist if a household spends more than 30% of its income on housing.

To determine if a racial or ethnic group faces housing problems at a disproportionate rate, one racial or ethnic group must experience housing problems at a rate at least ten percentage points higher than the average. For example, if 25% of households experience housing problems and Black households experience housing problems at a rate of 36%, then Black households experience housing problems at a disproportionate rate.

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	3,075	910	0
White	2,340	685	0
Black / African American	15	25	0
Asian	0	24	0
American Indian, Alaska Native	410	50	0
Pacific Islander	10	20	0
Hispanic	180	79	0

Table 13 - Disproportionally Greater Need 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*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	2,075	1,440	0
White	1,825	1,365	0
Black / African American	0	0	0
Asian	25	0	0
American Indian, Alaska Native	35	20	0
Pacific Islander	0	0	0
Hispanic	79	25	0

Table 14 - Disproportionally Greater Need 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*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	1,395	3,745	0
White	1,135	3,100	0
Black / African American	0	50	0
Asian	0	80	0
American Indian, Alaska Native	100	180	0
Pacific Islander	0	0	0
Hispanic	65	180	0

Table 15 - Disproportionally Greater Need 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*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	230	2,250	0
White	205	1,935	0
Black / African American	0	70	0
Asian	0	0	0
American Indian, Alaska Native	10	25	0
Pacific Islander	0	0	0
Hispanic	0	85	0

Table 16 - Disproportionally Greater Need 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*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

For households with incomes below 30% of the Area Median Income, 77.2% of households experience cost burdens. American Indian or Alaskan Native households experience cost burdens in this income range at a rate of 89.1%, which is considered a disproportionate rate. Households within 30-50% AMI, experience housing problems at a rate of 59.0% and Asian and Hispanic households experience housing problems at a rate of 100% and 76.0%, respectively. However, this only represents 25 Asian households and may there not be statistically significant. Households with incomes between 50-80% AMI experience housing problems at a rate of 27.1%. No racial or ethnic groups experience disproportionately high rates of housing problems in this income range. Households within 80-100% AMI experience housing problems at a rate of 9.3%. American Indian or Alaskan Native households experience housing problems at a rate of 28.6%, but this only represents 10 households and may not be statistically significant.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

This section looks at the rates of severe housing problems in Great Falls by race and ethnicity. Severe housing problems include income lacking complete kitchen or plumbing facilities, overcrowding (more than 1.5 persons per room), and severe cost burdens (spending more than 50% of household income on housing).

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	2,310	1,675	0
White	1,715	1,310	0
Black / African American	15	25	0
Asian	0	24	0
American Indian, Alaska Native	350	105	0
Pacific Islander	0	25	0
Hispanic	160	105	0

Table 17 – Severe Housing Problems 0 - 30% AMI

Data 2016-2020 CHAS

Source:

*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

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	790	2,720	0
White	670	2,515	0
Black / African American	0	0	0
Asian	25	0	0
American Indian, Alaska Native	20	35	0
Pacific Islander	0	0	0
Hispanic	49	60	0

Table 18 – Severe Housing Problems 30 - 50% AMI

Data 2016-2020 CHAS

Source:

*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

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	380	4,760	0
White	240	3,995	0
Black / African American	0	50	0
Asian	0	80	0
American Indian, Alaska Native	40	235	0
Pacific Islander	0	0	0
Hispanic	35	210	0

Table 19 – Severe Housing Problems 50 - 80% AMI

Data 2016-2020 CHAS

Source:

*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	50	2,435	0
White	50	2,095	0
Black / African American	0	70	0
Asian	0	0	0
American Indian, Alaska Native	0	35	0
Pacific Islander	0	0	0
Hispanic	0	85	0

Table 20 – Severe Housing Problems 80 - 100% AMI

Data 2016-2020 CHAS

Source:

*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

Households below 30% AMI face severe housing problems at a rate of 59.7%. American Indian or Alaskan Native households experience housing problems at a disproportionate rate in this income range, at 76.9%. For households between 30-50% AMI, 22.5% of households experience severe housing problems. Within this income range, American Indian or Alaskan Native and Hispanic households experience a disproportionate rate of severe housing problems, at 36.4% and 45.0%, respectively. Households between 50-80% AMI experience severe housing problems at a rate of 7.4%, and no racial or ethnic groups see disproportionate rates of severe housing problems in this income range. For households between 80-100% AMI, 2.0% experience severe housing problems, and there are no racial or ethnic groups with disproportionate rates.

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

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction:

This section looks specifically at cost burdens in Great Falls. There are over 55,000 households that experience cost burdens and over 13,000 households experiencing severe cost burdens.

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	18,565	3,705	3,070	400
White	16,495	3,215	2,410	220
Black / African American	155	0	15	25
Asian	145	25	0	20
American Indian, Alaska Native	480	135	345	40
Pacific Islander	0	10	0	20
Hispanic	555	129	210	60

Table 21 – Greater Need: Housing Cost Burdens AMI

Data Source: 2016-2020 CHAS

Discussion:

Overall, households in Great Falls experience cost burdens at a rate of 14.4%, and 11.9% experience severe cost burdens. American Indian or Alaskan Native households experience severe cost burdens at a disproportionate rate, at a rate of 34.5%. Hispanic households also experience severe cost burdens at a disproportionate rate, at 22.0%.

NA-35 Public Housing – 91.205(b)

Introduction

The Great Falls Housing Authority (GFHA) is the only Public Housing Authority within the city of Great Falls. GFHA owns and operates one main public housing site (Chowen Springs) and four scattered public housing sites (Austin Hall, Yeoman-Tynes, Russell Apartments, and Sunrise Court). These properties include a total of 490 apartment units that range in size from 1-4 bedrooms. Additionally, GFHA has budget authority for 250 Housing Choice Vouchers (HCVs).

GFHA also manages two affordable housing properties (Sand Hills and Holland Court), which have 16 apartment units each. Eight units at Sand Hills were funded with City HOME funds and are currently within their affordability period per HOME regulations. Eight units at Holland Court were funded with City HOME funds, and although the period of affordability has expired, GFHA continues to set rent for these units within HOME contract limits.

GFHA is governed by a seven-member Board of Commissioners appointed by the Great Falls City Commission. The community members of the Board serve five-year terms and the resident members serve two-year terms. All members serve without compensation.

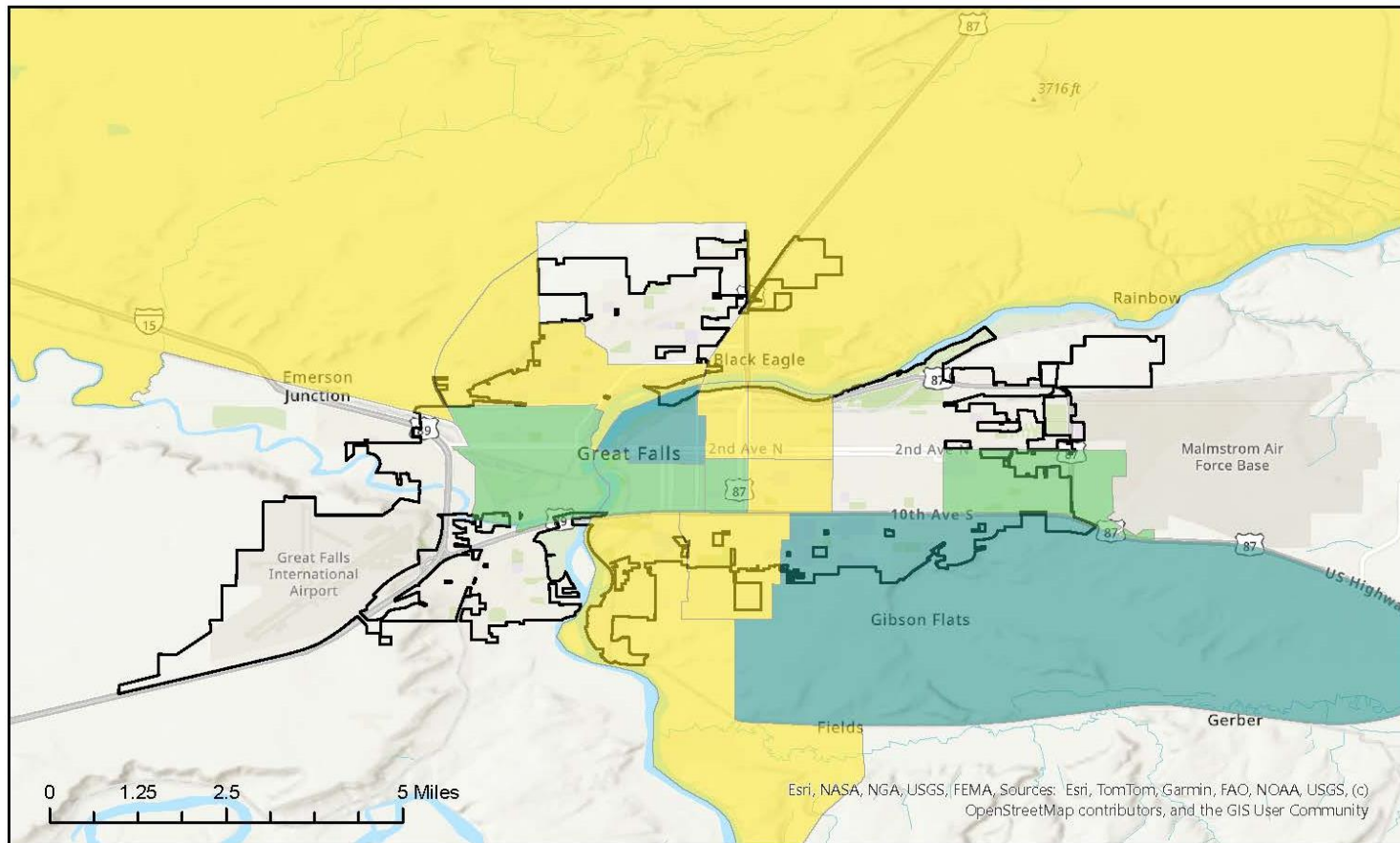
The Great Falls Housing Authority will continue the processes it has in place to improve the living environment for its residents, including using capital funds to rehabilitate housing units as necessary. A rehabilitation project continuing through the next five years is the infrastructure upgrade and major renovation of AMP 1, which consists of 156 units at the main housing site (Chowen Springs). Tables 22-26 below include data from the Office of Public and Indian Housing and offer demographic information for public housing residents and Housing Choice Vouchers administered by the Great Falls Housing Authority. The geographic distribution of these units and HCVs is shown in Map NA-35.1, on the following page.

Totals in Use

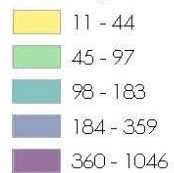
	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	469	184	0	183	0	0	0

Table 22 - Public Housing by Program Type

Map NA-35.1: Publicly Assisted Housing Units



Publicly-Assisted Housing Units by Tract



Data Source: 2023 HUD Publicly Assisted Housing Data

Characteristics of Residents

Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers				
				Total	Project - based	Tenant - based	Special Purpose Voucher	
							Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	11,976	12,647	0	12,602	0	0
Average length of stay	0	0	3	3	0	3	0	0
Average Household size	0	0	2	2	0	2	0	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	61	31	0	31	0	0
# of Disabled Families	0	0	109	63	0	63	0	0
# of Families requesting accessibility features	0	0	469	184	0	183	0	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 23 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Program Type									
Race	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	369	149	0	149	0	0	0
Black/African American	0	0	14	8	0	7	0	0	0
Asian	0	0	6	0	0	0	0	0	0
American Indian/Alaska Native	0	0	77	26	0	26	0	0	0
Pacific Islander	0	0	3	1	0	1	0	0	0
Other	0	0	0	0	0	0	0	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

Program Type									
Ethnicity	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	11	5	0	5	0	0	0
Not Hispanic	0	0	458	179	0	178	0	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:

In reviewing the Section 504 Needs Assessment, the Great Falls Housing Authority is in compliance with the physical handicapped accessibility requirements for housing authority facilities. The Great Falls Housing Authority will take into account the ADA accessibility requirements (5% standard for percentage of ADA accessible units) during any rehabilitation projects. The Great Falls Housing Authority has housing designated for the elderly/disabled and has established partnerships with assistive agencies within the community to assist those residents.

According to HUD data, an estimated 32.7% of HCV recipients and 13.8% of public housing residents are disabled in Great Falls. This is a higher rate than the general population, particularly for HCV recipients. The need for accessible units is greater for tenants and those on the waiting lists than the general population, in general, as demonstrated by increased rates of disabilities.

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

Past reports, including the last Analysis of Impediments, as well as stakeholder input, suggest that the most immediate need of Housing Choice Voucher holders is finding units to accept their vouchers. In many instances vouchers are below the market rents and units are not kept at the standards needed to qualify as acceptable units. This leaves many households without housing options even if they are receiving assistance through Housing Choice Vouchers.

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

The need for decent, safe, and affordable housing is seen across the board in Great Falls, but it hit the lowest-income residents particularly hard. Those who qualify for housing support are the most in need of assistance, but limited supply makes it difficult to meet this need. In addition, the need for supportive services may be higher for public housing residents due to the higher rate of disabilities within this subpopulation.

Discussion

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

HUD defines homelessness as an individual or family who lacks a fixed, regular, and adequate nighttime residence, meaning:

- Has a primary nighttime residence that is a public or private place not meant for human habitation; or
- Is living in a publicly or privately operated shelter designated to provide temporary living arrangements (including congregate shelters, transitional housing, and hotels and motels paid for by charitable organizations or by federal, state and local government programs); or
- Is exiting an institution where (s)he has resided for 90 days or less and who resided in an emergency shelter or place not meant for human habitation immediately before entering that institution.¹

The Montana Continuum of Care Coalition is the Lead Agency for the Statewide Continuum of Care (CoC). The Montana Department of Public Health and Human Services administers the ESG Program for the State of Montana. The data presented in the tables below represent the 2023 Point-in-Time count for the Statewide CoC. This data will be supplemented with local Great Falls data below.

In Great Falls in the 2024 PIT, 232 people were counted. Countywide, there is an average of 250 people experiencing homelessness each year. In 2024, there were 645 households that received housing assistance from providers, up from 515 households in 2023.

Population	Estimate the # of persons experiencing homelessness on a given night		Estimate the # experiencing homelessness each year	Estimate the # becoming homeless each year	Estimate the # exiting homelessness each year	Estimate the # of days persons experience homelessness
	Sheltered	Unsheltered				
Persons in Households with Adult(s) and Child(ren)	456	38	-	-	-	-
Persons in Households with Only Children	1	0	-	-	-	-
Persons in Households with Only Adults	1,225	458	-	-	-	-
Chronically Homeless Individuals	362	178	-	-	-	-
Chronically Homeless Families	18	0	-	-	-	-
Veterans	144	63	-	-	-	-
Unaccompanied Child	1	0	-	-	-	-
Persons with HIV	0	0	-	-	-	-

Indicate if the homeless population is: Partially Rural Homeless

¹ <https://www.hudexchange.info/homelessness-assistance/coc-esg-virtual-binders/coc-esg-homeless-eligibility/four-categories/category-1/>

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

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	1,142	338
Black or African American	51	12
Asian	9	1
American Indian or Alaska Native	356	105
Pacific Islander	12	6
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	169	34
Not Hispanic	1,513	452

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

Statewide, some 22.7% of the total number of people counted in 2023 were in households with children, which was a decline from the previous year. Of these, 38 people were unsheltered and 456 were sheltered. In addition to the households with children currently experiencing homelessness, there are many households at risk of homelessness due to lack of access to affordable housing, unstable economic situations, and other social and economic needs that are not being met. In 2023, there were 143 veterans that were sheltered at the time of the count and 63 that were unsheltered. In the total population served by homeless providers in 2023, 884 were veterans.

In Great Falls, 133 of those counted were in adult-only households, and 97 were in households with families and children. There were no households with only children during the 2024 count. There were also 20 veterans counted in Great Falls in 2024.

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

Statewide, the largest racial or ethnic group represented in the Point in Time count is white persons, representing 68.3% of the counted homeless population. American Indian or Alaskan Native persons represent the next largest group, at 21.3%, followed by black or African Americans at 2.9%. In terms of ethnicity, 9.4% of persons counted were considered to be Hispanic or Latino.

In Great Falls, 48.7% of those counted in the 2024 PIT were considered to be white, 46.1% were Native American, and 11% were another racial or ethnic group.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

While sheltered homeless populations are traditionally easier to ensure accurate counting, the number of unsheltered populations may be undercounted due to the difficulty of locating some households. However, in the statewide 2023 Point-in-Time

count, there were 496 individuals counted, representing 22.7% of all persons counted. Of these that were unsheltered, 178 were considered to be chronically homeless. Male persons experiencing homelessness accounted for 57.8% of those counted in the 2023 Point-in-Time count, 24.3% of which were unsheltered. Female persons experiencing homelessness were sheltered at a slightly higher rate, with 20.8% counted as unsheltered in 2023.

In Great Falls, 172, or 74%, of those counted were sheltered in emergency shelters. Another 15, or 6%, were sheltered in transitional housing. A total of 45 people, or 19%, were unsheltered at the time of the 2024 count.

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

Introduction:

The following section describes the non-homeless special needs populations in Great Falls. These non-homeless special needs population include the elderly, persons with disabilities, people with drug and alcohol addictions, victims of domestic violence, and persons with HIV/AIDS.

Describe the characteristics of special needs populations in your community:

Elderly

Table NA-45.1 presents the population of Great Falls by age. Those over the age of 65 are considered elderly. The elderly population accounts for 20.0% of the population in the city. This population has experienced the most growth since 2010, increasing by 29.5%. Those 55 to 64 have seen the second highest rate of growth over this time period, at 13.2%. Hence, Great Falls is seeing an aging population, which experiences higher rates of disabilities, as discussed below. The Needs for these households vary from younger populations with more needs for accessibility in housing, and other service supports.

Table NA-45.1: Population by Age

Age	Great Falls		
	Number	Percentage	% Change - 2010
Under 5	3,084	5.1%	-18.5%
5 to 19	10,997	18.2%	-0.1%
20 to 24	3,710	6.1%	-12.6%
25 to 34	8,897	14.7%	19.3%
35 to 54	13,898	23.0%	-8.7%
55 to 64	7,734	12.8%	13.2%
65 and over	12,092	20.0%	29.5%
Total	3,084	5.1%	-18.5%

Data Source: 2023 Five-Year American Community Service (ACS)

Great Falls

People with Disabilities

Table NA-45.2 presents the population of Great Falls with at least one form of a disability. Overall, 17.3% of the population has a disability, with those 75 and older experiencing disabilities at the highest rate. For people 75 and older in Great Falls, an estimated 42.7% experience at least one disability. Another 26.6% of those between the ages of 65 and 74 experience disabilities, and 18.7% for those 35 to 64.

Table NA-45.2: Persons with Disabilities

Age	Number	Percentage
Under 5	46	1.5%
5 to 17	850	8.7%
18 to 34	1,291	10.3%
35 to 64	3,954	18.7%
65 to 74	1,717	26.6%
75 or Older	2,202	42.7%
Total	10,060	17.3%

Data Source: 2023 Five-Year American Community Service (ACS)

Great Falls

People with Alcohol and Drug Addictions

The Montana Board of Crime Control reports on drug seizure statistics annually by county. In Cascade County, there were 471 drug seizures in 2023, up from 453 in 2022 and 420 in 2021. The most commonly seized drug are methamphetamine or stimulants. Opioids and Heroin have seen a marked decrease in drug seizures in recent years. The Montana Department of Public Health and Human Services (DPHHS) found that drug overdose deaths in Cascade County were about average for the state between 2019 and 2023, at 16.7 per 100,000². The average statewide drug overdose death rate was 16.9 during this time period. The County saw 38 drug overdose deaths between 2014 and 2018 and 62 between 2019 and 2023.

Victims of Domestic Violence

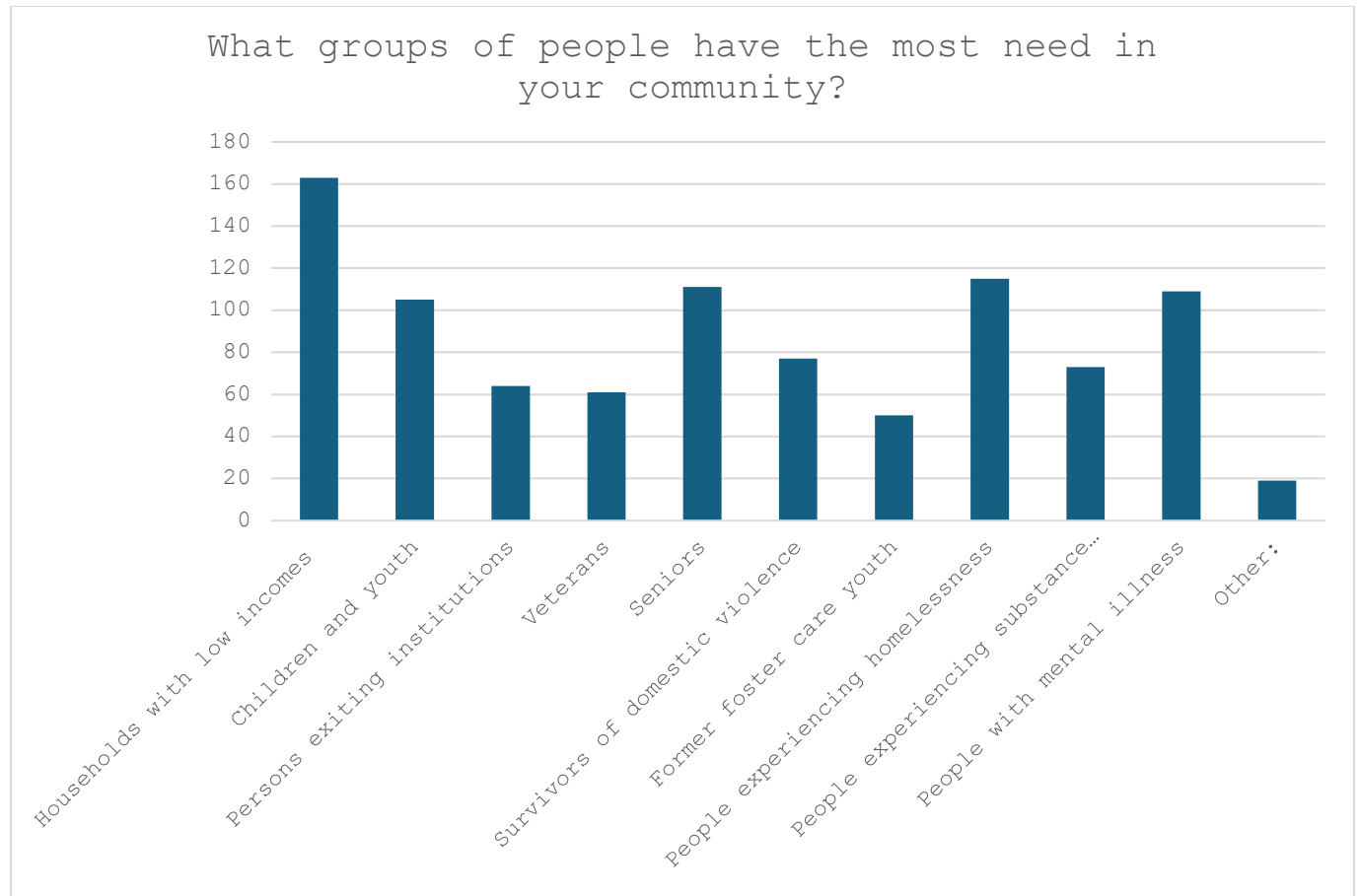
Pinpointing specific numbers of domestic violence victims is difficult due to the lack of reporting and other mitigating factors. According to the Montana Crime Board, there were 367 intimate partner crimes reported in 2023. In 2022 there were 448 and in 2021 there were 475. Of those crimes reported in 2023, 342 were assault offenses and one was a homicide offense. The remaining were kidnapping, forcible sexual offenses, or nonforcible sexual offenses.

²

chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://dphhs.mt.gov/assets/publichealth/EMSTS/Data/DrugOverdoseDeaths_2014-2023.pdf

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

The 2025 Housing and Community Development Survey found that second to households with low incomes, the most in need groups include people experiencing homelessness, seniors, children and youth, and people with mental illness. In addition, input suggested needs for seniors to access housing as they age, including aging in place. People with substance use disorders and people with mental illness are in need of supportive services, in conjunction with housing options that help them transition into permanent housing solutions.



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

In 2023, the Montana Department of Public Health and Human Services reported 28 newly diagnosed HIV cases across the state³. Cascade County accounted for 10% of new cases between 2013 and 2023. The City of Great Falls does not receive Housing Opportunities for Persons With AIDS (HOPWA) funds as of 2025.

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))

Not applicable.

Discussion:

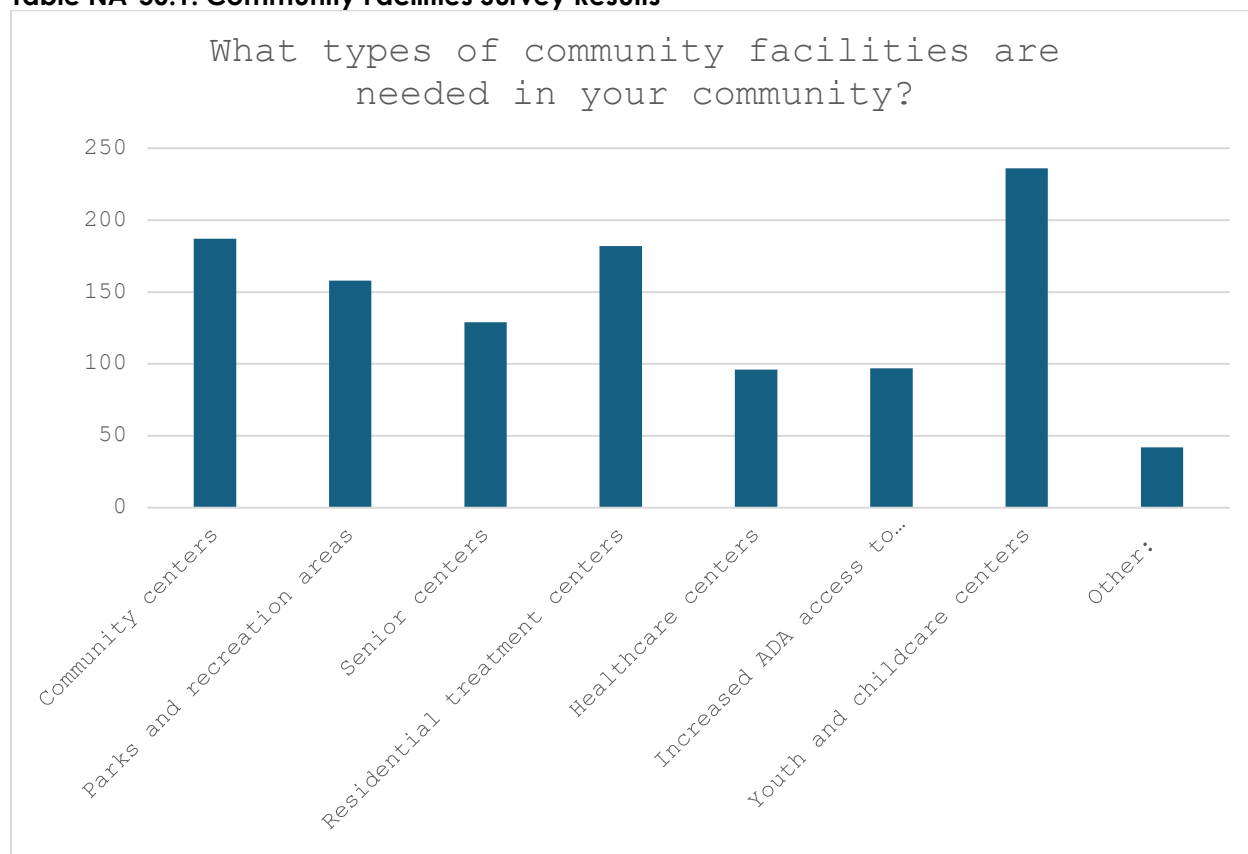
³ [chrome-extension://efaidnbmnnnibpcajpcgclefindmkaj/https://dphhs.mt.gov/assets/publichealth/CDEpi/StatisticsandReports/SurveillanceSnapshots/2023EpiProfile.pdf](https://dphhs.mt.gov/assets/publichealth/CDEpi/StatisticsandReports/SurveillanceSnapshots/2023EpiProfile.pdf)

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

Describe the jurisdiction's need for Public Facilities:

Survey respondents rated youth and childcare centers as the highest need with 51% of respondents indicating it as a need. Some 41% of respondents saw the need for community centers, and 40% of respondents saw the need for residential treatment centers.

Table NA-50.1: Community Facilities Survey Results



Data Source: 2025 Housing and Community Development Survey

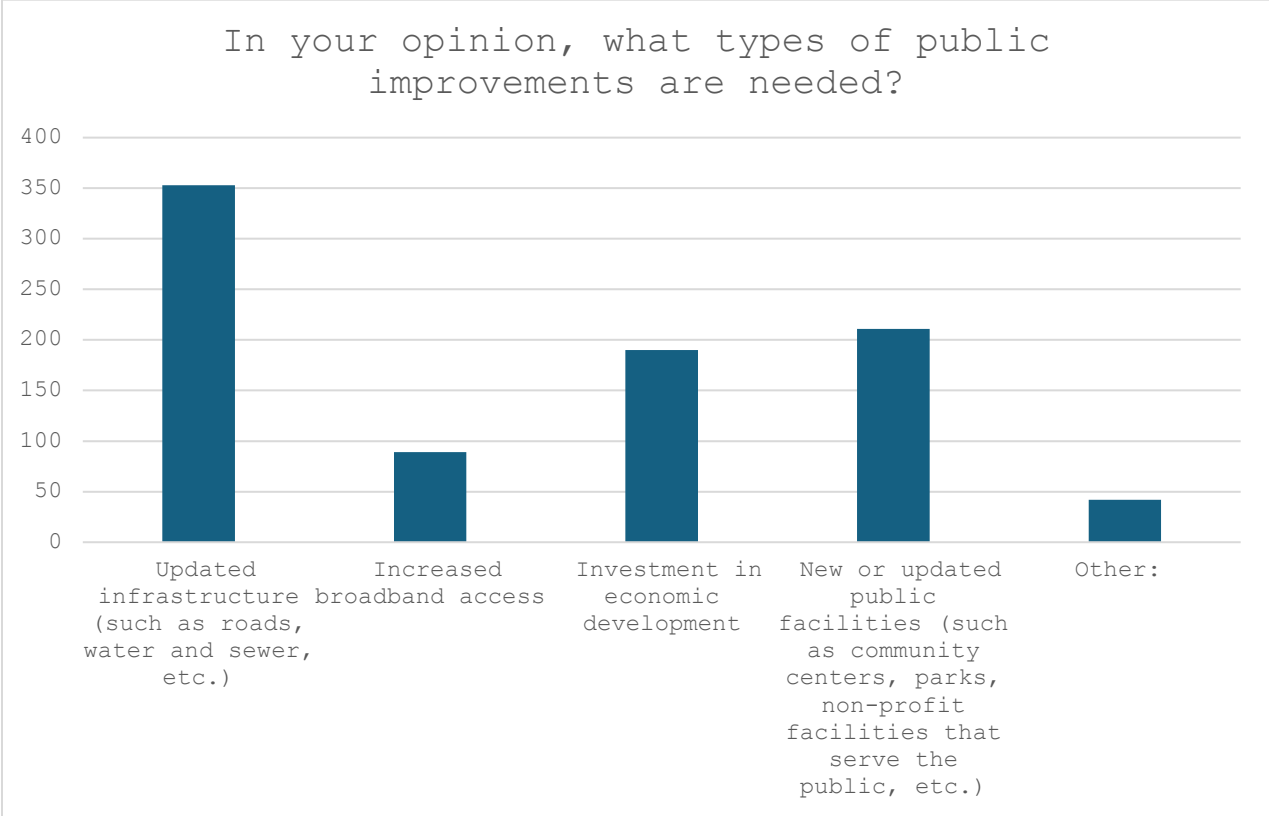
How were these needs determined?

Results were determined from the 2025 Housing and Community Development survey, and from input from public input and work groups.

Describe the jurisdiction's need for Public Improvements:

In terms of public improvements, the majority of respondents found the need for updated infrastructure, with over 77% of respondents indicating it as a need. An estimated 44% of respondents saw the need for new or updated public facilities. Lower rates of respondents saw the need for increased broadband access or investment in economic development, at 19% and 39%, respectively.

Table NA-50.2: Public Improvements Survey Results



Data Source: 2025 Housing and Community Development Survey

How were these needs determined?

Results were determined from the 2025 Housing and Community Development survey, and from input from public input and work groups.

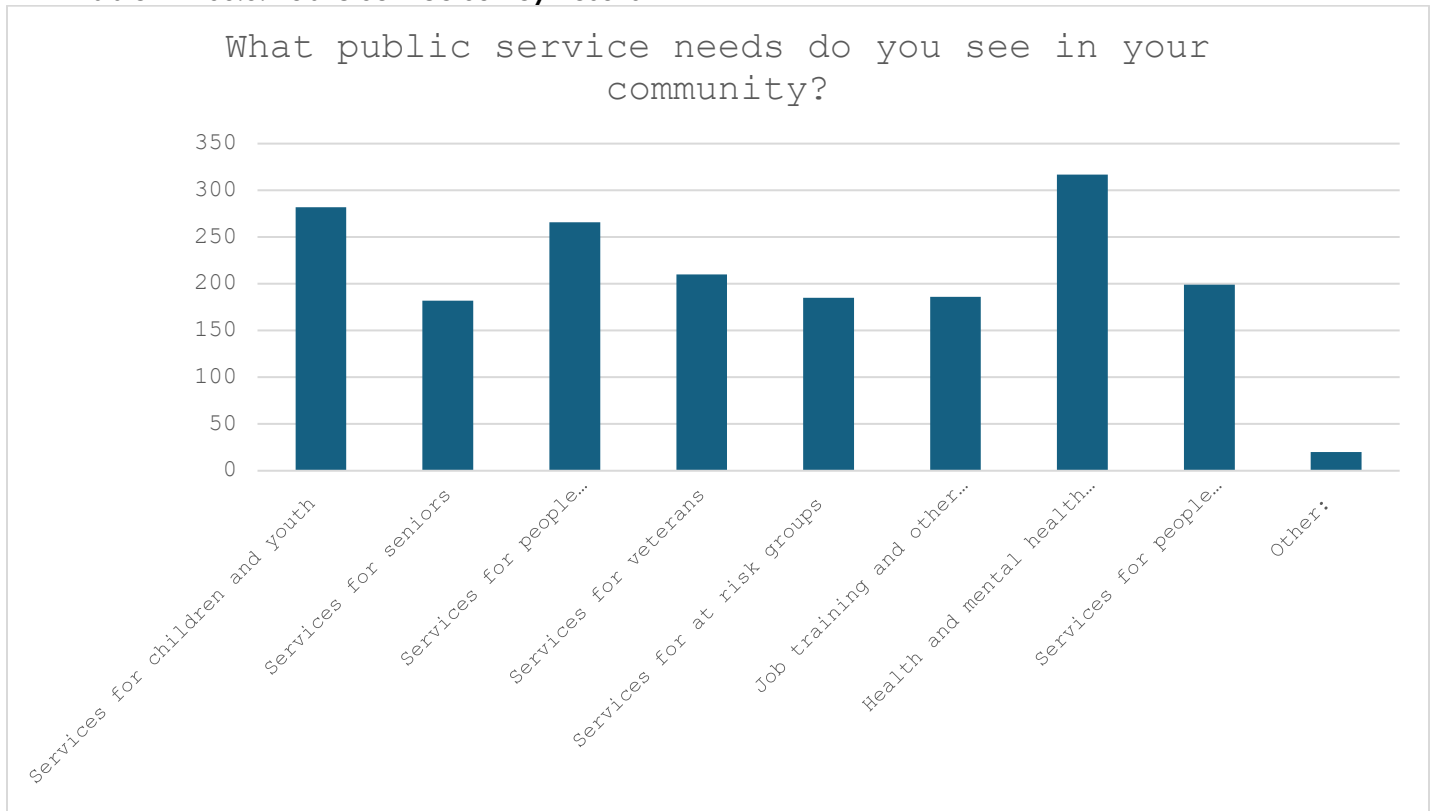
Describe the jurisdiction's need for Public Services:

The need for public services varied with the top-rated need for health and mental health services, with 61% of respondents indicating it as a need. This was followed by services for people experiencing or at risk of homelessness and followed by services for children and youth, at 59% and 52%, respectively.

How were these needs determined?

Results were determined from the 2025 Housing and Community Development survey, and from input from public input and work groups.

Table NA-50.3: Public Service Survey Results



Data Source: 2025 Housing and Community Development Survey

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

Housing units increased between 2018 and 2023 by 1.7%. However, housing costs have increased significantly over the past five years (between 2018 and 2023), with a more than 23.5% growth in median rental costs and more than 40.5% growth in median home values. While this housing cost increase has been accompanied by a growth in incomes overall, many households are having difficulty affording housing costs, as demonstrated by the housing cost burdens discussed in the Needs Assessment.

More than three-quarters of the housing units in Great Falls were built prior to 1980, with over 16% built prior to 1940. The older housing stock may be in need of rehabilitation to keep it viable in the market to meet the needs of residents.

Housing units and services that are available to households experiencing homelessness and households with special needs are varied and found in Great Falls and adjacent areas. There is a continued need, however, to support these households with additional housing and service options.

This Market Analysis section delves into the current housing market of Great Falls to determine where the needs in the community are and any areas in Great Falls that would benefit from investment through the Consolidated Planning process.

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

Introduction

Total housing units grew by 1.7% between 2018 and 2023, to a total of 475 units. The majority of units are single-family detached homes, accounting for 65.5% of all units. Most units in Great Falls were built before 1980, accounting for three-quarters of all units.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	18,170	65%
1-unit, attached structure	1,135	4%
2-4 units	2,410	9%
5-19 units	2,410	9%
20 or more units	2,620	9%
Mobile Home, boat, RV, van, etc	1,410	5%
Total	28,155	100%

Table 26 – Residential Properties by Unit Number

Data Source: 2016-2020 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	50	0%	765	8%
1 bedroom	330	2%	2,415	26%
2 bedrooms	3,700	22%	3,800	42%
3 or more bedrooms	12,505	75%	2,175	24%
Total	16,585	99%	9,155	100%

Table 27 – Unit Size by Tenure

Data Source: 2016-2020 ACS

In 2023, homeowner vacancy rates were significantly lower than rental vacancy rates, at 0.7% and 5.0%, respectively.

Table MA 10.1: Housing Units by Tenure

Tenure	2018	2023
Occupied Housing Units	25,713	26,010
Vacant Housing Units	2,145	2,323
Homeowner Vacancy rate	0.8%	0.7%
Rental Vacancy Rate	6.9%	5.5%

Data Source: 2023 Five-Year ACS

Great Falls

Single-unit detached housing units were the most prevalent in Great Falls, accounting for 65.5% of all units. Apartments with at least five units accounted for 17.4% of units. Two, three, and four-unit housing accounted for 8.6% of units in 2023. The proportion of units by type has not changed significantly since 2018, but there has been a slight decline in three to nine unit housing and a slight growth in larger apartment housing units and single-unit attached housing.

Table MA 10.2: Housing Units by Type

Type of Housing	2018	2023
1-unit, detached	64.4%	65.5%
1-unit, attached	3.4%	4.2%
2 units	2.4%	3.3%
3 or 4 units	5.9%	5.3%
5 to 9 units	3.7%	3.1%
10 to 19 units	5.8%	5.8%
20 or more units	7.6%	8.5%
Mobile home	6.6%	4.0%
Boat, RV, van, etc.	0.1%	0.2%

Data Source: 2023 Five-Year ACS

Great Falls

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

Programs will target households that have housing problems in Great Falls. This includes 6,840 households, some 2,920 of which are owner households, and 3,920 of which are renter households.

Table MA-10.3: Households with Housing Problems

Household has at least 1 of 4 Housing Problems	Owner	Renter	Total
Total	2,920	3,920	6,840

Data Source: 2021 CHAS

Great Falls

As seen in Table MAO-10.4, there are 2,805 households with income less than 30% HAMFI with housing problems, 1,830 households with incomes between 30.1 and 50% HAMFI with housing problems, 1,610 households between 50.1 and 80% HAMFI with housing problems, and 235 households between 80.1 and 100% HAMFI with housing problems.

Table MA-10.4: Households with Housing Problems by Income

	Household has at least 1 of 4 Housing Problems		%
Household Income <= 30% HAMFI	2,805		75.1%
Household Income >30% to <=50% HAMFI	1,830		60.7%
Household Income >50% to <=80% HAMFI	1,610		32.0%
Household Income >80% to <=100% HAMFI	235		9.3%
Household Income >100% HAMFI	365		3.2%

Data Source: 2021 CHAS

Great Falls

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

There is one Section 8 contract that is expected to expire during this Consolidated Planning period, which includes 40 units. There is not expected to be any other substantial losses in the affordable housing inventory during this five-year period.

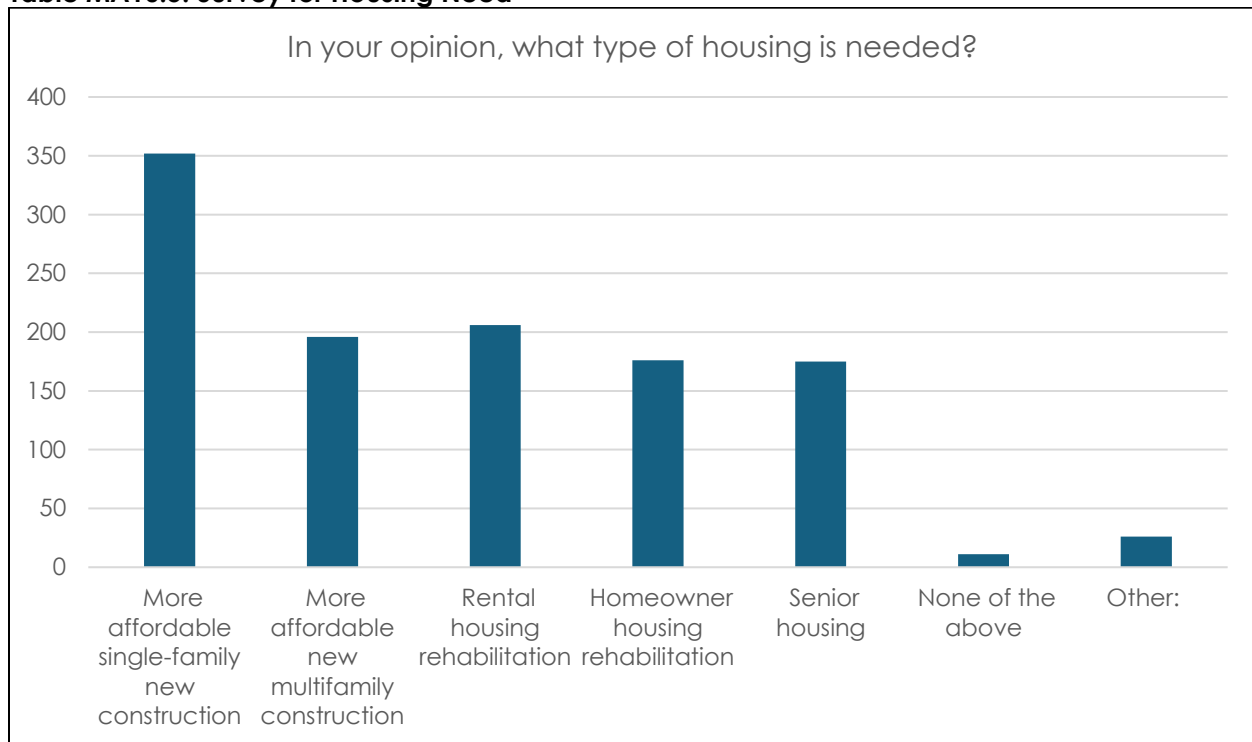
Does the availability of housing units meet the needs of the population?

As seen in the Needs Assessment section, as well as information gathered from public input, current housing does not meet the needs of the population. This is seen most markedly in the rate of cost burdens and housing problems. In 2023, an estimated 25.8% of the population had cost burden. Renter households are more likely to be impacted by cost burdens, at 42.5%, and are therefore most likely to not have housing units that meet their needs.

Describe the need for specific types of housing:

As seen in Table MA-10.5, the highest-rated need is for more affordable single-family new construction, followed by rental housing rehabilitation and more affordable new multifamily construction. This sentiment is echoed by work group and stakeholder sentiments, with the need for more housing options for middle and low-income residents.

Table MA10.5: Survey for Housing Need



Data Source: 2025 Housing and Community Development Survey

Discussion

Housing in Great Falls is not keeping pace with the changing population. Lower-income households, seniors, and potential homeowners are finding available units in the market due to limits in supply and income constraints. The age of the housing stock also speaks to the need for rehabilitation in order to maintain the existing affordable units, as discussed in following sections.

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

Introduction

The cost of housing in Great Falls has continued to rise over recent years. The median rent grew from \$701 in 2018 to \$866 in 2023, a growth of 23.5% in just five years. The proportion of rents that are \$1,000 or more have all grown since 2018, while those less than \$1,000 have declined as a proportion of rents in Great Falls. A similar pattern has been seen for home values, with the median home value increasing by 40.5% in five years, from \$168,900 in 2018 to \$237,400 in 2023.

Median contract rents were highest in areas outside the city center and in the southwest areas of Great Falls. These areas saw median rent costs above \$1,337. The lowest areas of rent costs were below \$835 and were primarily in the city center and southern parts of the city, as can be seen in Map MA-15.1. Median home values were highest along the outer edges of the city and exceeded \$267,600 on average. This is shown on Map MA-15.2.

Cost of Housing

Table MA-12.1: Rental Costs

	2018	2023
Rent	%	%
Less than \$500	19.7%	14.4%
\$500 to \$999	63.0%	50.2%
\$1,000 to \$1,499	15.0%	24.2%
\$1,500 to \$1,999	1.1%	7.6%
\$2,000 to \$2,499	0.7%	1.2%
\$2,500 to \$2,999	0.1%	0.4%
\$3,000 or more	0.3%	2.1%
Median (dollars)	\$701	\$866

Data Source: 2023 Five-Year ACS

Great Falls

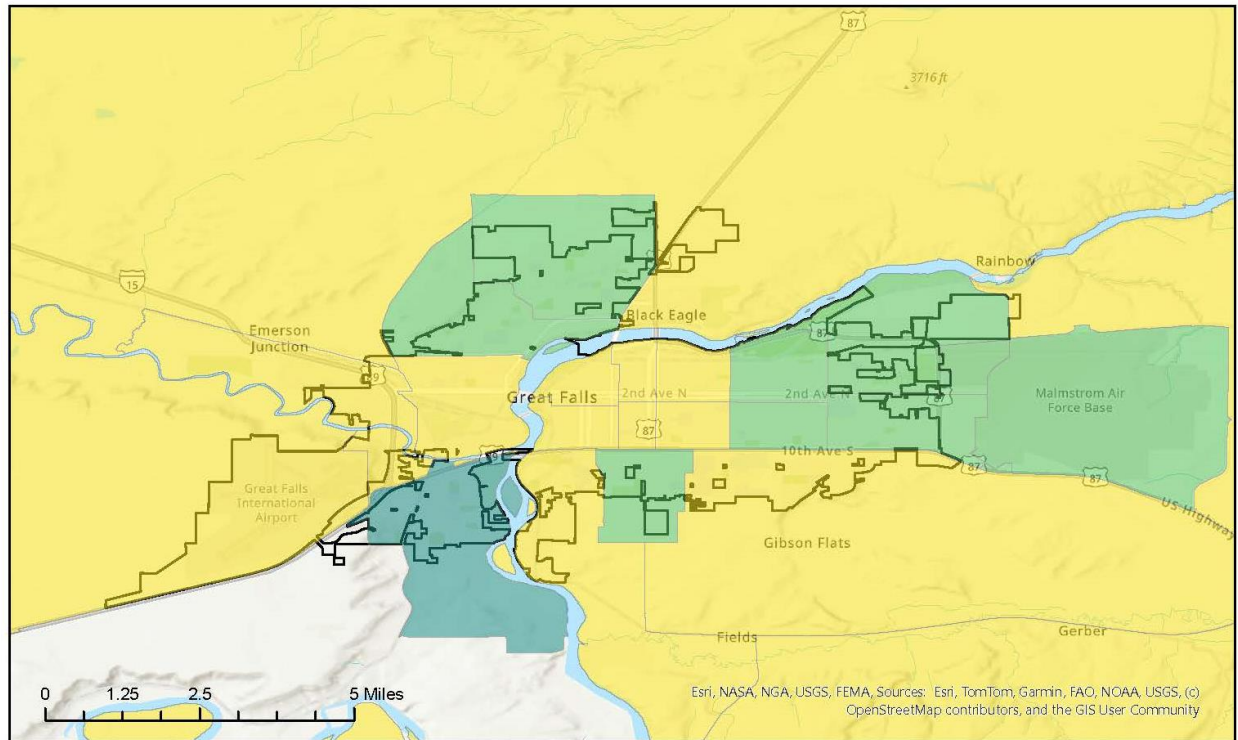
Table MA-12.2: Home Values

	2018	2023
Rent	%	%
Less than \$50,000	8.4%	4.8%
\$50,000 to \$99,999	9.5%	2.1%
\$100,000 to \$149,999	18.2%	8.3%
\$150,000 to \$199,999	31.5%	18.7%
\$200,000 to \$299,999	23.1%	36.9%
\$300,000 to \$499,999	8.0%	23.8%
\$500,000 to \$999,999	0.8%	5.1%
\$1,000,000 or more	0.5%	0.3%
Median (dollars)	\$168,900	\$237,400

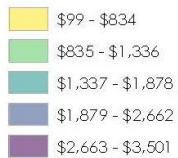
Data Source: 2023 Five-Year ACS

Great Falls

Map MA-15.1: Contract Rent



Median Contract Rent



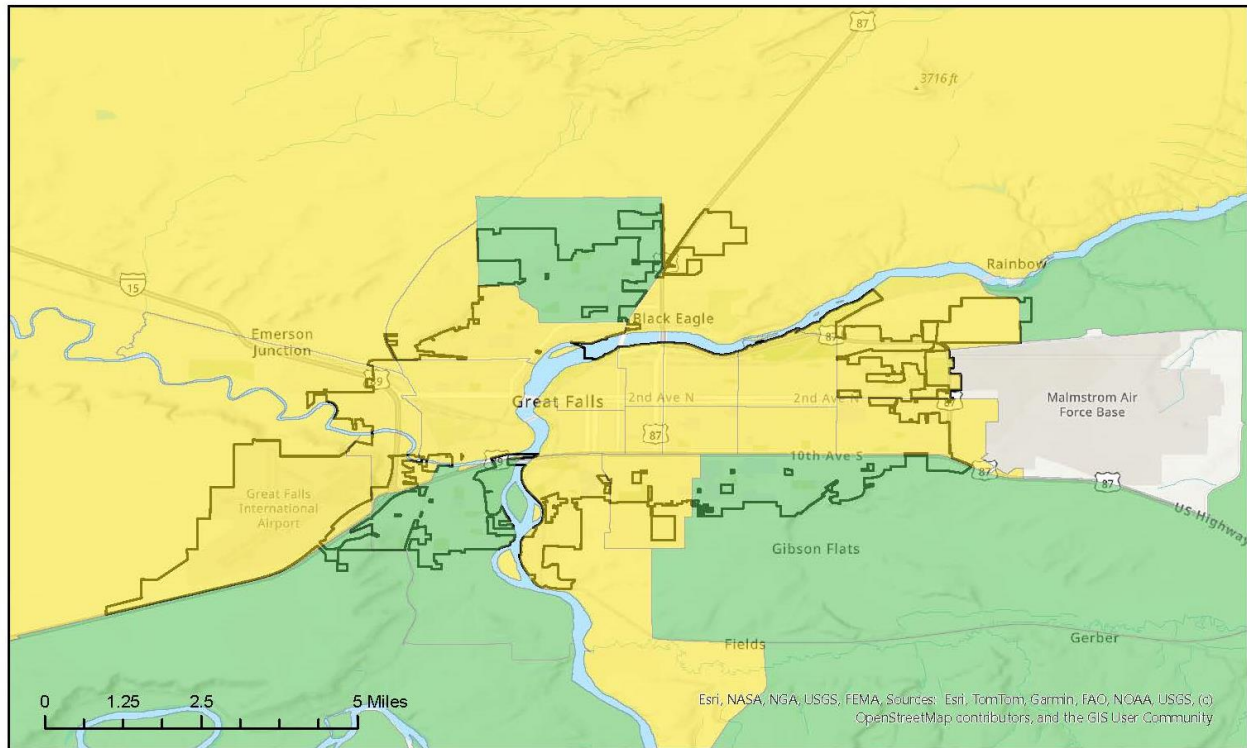
Data Source: 2023 ACS

	Base Year: 2009	Most Recent Year: 2020	% Change
Median Home Value	160,900	181,500	13%
Median Contract Rent	539	664	23%

Table 28 – Cost of Housing

Data Source: 2000 Census (Base Year), 2016-2020 ACS (Most Recent Year)

Map MA-15.2: Median Home Value



Data Source: 2023 ACS

Rent Paid	Number	%
Less than \$500	2,360	25.8%
\$500-999	5,160	56.4%
\$1,000-1,499	1,470	16.1%
\$1,500-1,999	50	0.6%
\$2,000 or more	95	1.0%
Total	9,135	99.8%

Table 29 - Rent Paid

Data Source: 2016-2020 ACS

Housing Affordability

Number of Units affordable to Households earning	Renter	Owner
30% HAMFI	860	No Data
50% HAMFI	3,800	1,440
80% HAMFI	7,060	4,955
100% HAMFI	No Data	7,065
Total	11,720	13,460

Table 30 – Housing Affordability

Data Source: 2016-2020 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	666	701	914	1,292	1,446
High HOME Rent	584	587	777	1,085	1,238
Low HOME Rent	584	587	773	893	996

Table 31 – Monthly Rent

Data Source: HUD FMR and HOME Rents

Is there sufficient housing for households at all income levels?

As demonstrated by the housing needs and cost burden sections in the Needs Assessment, there is a significant amount of the population that faces housing challenges. Low-income households are particularly prone to facing cost burdens. This points to the fact that there are not sufficient housing options for all households, especially those at lower income levels. Additionally, public input comments indicated there is a significant need for affordable housing options for lower-income households.

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

Great Falls saw a significant increase in housing prices in recent years. If trends continue, the area will see increasing rent and home values. Home values, in particular, have continued to rise in the city. This would lead to additional households facing cost burdens.

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

The Fair Market Rent (FMR) and HOME rents may not be sufficient to meet the housing needs of households in Great Falls. This may be especially true for larger families that require larger units. They are significantly lower than the rise in rental prices has shown in recent years.

Discussion

The rate of housing cost increases in Great Falls is exceeding the rate of income growth for many households. This is shown by the proportion of households that face cost burdens. The rental cost growth of 23.5% and home value growth of 40.5% in just five years demonstrate the level of need that is expected to continue along with the housing price increases.

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

Introduction

The following section will describe the condition of housing in Great Falls. The age of the housing stock in Great Falls indicates the need for potential rehabilitation. In addition, as the population continues to age, there is a need for renovations to make housing units suitable for households with disabilities.

Describe the jurisdiction's definition of "standard condition" and "substandard condition but suitable for rehabilitation":

Standard condition, for the purposes of this Consolidated Plan, refers to a dwelling unit that passes HUD's Housing Quality Standard (HQS) inspection and meets all applicable building codes. *Substandard condition* describes a dwelling unit that does not meet some or all the aforementioned requirements. Substandard condition but suitable for rehabilitation is defined as a dwelling unit that does not meet HQS requirements and/or some of the applicable building codes, but the rehabilitation of the dwelling unit is financially feasible.

A household is considered to have a housing problem if experiencing any one or more of the following four problems HUD considers in CHAS data:

- Housing unit lacks complete kitchen facilities.
- Housing unit lacks complete plumbing facilities.
- Household is overcrowded.
- Household is cost burdened.

HUD defines "overcrowding" as:

- Overcrowding – More than 1 person per room
- Severe overcrowding – More than 1.5 persons per room

HUD defines "cost burden" as

- Cost burden – monthly housing costs (including utilities) exceed 30% of monthly income
- Severe cost burden – monthly housing costs (including utilities) exceed 50% of monthly income

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	2,760	17%	3,855	42%
With two selected Conditions	55	0%	380	4%
With three selected Conditions	0	0%	40	0%
With four selected Conditions	0	0%	0	0%
No selected Conditions	13,775	83%	4,880	53%
Total	16,590	100%	9,155	99%

Table 32 - Condition of Units

Data Source: 2016-2020 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	2,165	13%	680	7%
1980-1999	2,380	14%	1,425	16%
1950-1979	8,340	50%	4,810	53%
Before 1950	3,700	22%	2,235	24%
Total	16,585	99%	9,150	100%

Table 33 – Year Unit Built

Data Source: 2016-2020 CHAS

Table MA 10.1: Housing Units by Age

Age of Housing	2018		2023	
Built 2020 or later	.	.	239	0.8%
Built 2010 to 2018	882	3.2%	1,269	4.5%
Built 2000 to 2009	1,637	5.8%	1,929	6.8%
Built 1990 to 1999	2,394	8.4%	1,461	5.2%
Built 1980 to 1989	1,615	5.7%	2,577	9.1%
Built 1970 to 1979	4,486	15.8%	4,157	14.7%
Built 1960 to 1969	4,735	16.7%	4,773	16.8%
Built 1950 to 1959	5,273	18.6%	5,079	17.9%
Built 1940 to 1949	2,234	7.9%	2,292	8.1%
Built 1939 or earlier	4,602	16.2%	4,557	16.1%

Data Source: 2023 Five-Year ACS

Great Falls

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	12,040	73%	7,045	77%
Housing Units build before 1980 with children present	983	6%	604	7%

Table 34 – Risk of Lead-Based Paint

Data Source: 2016-2020 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

As seen in Section MA-10, table MA-10.5, there is a moderate need for owner rehabilitation. Rental rehabilitation is seen as a slightly higher need than owner rehabilitation. The age of the housing stock may also indicate at least a moderate amount of need for owner and rental rehabilitation.

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

There are an estimated 20,858 housing units built prior to 1980 in Great Falls, according to 2023 Five-Year ACS data. However, many of these units do not contain children. Table 39 estimates that there are 1,587 units built prior to 1980 with children present. This includes 983 owner units and 604 renter units.

Discussion

The current housing stock may be in need of rehabilitation and renovations to meet the need of residents as it ages. There are over 1,500 units with children that are at risk of lead-based paint exposure based on the age of the housing units. In addition, survey responses have rated the need for rehabilitation at a moderate level.

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

Introduction

The Great Falls Housing Authority (GFHA) is the only Public Housing Authority within the city of Great Falls. GFHA owns and operates one main public housing site (Chowen Springs) and four scattered public housing sites (Austin Hall, Yeoman-Tynes, Russell Apartments, and Sunrise Court). These properties include a total of 490 apartment units that range in size from 1-4 bedrooms. Additionally, GFHA has budget authority for 250 Housing Choice Vouchers (HCV).

GFHA also manages two affordable housing properties (Sand Hills and Holland Court), which have 16 apartment units each. Eight units at Sand Hills were funded with City HOME funds and are currently within their affordability period per HOME regulations. Eight units at Holland Court were funded with City HOME funds, and although the period of affordability has expired, GFHA continues to set rent for these units within HOME contract limits.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project-based	Tenant-based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			490	250			0	0	0
# of accessible units									

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

Table 36 – Total Number of Units by Program Type

Data PIC (PIH Information Center)
Source:

Describe the supply of public housing developments:

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:

GFHA owns and operates 490 main public housing units, ranging in size from 1-4 bedrooms. GFHA's mission is to responsibly and respectfully provide safe and affordable housing to qualifying residents. They educate and assist residents to develop skills necessary to maintain successful residency, to improve quality of life, and to pursue self-sufficiency.

The most recent inspection data available from HUD is included below. The inspection scores include Parkdale 1, Parkdale 2, Sunrise Courts, Yeoman Tynes/Russell, and Austin Hall.

Public Housing Condition

Public Housing Development	Average Inspection Score
Parkdale 1	70
Parkdale 2	69
Sunrise Courts	61
Yeoman Tynes/Russell	68
Austin Hall	43

Table 37 - Public Housing Condition

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

The Housing Authority will continue its multi-year rehabilitation project at the main site (MT2-1 and MT2-2) which involves upgrading the overhead electrical distribution system, street lights, sewer mains, water mains and gas distribution systems for 356 units and major interior renovation of 156 units. The units will be demolished down to the studs and rebuilt, including new roofs; windows; doors; walls; flooring; and electrical, plumbing and heating systems. Exterior sewer, water and electrical services will also be replaced. This modernization project began in 2015 and is expected to take 10 to 15 years to complete, contingent upon funding.

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

The Great Falls Housing Authority's mission is to responsibly and respectfully provide safe and affordable housing to qualifying residents. They educate and assist residents to develop skills necessary to maintain successful residency, to improve quality of life, and to pursue self-sufficiency. GFHA encourages tenants to be involved in the management of public housing through having two tenants on the Housing Authority Board of Commissioners. Resident board members serve two-year terms. All members serve without compensation.

In addition to preparing and distributing quarterly newsletters that offer residents seasonal information, updates, and reminders, GFHA hosts public hearings to obtain input from residents as to their needs and opinions, including those related to the annual plan and proposed rehabilitation of housing units. The information obtained from these hearings is considered in the annual grant application.

GFHA offers a number of tenant programs to its residents:

- Housing Youth Activity Club (HYAC) is an activity group for school-age kids in our Public Housing and Section 8/Housing Choice Voucher programs. The HYAC

program is directed by Housing Authority Community Police Officers and presents an opportunity for building an atmosphere of trust and mentoring with our Officers, as well as having some great times. Parent participation is encouraged.

- The Great Falls Housing Authority offers a satellite unit of the Boys & Girls Club located at 1722 Chowen Springs Loop.
- GFHA offers scholarships to graduating seniors who plan to pursue higher education. Applicants must be residents of the GFHA's Public Housing or Section 8 Voucher program and must maintain a 2.5 grade point average to apply for the scholarship. GFHA also provides scholarship money for children to assist with extracurricular activities.
- Dronen Hall is attached to the Housing Authority office at 1500 Chowen Springs Loop, is available for tenant use for birthday parties, baby showers, etc. A \$40.00 deposit is required and refunded when the hall is cleaned and the key is returned.

Discussion:

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

Introduction

There is a robust network of public service organizations in Great Falls who work to meet the needs of those experiencing homelessness or who are at risk of homelessness. The City participates in the local Continuum of Care for Homelessness (CoC) group, which seeks to make homelessness brief, rare, and non-recurring. The CoC meets monthly to expand understanding of the services needed by those experiencing homelessness, to facilitate consolidation and coordination of homeless services, and to improve service delivery. The CoC meetings provide a networking opportunity and assist in keeping funding options open for future HUD homeless grant funds. The agencies listed below assist with emergency shelter needs in the community:

The Great Falls Rescue Mission (Rescue Mission) includes a men's shelter, women's shelter, and family shelter and is the primary emergency shelter provider in Great Falls. In 2023, the Rescue Mission provided 65,023 nights of shelter for men, women, and children.⁴ In addition, they offer meals, health clinics, recovery services, and youth outreach.

The YWCA Mercy Home is the primary provider of emergency/transitional housing and supportive services for victims of domestic abuse and has the capacity to house 30 women & children at one time. Other services include counseling, support groups, case management, and ongoing support throughout the legal process. We can also assist with housing and employment if needed, including help with obtaining an order of protection and accompanying you to court hearings.⁵

St. Vincent de Paul's Grace Home provides transitional housing for homeless men who are veterans, with the capacity to house 14 men at a time. During cold and/or inclement weather, Grace Home offers shelter services beyond its usual capacity.

The Center for Mental Health provides transitional housing for individuals with severe or serious disabling mental illness who demonstrate a need for additional supportive living services.

Opportunities, Inc., receives Emergency Solutions Grant (ESG) funding and offers emergency assistance through rapid re-housing and homeless prevention services.

Alliance for Youth's Youth Resource Center serves youth ages 13-20 who are disadvantaged, homeless, or at risk of becoming homeless. Services offered include medical, dental, behavioral health care, substance abuse treatment, housing search support and advocacy. Additionally, drop-in centers operate in tandem with outreach programs, family engagement services, emergency shelters and transitional housing.

⁴ <https://gfrm.org/emergency-services/>

⁵ <https://greatfallsywca.org/services/#mercyhomeshelter>

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)	100		6		
Households with Only Adults	100		15		
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 use to complement services targeted to homeless persons

The Great Falls Rescue Mission conducts outreach to chronically homeless people through the day room program and provides sleeping mats to chronically homeless people during nights which have life threatening weather.

The Center for Mental Health has an adult case manager who provides outreach and wellness checks for chronically homeless people.

Alluvion Health is a non-profit Federally Qualified Health Center and offers medical, dental, behavioral, and substance abuse disorder services. Additional services include care coordination, crisis management, and referrals to community and housing services.

Opportunities, Inc., provides support to chronically homeless people through screening for homelessness issues during intake, referrals, limited case management, financial assistance and job training assistance.

The YWCA provides 30 different human service agencies with vouchers for chronically homeless people to use at its used clothing store.

The Indian Family Health Clinic provides community resource information through group sessions provided by staff members.

St. Vincent de Paul of North Central Montana provides weekly outreach to those experiencing unsheltered homelessness and through the food bank and charity services offered at their Angel Services Center.

The organizations referenced above, among others, help coordinate and reduce the duplication of homeless services for individuals and families in Great Falls by participating in the Continuum of Care's bimonthly Case Conferencing meetings.

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.

Chronically Homeless: The Great Falls Rescue Mission (Rescue Mission) includes a men's shelter, women's shelter, and family shelter and is the primary emergency shelter provider in Great Falls. It is difficult to delineate the specific number of beds available for emergency shelters versus transitional housing as the organization does not use governmental funding and is not restricted by specific programming requirements; therefore, they can be flexible regarding bed usage. Whether a specific bed is used for emergency or transitional shelter is driven by actual needs that particular day. Overall, there are 52 beds available, with 65 beds in the women shelter. In an emergency, such as life-threatening weather, the Rescue Mission provides additional mats on the floor and foldaway cribs to accommodate needs.

Families with Children: To meet the growing need for shelter services for homeless families, the Great Falls Rescue Mission completed the construction of the Cameron Family Center in November 2016. The Cameron Family Center can serve approximately 134 people experiencing homeless, 70 of which, on average, are children.

Veterans: Volunteers of America provides individualized service coordination to veterans who are homeless or at risk of being homeless through rapid rehousing, homelessness prevention, and emergency shelter as funding allows. St. Vincent de Paul's Grace Home offers transitional housing for homeless veterans, as well as employment and other general assistance.

Unaccompanied Youth: Young Parents Education Center provides on-site developmental day care, family support and outreach, pre-vocational activities and parenting/child development education to assist pregnant and parenting teens and young adults to build self-sufficiency.

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

Introduction

While there are numerous agencies in Great Falls that provide services and offer assistance to members of the community with special needs, the search for affordable housing is complicated for individuals facing serious disabilities or other special situations. Public and government agencies have become increasingly aware of the need to work with the private sector and non-profit organizations to develop viable housing options for people with special needs, including the elderly, disabled, homeless and single female-headed households. An important component of successfully addressing housing needs is integrating low income and special needs housing units into the community. In addition, people with disabilities or those individuals who have other special needs require supportive services concurrent with housing assistance.

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

Persons with Disabilities and Elderly/Frail Elderly:

Accessible Space, Inc., provides 23 units of accessible, subsidized housing for low income adults with severe mobility impairments and/or traumatic brain injuries at Southwinds Estates and 17 units at Meadow Lark Apartments. Twenty-four hour personal care attendant services are provided or available at both housing complexes. ASI also provides 47 units of accessible housing with availability of personal care attendant services for low income elderly people at The Portage and 37 units of accessible housing at Voyageur Apartments.

Easter Seals-Goodwill Industries provides a variety of services to people with disabilities and disadvantaging conditions. Services will include supportive and organizational employment, employment placement and training support, supported living, adult day programs, home care and home health care.

Quality Life Concepts, Inc., provides housing services for adults with developmental and/or physical disabilities. QLC will also provide supportive living services for disabled people living in their own homes, as well as provide community-based day programs/services including: day activities and programming; assistance with finances, medical appointments, shopping, transportation and other day-to-day living needs; vocational rehabilitation services; recreational/social activities and assistance to families whose children have a developmental disability or are at risk for delay.

Cascade County Area VIII Agency on Aging provides supportive services such as home meal delivery, home attendants, health promotion, foster grandparents, retired senior volunteer programming and transportation to assist elderly people who are not homeless. The Great Falls Senior Citizens Center will provide on-site, low-cost meals, health and exercise programs, tax return preparation assistance, telephone outreach, educational workshops and recreational/social activities for elderly people in the community.

Health/Mental Health: The City-County Health Department provides a wide variety of health care services to the entire community, including people with low income and who are homeless. These services include disease prevention and control, nutrition education, food supplements, primary health care, dental care, mental health counseling, case management, assistance with obtaining prescriptions and specialty medical care, sexually transmitted disease testing and medication and parenting instruction. The Health Department provides educational services to inform the public and professional community members about lead-based paint hazards when requested.

The Indian Family Health Clinic provides primary medical care, diabetes clinical services, prescription medication, behavioral health programs (including chemical dependency and tobacco prevention, HIV/Hepatitis C prevention), wellness services, limited community resource advocacy and limited mental health counseling.

Alluvion Health is a non-profit Federally Qualified Health Center and offers medical, dental, behavioral, and substance abuse disorder services. Additional services include care coordination, crisis management, and referrals to community and housing services.

Substance Abuse and Drug Addiction: Gateway Community Services provides comprehensive alcohol and drug abuse treatment services, including evaluation, intensive outpatient treatment, adult and adolescent co-occurring mental health services, residential treatment services for low and moderate income people diagnosed with a chemical dependency addiction, case management, relapse prevention, anger management and monthly monitoring, early intervention and community prevention classes and outreach activities for community awareness.

Public Housing Residents: The Great Falls Housing Authority provides 22 units of public housing which are ADA compliant for combined physical, hearing and vision impairments and nine units of accessible affordable housing at Holland Court and Sand Hills. They will also provide accommodations to all tenants as directed by 504 requirements.

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

The Center for Mental Health (CMH) provides children and adults with integrated community-based mental health services and substance abuse services. In addition to housing assistance options, services include psychiatric assessment and treatment; medication monitoring; crisis stabilization; individual, group, and family therapy; day treatment; and supportive services such as case management, supported employment and recreational activities. CMH administers the Program for Assertive Community Treatment (PACT), which assists people with chronic severe mental illness in transitioning from the Montana State Hospital to independent living situations. This program offers 24-hour coverage for clients with psychotic disorders and is operated at the Wellness Recovery Center. The agency operates the New Directions Center to provide services such as case management, adult therapeutic aide services, and supported employment. Day treatment educational classes are provided on a part-time basis at the New Directions Center.

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))

To be updated based on 2025 Projects.

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

Negative Effects of Public Policies on Affordable Housing and Residential Investment

A review of the City's planning and zoning found the primary barriers to the development of affordable housing are a lack of incentives and the cost of development. This includes the cost of land, labor, and materials.

The cost of housing development has seen increases over the past decade, that has made the development of affordable housing difficult, especially at a rate that is meant to keep pace with community needs. This is seen in the continuing rise of housing costs in Great Falls and across the state of Montana.

Great Falls first adopted a zoning ordinance to regulate the use of land and buildings in 1930. The last comprehensive update of these regulations occurred when the Unified Land Development Code was adopted in 2005. The current zoning and subdivision code implements the City's growth policy, Missouri River Corridor Plan, neighborhood plans and Long Range Transportation Plan. The purposes of the code are: 1) to ensure that all development is guided by and gives consideration to the Growth Policy; 2) to provide clear, consistent standards, regulations and procedures for the review of all proposed development within the city; and, 3) to safeguard the public health, safety and general welfare by establishing minimum standards for design and development. No affordable housing incentives such as reduced lot sizes, setback standards or waived building fees are available to developers of affordable housing.

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

Introduction

This section describes the economic landscape in Great Falls. The labor force grew from 38,961 in January 2018 to 39,496 by January 2025. Unemployment also fell overall during this period, from 4.6% to 3.1%, according to Bureau of Labor Statistics data. This was below the national unemployment rate of 4.1% but slightly higher than the state of Montana's rate of 2.8%. Over the past several years, the unemployment rate has fluctuated, but without any great increases, with the exception of a spike in mid-2020. As discussed previously in the plan, overall household incomes are increasing, which is mainly driven by income growth for households earning \$75,000 and more. However, incomes at the lower end of the range are not increasing overall and resulting in no significant shift in poverty rates.

Economic Development Market Analysis

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	262	97	1	0	-1
Arts, Entertainment, Accommodations	3,660	4,029	16	16	0
Construction	1,473	1,461	6	6	-1
Education and Health Care Services	5,398	6,146	24	25	1
Finance, Insurance, and Real Estate	1,492	2,017	7	8	2
Information	349	359	2	1	0
Manufacturing	917	966	4	4	0
Other Services	974	1,000	4	4	0
Professional, Scientific, Management Services	1,151	1,331	5	5	0
Public Administration	0	0	0	0	0
Retail Trade	3,811	4,144	17	17	0
Transportation and Warehousing	790	746	3	3	0
Wholesale Trade	1,061	1,144	5	5	0
Total	21,338	23,440	--	--	--

Table 39 - Business Activity

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	29,075
Civilian Employed Population 16 years and over	27,980
Unemployment Rate	3.77
Unemployment Rate for Ages 16-24	10.63
Unemployment Rate for Ages 25-65	2.66

Table 40 - Labor Force

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	6,265
Farming, fisheries and forestry occupations	810
Service	3,635
Sales and office	6,860
Construction, extraction, maintenance and repair	2,340
Production, transportation and material moving	1,465

Table 41 – Occupations by Sector

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	24,980	93%
30-59 Minutes	1,302	5%
60 or More Minutes	562	2%
Total	26,844	100%

Table 42 - Travel Time

Data Source: 2016-2020 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	845	50	1,000
High school graduate (includes equivalency)	6,355	170	2,290
Some college or Associate's degree	7,880	375	2,005
Bachelor's degree or higher	6,765	185	900

Table 43 - Educational Attainment by Employment Status

Data Source: 2016-2020 ACS

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	50	145	34	325	345
9th to 12th grade, no diploma	520	265	355	775	675
High school graduate, GED, or alternative	2,395	2,705	1,830	4,345	3,795
Some college, no degree	1,490	2,160	1,325	3,560	2,715
Associate's degree	425	1,005	865	1,625	505
Bachelor's degree	470	1,925	1,465	2,450	1,760
Graduate or professional degree	4	430	850	980	1,370

Table 44 - Educational Attainment by Age

Data Source: 2016-2020 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	17,381
High school graduate (includes equivalency)	30,116
Some college or Associate's degree	33,182
Bachelor's degree	43,295
Graduate or professional degree	58,545

Table 45 – Median Earnings in the Past 12 Months

Data Source: 2016-2020 ACS

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

Education and Healthcare services, Retail Trade, and Arts, Entertainment, Accommodations are the largest employment sectors in Great Falls, according to Table 45. These three sectors account for 57% of workers. This is not a large shift from the data presented in the previous Consolidated Plan.

Describe the workforce and infrastructure needs of the business community:

The Great Falls Development Alliance (GFDA) is the primary economic development organization in the community and coordinates its activities with organizations such as the City of Great Falls, Cascade County, the Great Falls International Airport Authority, the Great Falls Chamber of Commerce and various educational institutions. GFDA's mission is to grow and diversify the Great Falls economy and support the creation of high wage jobs.

According to the Housing and Community Needs Survey, there is a moderate level of need for economic development. A vast majority of workers in Great Falls live and work within a 30-minute commute time, accounting for 93% of workers. Public and stakeholder input suggests the need for additional workforce housing options to help maintain the availability of workers and middle-income households.

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.

There are currently a number of economic growth opportunities in Great Falls that include a new facility for the Montana State University's Mark and Robyn Jones College of Nursing and a major 100-acre mixed use retail, dining, hospitality, office and residential development to be constructed on 57th Street on the east side of Great Falls.⁶ These efforts, along with other efforts from the Great Falls Development Alliance and other local economic development groups are increasing opportunities in the city.

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

With relatively low unemployment and low commute times, it can be inferred that the current workforce is employed in Great Falls. However, with incoming growth, there may be a need for additional job training and opportunities. As described below, the Great Falls Development Alliance has an economic development plan to help address workforce shortfalls and training programs.

⁶ <https://growgreatfallsmontana.org/top-ten/top-ten-1-12-25/>

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.

The Great Falls Development Alliance Economic Development Strategy includes Workforce Development, which will support the creation of workforce training programs targeted to skills most needed by local employers through:⁷

- Support construction of new MSU Nursing College building in Great Falls.
- Support launch of Great Falls College Vet Tech program.
- Work with local partners to create construction training program.
- Coordinate with Great Falls Area Chamber of Commerce's Central Montana Works and other workforce training partners.
- Continue support of Kids Education Yes!

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

Sweetgrass Development is a private, non-profit corporation created in 2004 to support economic development in the counties of Glacier, Cascade, Pondera, Teton, and Toole, as well as the Blackfeet Nation. It is a diverse area that includes a large metropolitan area (Great Falls), small towns, rural farming areas, several Hutterite Colonies, and the Blackfeet Reservation.

The most recent Comprehensive Economic Development Strategy covers planning years 2017-2021. The Executive Summary of the plan describes the economic strengths and weaknesses of the region as follows: "The SWOT analysis revealed economic strengths of the region including a stable agricultural economic base, strong road and rail transportation systems, ample local infrastructure and proximity to Glacier National Park. Weaknesses include challenges recruiting and retaining skilled workers, lack of workforce housing, limited value-added agriculture and a need for economic diversification. Employers and community leaders are concerned with the aging workforce and the fact few young people are returning to replace workers when they retire."

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 Great Falls Development Alliance Economic Development Strategy also includes housing to Increase rental and homeownership production at all price levels to stay affordable, talent attraction to attract workers to relocate to the Great Falls market to increase the labor force for local employers, and childcare to increase availability of

⁷ [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://growgreatfallsmontana.org/wp-content/uploads/2024/10/GFDA-EconDevStrategy-2024-2026.pdf](https://growgreatfallsmontana.org/wp-content/uploads/2024/10/GFDA-EconDevStrategy-2024-2026.pdf)

quality childcare to enable more parents and guardians to be employed. These efforts are supported by the following actions:⁸

- Pursue housing development as a target industry with a focus on workforce rental, homeownership, and alternatives including mobile home parks and campgrounds.
- Support development of affordable housing, emergency shelter, and transitional housing.
- Create new tools to improve feasibility of more housing developments, including increased GFDA loan capital.
- Work with partners to create regional Employer Workforce Housing Program to offer mortgage buy-downs for employees.
- Work with partners to create a comprehensive program to address improving energy efficiency and healthiness of housing stock. Program to include entrepreneurship, business expansion, workforce development (see construction training program action), renewable energy, and increased loan capital.
- Pursue a modular housing manufacturer to open a local facility.
- Expand and enhance LiveInGreatFalls talent attraction marketing efforts.
- Engage more employers in utilizing LiveInGreatFalls tools.
- Launch public relations and social media marketing effort with Great Falls Tourism.
- • Support the expansion and start-up of quality childcare operations.
- Commission update to Great Falls childcare market demand assessment.

Discussion

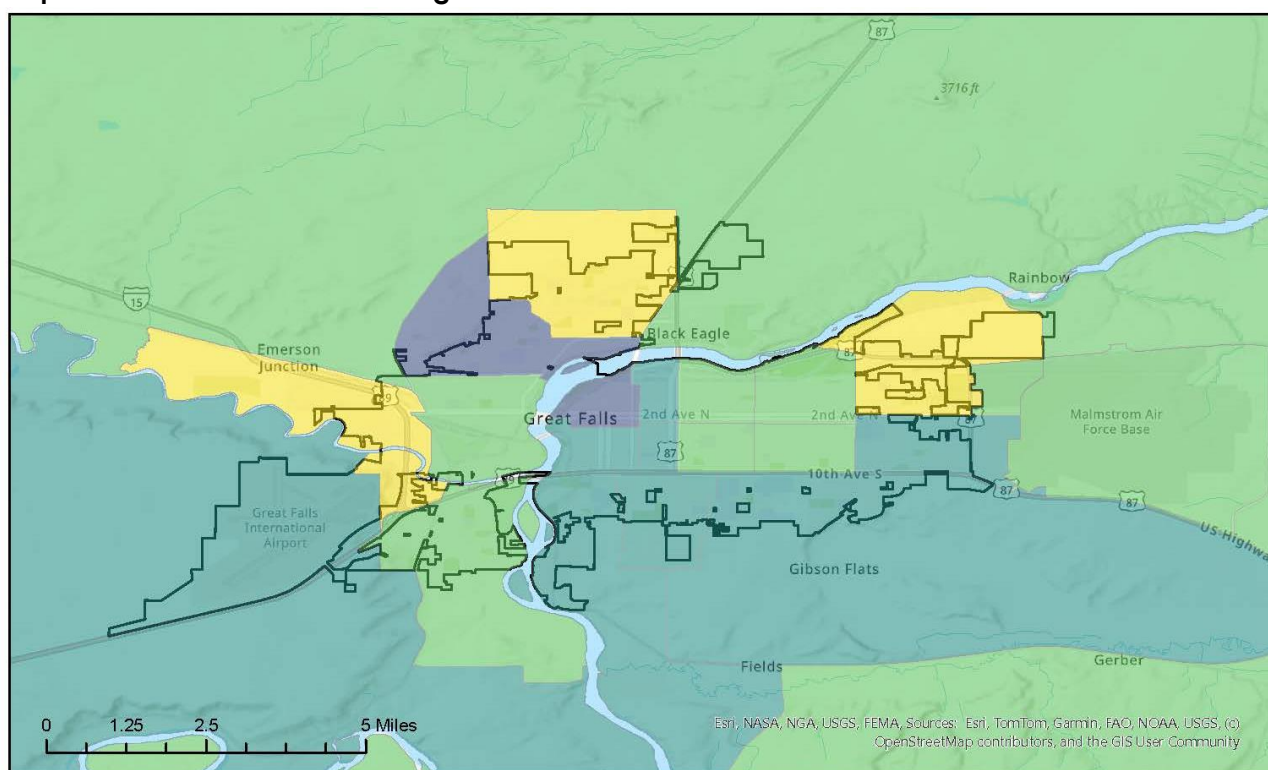
⁸ <chrome-extension://efaidnbmnnnibpcajpcgclefindmkaj/https://growgreatfallsmontana.org/wp-content/uploads/2024/10/GFDA-EconDevStrategy-2024-2026.pdf>

MA-50 Needs and Market Analysis Discussion

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

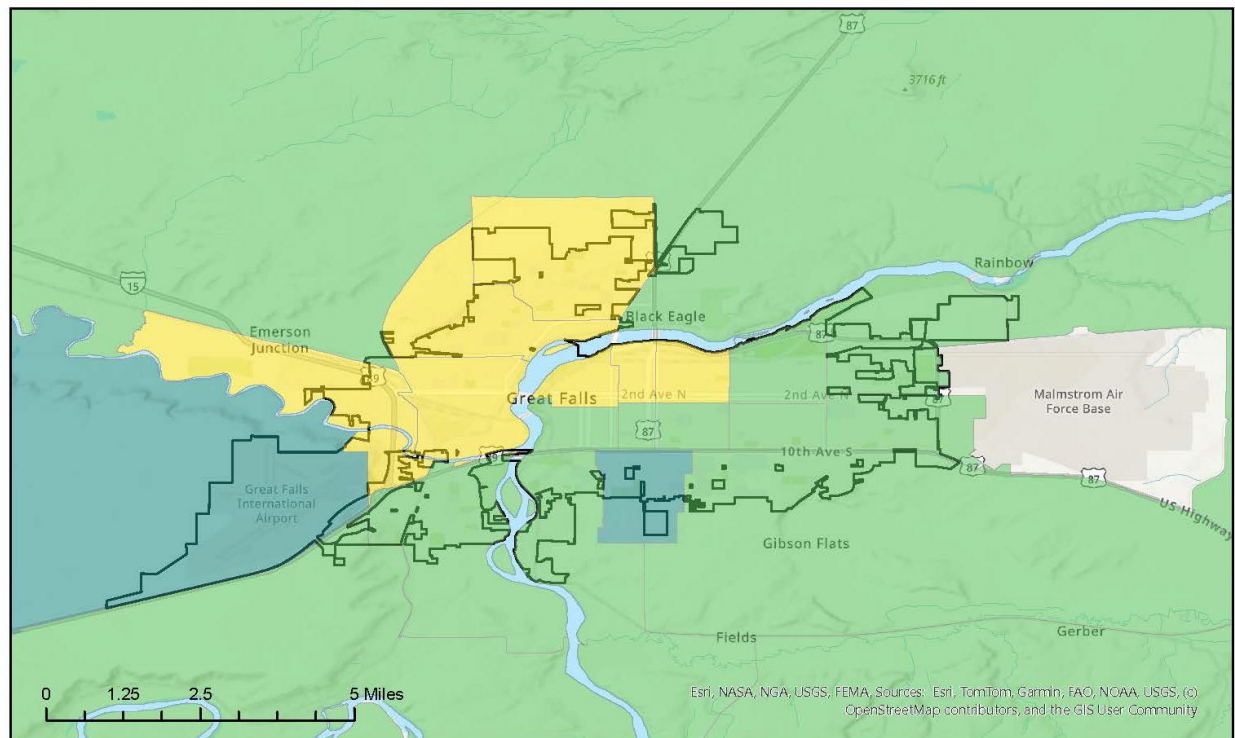
Housing problems impact low-income households at the highest rate. They are also concentrated geographically. As shown in Map MA-50.1, renter housing problems are highest north of 2nd Ave in central Great Falls with housing problems at a rate higher than 67.8%. The southern areas of the city are also impacted, but at a lower rate between 53.5% and 67.8%. Homeowner housing problems exist at a lower rate overall, but impact other areas in the city. These areas see rates of housing problems exceeding 34% and can be seen in Map MA-50.2.

Map MA-50.1: Renters with Housing Problems



Data Source: 2023 ACS

Map MA-50.2: Homeowners with Housing Problems



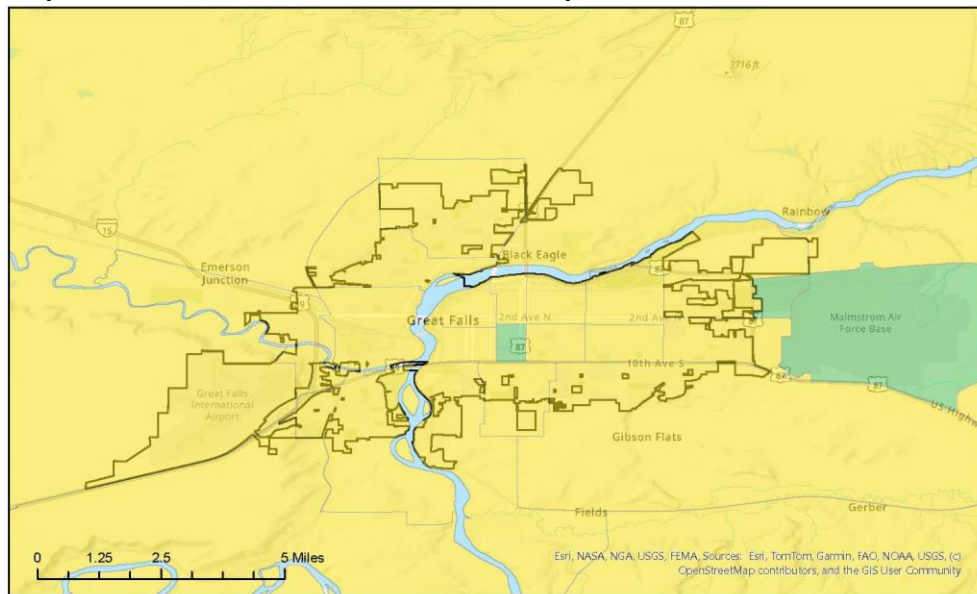
Data Source: 2023 ACS

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

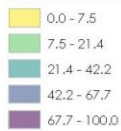
Map MA-50.3 shows the black or African American population in 2023. One census tract between 2nd Ave and 10th Ave has a higher concentration of black or African American households, but no areas have disproportionately higher rates of concentration (at least 10 percentage points higher than the jurisdictional average). American Indian or Alaskan Native households are shown in Map MA-50.4. There are two areas in the city with higher concentrations of American Indian or Alaskan Native households, near the city center, but no areas with a disproportionate rate. There are no areas in Great Falls have concentrations of Hispanic households, as shown in Map MA-50.5.

Poverty is also concentrated in portions of Great Falls. These areas are shown in Map MA-50.6. The highest concentration of poverty is seen in the city blocks directly east of the Missouri River in the city center. This area sees rates of poverty between 32.8% and 50.6%, disproportionately higher than the overall poverty rate of 14.0% for the city.

Map MA-50.3 Black or African American Population

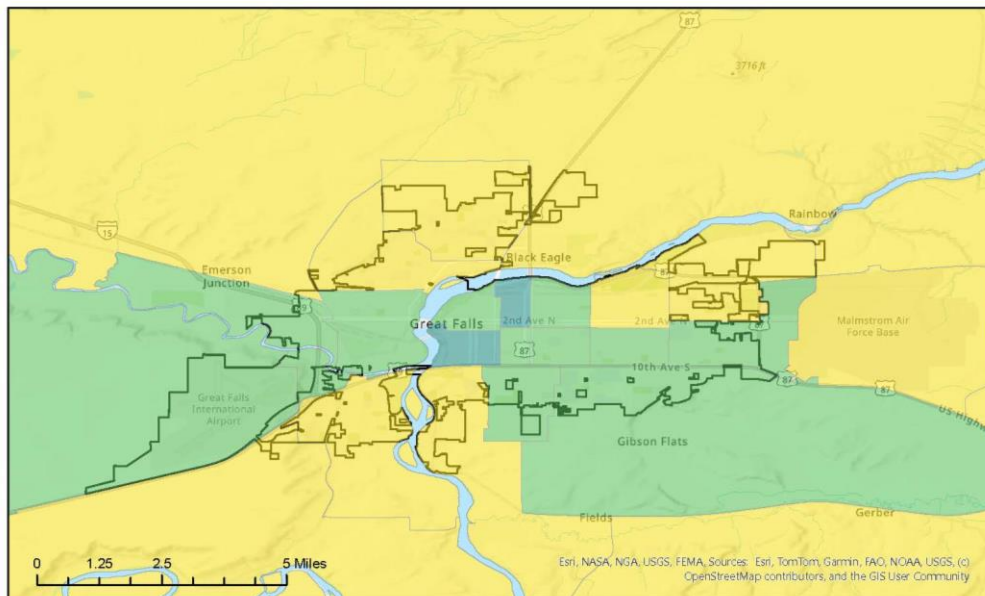


Percent of Population that is Black or African American alone, not Hispanic or Latino

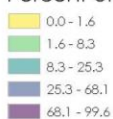


Data Source: 2023 ACS

Map MA-50.4 American Indian or Alaskan Native Population

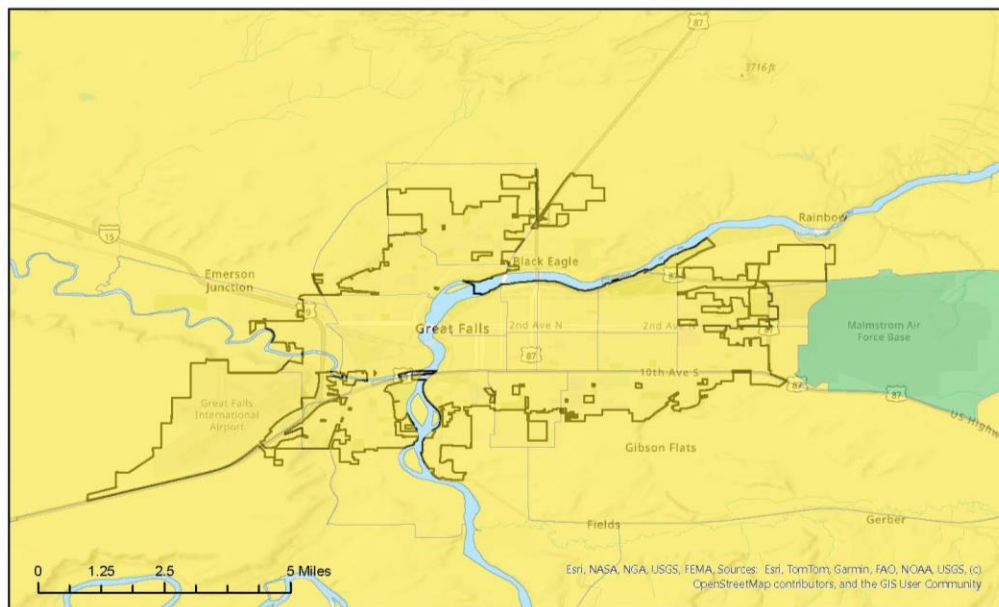


Percent of Population that is American Indian and Alaska Native alone, not Hispanic or Latino



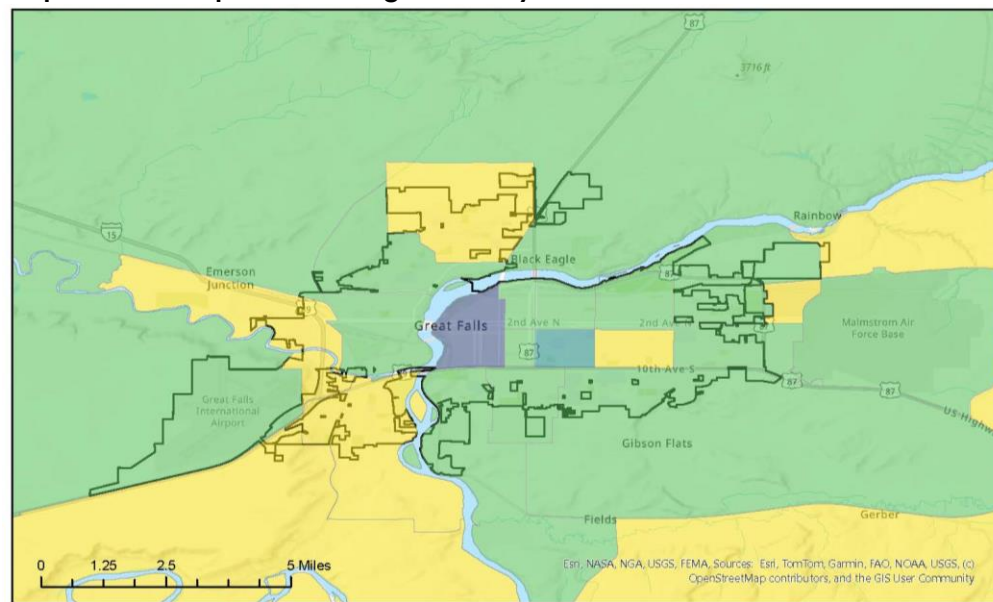
Data Source: 2023 ACS

Map MA-50.5 Hispanic Population



Data Source: 2023 ACS

Map MA-50.6 Population Living in Poverty



Data Source: 2023 ACS

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

These areas with higher rates of poverty and minority populations also tend to have higher rates of housing problems, particularly for renters. While median rents and median home values are lower

Are there any community assets in these areas/neighborhoods?

Downtown contains the city's historic main street, Central Avenue, and the Central Business Historic District. Tract 108 also contains the Great Falls Historic Railroad District (extending south into Tract 7), Great Falls Northside Residential Historic District and the city's two central parks, Gibson Park and Riverside Park.

The Great Falls Business Improvement District (BID) has focused its activities on façade and interior building improvements; cleaning, maintenance and beautification; new business activity; and residential development in the downtown area. BID provides financial support for façade improvements, new tenant rent payment, and interior renovation projects. Additionally, the BID is active in supporting the beautification and increased vibrancy of downtown through outdoor art projects. They also have a community ambassador program and are a key part of the Downtown Business Watch program which educates people about various safety issues.

Are there other strategic opportunities in any of these areas?

The downtown area of Great Falls is an area of focused investment and revitalization. The Downtown Master Plan focuses on ways to bring people and activity to Downtown Great Falls and strengthen it as the community's center for commerce, finance, entertainment, and culture. The Downtown Master Plan focuses on four key elements – Livability, Character, Accessibility, and Vitality – and provides a blueprint for future growth and development in Downtown Great Falls.

The City of Great Falls Downtown Access, Circulation, and Streetscape Plan was a study prepared for the City of Great Falls to outline a plan for strategic improvements to improve the access to and circulation within historic Downtown Great Falls, as well as to design a streetscape plan and to perform an analysis of Downtown parking. While it is not an adopted policy document, it is used by City Departments as a guide for public streetscape design changes and priorities, as well as a tool for supporting various grant applications to fund the recommended improvements.⁹

⁹

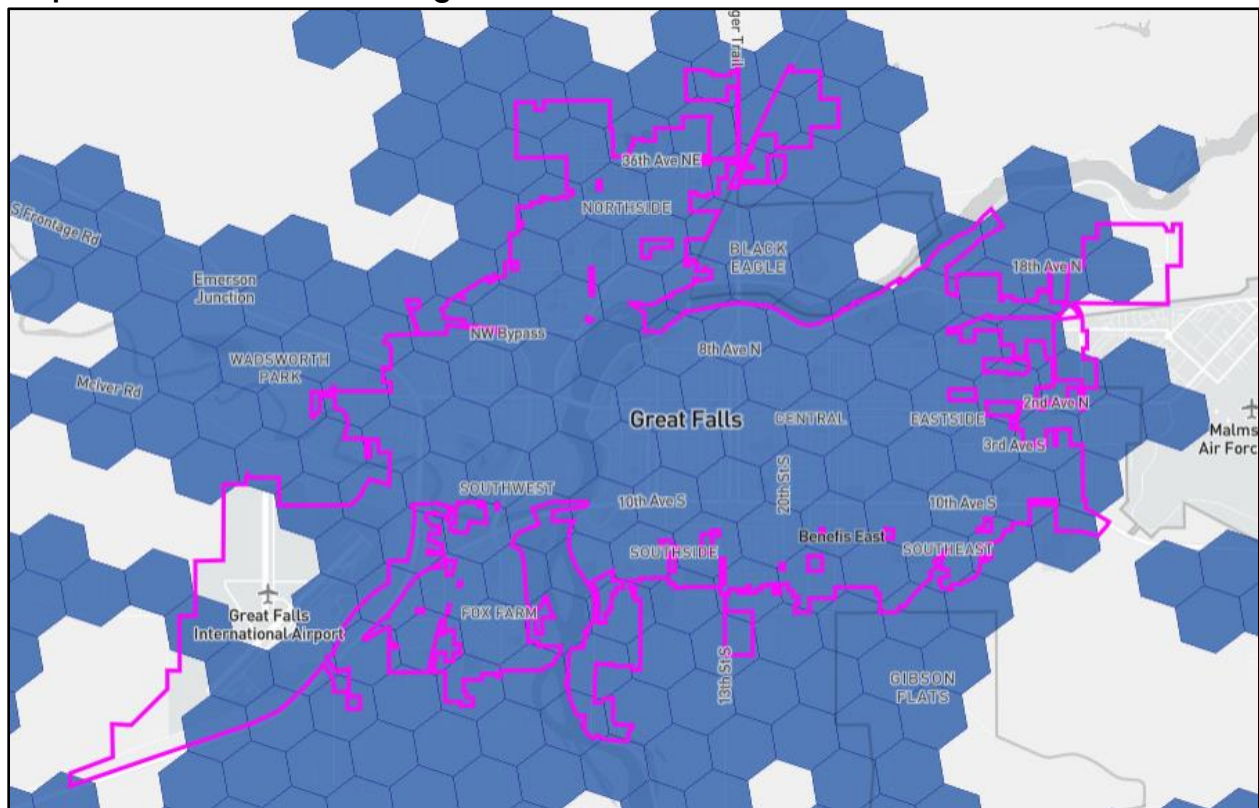
<https://greatfallsmt.net/planning/comprehensive-planning#:~:text=The%20Downtown%20Master%20Plan%20focuses%20on%20four%20key%20elements%20%E2%80%93Livability,of%20Great%20Falls%20Growth%20Policy.>

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 2023 Five-Year ACS data, 88.4% of Great Falls households have an internet subscription, an increase from 75.1% in 2018. The Federal Communications Commission shows almost uniform access to broadband in Great Falls, as seen in Map MA-60.1. However, those in the lowest income ranges are the most likely to not have an internet subscription, according to 2023 Five-Year ACS data. For households with incomes less than \$20,000, 52.2% do not have an internet subscription. For households with incomes between \$20,000 and \$74,999, that decreased to 24.8%, and decreased further to 6.6% for households with incomes \$75,000 or more.

Map MA-60.1: Broadband Usage



Data Source: FCC National Broadband Map (April 2025)

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

While there are a number of broadband service providers in Great Falls, there is a continued need for competition to promote affordability and access, as well as choice, in the community. According to the Information Technology and Innovation Foundation, competition is a crucial component of broadband policy in that it pressures providers to

be efficient and innovative. In addition, as stated above, those in rural areas are less likely to have access or competitive services in the area.

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

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The Montana Central Region Hazard Mitigation Plan found increased risks of drought, landslides or mudflow, severe weather, and tornadoes and windstorms. According to the report, "climate change has the potential to amplify physical hazards associated with drought" and other hazards¹⁰. The goals of the plan were designed to be:

- Goal 1: Reduce impacts to people, property, the environment, and the economy from hazards.
- Goal 2: Protect community lifelines and critical infrastructure to ensure the continuity of essential services.
- Goal 3: Increase public awareness and participation in hazard mitigation.
- Goal 4: Sustain and enhance jurisdictional capabilities to enact mitigation activities.
- Goal 5: Integrate hazard mitigation into other plans, processes, and regulations.
- Goal 6: Promote regional cooperation and leverage partnerships in mitigation solutions where possible.

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 Great Falls Community Risk Reduction Assessment found the following:

Risk factors associated with poverty are often related to a lack of access to resources. Poverty is correlated with lower levels of health. Residents living in poverty may not have access to health clinics, health insurance, or healthy food. Additionally, when the cost of living in a community is high and a large portion of a household's income is dedicated to meeting basic needs, residents become limited in their choices when it comes to safety. For example, a family may forego the approved car seat to keep the lights on at home. Since poverty and affordability limit access to resources and make residents more vulnerable, it is important to understand poverty in our community so safety advocates can meet residents where they are.¹¹

¹⁰ <chrome-extension://efaidnbmninnbpcajpcglclefindmkaj/https://des.mt.gov/Mitigation/MT-Central-Region-HMP-01-23-25.pdf>

¹¹ <https://dashboards.mysidewalk.com/great-falls-fire-rescue-craig-plus/poverty-and-affordability>

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The Needs Assessment and Market Analysis, which has been guided by the 2025 Housing and Community development Survey and public input, identified eight priority needs. These are described below.

- **Public Services** – There is a high priority need for support for public service operations in Great Falls that offer services for special needs populations, including, but not limited to, seniors, households experiencing homelessness, children and youth, people with substance use disorder, and mental health.
- **Affordable Housing** – The lack of affordable housing, both renter and homeowner housing, acutely impacts low-to-moderate-income households in Great Falls. There is a high-priority need for new affordable housing throughout the city and a need to support households in accessing housing through homebuyer assistance and other supportive means.
- **Housing Rehabilitation** – The age of the housing stock and deteriorating housing conditions limit housing availability for Great Falls households. There is a high priority of increasing housing options through housing rehabilitation.
- **Fair Housing** – In order to continue to provide access to housing for all households in Great Falls, there is a continued need to invest in fair housing activities.
- **Economic Development** – There is a high-priority need for continued support for businesses and job development to attract and retain businesses and promote economic opportunities for low-to-moderate-income households.
- **Public Facilities and Improvements** - New and updated public facilities and infrastructure are a high-priority need to support housing development, ADA updates, and benefit the low-to-moderate-income neighborhoods and households.
- **Planning and Administration** - City staff to administer, manage, and monitor CDBG and HOME funded activities.
- **CDBG Slum & Blight Removal** – It continues to be a high priority to remediate properties negatively affected by slum and blighted conditions. This will include clearance to provide affordable housing opportunities and/or public facility improvements.

These Priority Needs are addressed with the following Goals:

Public Services

Provide support to public service agencies' operating programs that benefit low to moderate income persons. The City of Great Falls will provide CDBG funds to social service agencies for activities that service low to moderate income people or areas.

Provide funding for activities that affirmatively further fair housing. The City of Great Falls will fund activities that include, but are not limited to fair housing education, counseling, outreach, and referrals pertaining to the laws, rights, and responsibilities related to housing and housing-related transactions, as well as service activities that reduce and remove barriers to fair housing choice.

Affordable Housing

Increase and preserve affordable housing opportunities for very low to moderate income renters, homeowners, first-time homebuyers, and those experiencing homelessness. This includes, but is not limited to rehabilitation, acquisition/rehab/resale, demolition, site preparation, reconstruction, and slum and blight activities.

Provide construction and rehabilitation assistance for very low to moderate income homeowners, rental property owners through the City's revolving loan fund. Provide construction and rehabilitation assistance for Public Housing Modernization activities. Housing Rehab may include meeting standard building code upgrades, demolition, site preparation, slum and blight activities, rehabilitation activities addressing livability and life safety.

Economic Development

Provide funding for projects which create decent paying jobs with benefits for persons from low to moderate income households. The City of Great Falls will fund economic development projects which will result in the creation and retention of jobs for low to moderate income people.

Public Facilities and Improvements

Provide public facility and infrastructure assistance to improve access for low-to-moderate-income households in Great Falls.

Planning and Administration

City staff to administer, manage, and monitor CDBG and HOME funded activities.

CDBG Slum & Blight Removal

The City will allocate funding to remediate properties negatively affected by slum and blighted conditions. This will include clearance with the end goal of providing affordable housing opportunities and/or public facility improvements.

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

Geographic Area

The geographic area for the entitlement city, Great Falls, Montana, is outlined as the area within the city limits as established by the City of Great Falls. The city does not have any census tract areas of minority concentration based on Federal Financial Institutions Examination Council (FFIEC) data. However, the city does have areas of low-income concentration, which are defined as areas where 51% of the population has income at or below 80% AML.

General Allocation Priorities

The City of Great Falls does not allocate funding priorities based on a geographic preference. Funding priorities are based on community need and the number of individuals or households that can benefit from the limited amount of funding available. Some allocations are based on an area need and focus efforts in LMI areas with 51% LMI residents, based on HUD's area benefit calculation tool. That is the only geographic distinction that is made by the City of Great Falls.

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

Priority Needs

1	Priority Need Name	Public Services
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	municipality
	Associated Goals	Public Services
	Description	There is a high priority need for support for public service operations in Great Falls that offer services for special needs populations, including, but not limited to, seniors, households experiencing homelessness, children and youth, people with substance use disorder, and mental health.
	Basis for Relative Priority	Priority needs were determined by consideration of the needs assessment, housing, and homeless inventory, as well as consideration of the 2025 Housing and Community Development Survey and work group results.

2	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	municipality
	Associated Goals	Affordable Housing CDBG Slum & Blight Removal
	Description	The lack of affordable housing, both renter and homeowner housing, acutely impacts low-to-moderate-income households in Great Falls. There is a high-priority need for new affordable housing throughout the city and a need to support households in accessing housing through homebuyer assistance and other supportive means.
	Basis for Relative Priority	Priority needs were determined by consideration of the needs assessment, housing, and homeless inventory, as well as consideration of the 2025 Housing and Community Development Survey and work group results.

3	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Municipality
	Associated Goals	Affordable Housing
	Description	The age of the housing stock and deteriorating housing conditions limit housing availability for Great Falls households. There is a high priority of increasing housing options through housing rehabilitation.
	Basis for Relative Priority	Priority needs were determined by consideration of the needs assessment, housing, and homeless inventory, as well as consideration of the 2025 Housing and Community Development Survey and work group results.

4	Priority Need Name	Fair Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Municipality
	Associated Goals	Public Services
	Description	In order to continue to provide access to housing for all households in Great Falls, there is a continued need to invest in fair housing activities.
	Basis for Relative Priority	Priority needs were determined by consideration of the needs assessment, housing, and homeless inventory, as well as consideration of the 2025 Housing and Community Development Survey and work group results.

5	Priority Need Name	Economic Development
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence Non-housing Community Development
	Geographic Areas Affected	Municipality
	Associated Goals	Economic Development
	Description	There is a high-priority need for continued support for businesses and job development to attract and retain businesses and promote economic opportunities for low-to-moderate-income households.
	Basis for Relative Priority	Priority needs were determined by consideration of the needs assessment, housing, and homeless inventory, as well as consideration of the 2025 Housing and Community Development Survey and work group results.
6	Priority Need Name	Public Facilities and Improvements
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Non-housing Community Development
	Geographic Areas Affected	Municipality
	Associated Goals	Public Facilities and Improvements CDBG Slum & Blight Removal
	Description	New and updated public facilities and infrastructure are a high-priority need to support housing development, ADA updates, and benefit the low-to-moderate-income neighborhoods and households.
	Basis for Relative Priority	Priority needs were determined by consideration of the needs assessment, housing, and homeless inventory, as well as consideration of the 2025 Housing and Community Development Survey and work group results.

7	Priority Need Name	Planning and Administration
	Priority Level	High
	Population	Extremely Low Low Moderate Middle
	Geographic Areas Affected	Municipality
	Associated Goals	Planning and Administration
	Description	City staff to administer, manage, and monitor CDBG and HOME funded activities.
	Basis for Relative Priority	City staff to administer, manage, and monitor CDBG and HOME funded activities.
8	Priority Need Name	CDBG Slum & Blight Removal
	Priority Level	High
	Population	Extremely Low Low Moderate
	Geographic Areas Affected	Municipality
	Associated Goals	Affordable Housing CDBG Slum & Blight Removal
	Description	It continues to be a high priority to remediate properties negatively affected by slum and blighted conditions. This will include clearance to provide affordable housing opportunities and/or public facility improvements.
	Basis for Relative Priority	Priority needs were determined by consideration of the needs assessment, housing and homeless inventory, as well as consideration of the 2025 Housing and Community Development Survey and work group results.

Table 46 – Priority Needs Summary

Narrative (Optional)

The Priority Needs as described above were decided based on the results of the Needs Assessment, Market Analysis, public input, and stakeholder outreach. These needs are matched with goals that will help address these needs over the next five years.

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

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	As rents continue to increase, renters, in particular, are impacted by cost burdens. The lowest income renters are impacted at rates of 79.4%. These market conditions increase the level of need for rental assistance, but make providing support difficult due to the lack of available funds to support the number of households in need with rising costs.
TBRA for Non-Homeless Special Needs	In addition to the rising costs of rents, special needs households face additional barriers to finding and maintaining housing in Great Falls. As the population ages and disability rates increase for these older populations, affordable and accessible housing may be a challenge for lower-income households. Other special needs populations that require supportive services also face additional challenges with a lack of housing within their price range. This lack of supply may result in additional households in need of housing assistance in Great Falls.
New Unit Production	The City has worked with local developers and non-profit agencies to produce new housing opportunities. Unfortunately, the number of new affordable units is still smaller than the demand from low and moderate income residents. Costs for building new housing have greatly increased in recent years. The building codes require overengineered foundations and this may be a significant cost; however, it is necessary because of the clay formation underlying much of the city. The current zoning and setback requirements can be restrictive for developing affordable housing in situations where developers wish to use odd-size or small lots or construct high density. Additionally, no affordable housing incentives such as reduced lot sizes and setbacks or waived building permit fees are available to developers of affordable housing. Currently, no affordable housing zoning ordinances exist.
Rehabilitation	The age of the housing stock suggests the need for rehabilitation to continue to make these units livable. Maintaining these older units may help preserve the affordable housing stock within the city as costs rise.

Acquisition, including preservation	<p>The basic housing affordability problem for many residents is the disparity between income levels and housing costs, especially for low and moderate income people. Average housing prices have grown faster than income levels, making it difficult or impossible for many families to save enough for a down payment or to afford the monthly cost of a mortgage, interest, insurance and taxes. This problem is worse for people with poor credit histories, especially those people with low and moderate incomes.</p>
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Table 47 – Influence of Market Conditions

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

Introduction

The following table describes the City of Great Falls' CDBG & HOME anticipated resources to carry out the goals of the Consolidated Plan. The amounts below reflect the 2024 Allocation amounts until the 2025 amounts are released.

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	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	\$777,762.00			\$777,762.00	\$3,111,048	
HOME	public - federal	Acquisition Homebuyer assistance Homeowner rehab Multifamily rental new construction Multifamily rental rehab New construction for ownership TBRA	\$231,257.10			\$231,257.10	\$925,028.40	

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 funding will be leveraged with the support of local, state, and outside (private) sources of funding. CDBG and HOME projects can maximize their local impact within the Great Falls community when combined with leveraged local resources among area providers.

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

Not applicable.

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 Great Falls	Government	Economic Development, Non-homeless Special Needs, Planning, Neighborhood Improvements, Public Facilities, Public Services, Affordable Housing (Ownership and Rental)	Jurisdiction
Great Falls Housing Authority	PHA	Public Housing	Jurisdiction

Table 49 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City is a public entity whose purpose relative to housing and other categories pertinent to CDBG and HOME grant funding involve such areas as planning, financing, code enforcement, zoning enforcement, building inspection, plan review and overall community development. The City's financial resources for assistance are the CDBG and HOME programs. In addition to having its own housing programs, the City allocates federal funds to housing and non-profit agencies to address housing, economic development, public facility and public services issues. These programs are administered through the Planning & Community Development Department with support, as necessary, from other departments within the City of Great Falls. Policy oversight is provided by the City Commission. Administrative oversight is provided by the City's department director and the City Manager.

The City works in conjunction with the various entities described in the previous section (such as local housing, community development and social service providers) and groups such as the Continuum of Care for Homelessness to ensure the Consolidated Plan accurately reflects the needs of the community. The City Grant Committee, comprised of staff professionals who are familiar with CDBG and HOME Program requirements, provides application funding recommendations, and the City Commission makes the final decision on the direction the City will take to meet the needs identified in the Consolidated Plan.

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
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X		
Mortgage Assistance	X		
Rental Assistance	X	X	
Utilities Assistance	X	X	
Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X	X	X
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X	X	X
Mental Health Counseling	X	X	X
Transportation	X	X	X
Other			
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 various entities previously described have a history of collaboration with the City in seeking to meet the needs of low income and at-risk populations, including service needs of the homeless and chronically homeless. This collaboration has become increasingly crucial as funding resources have decreased at most governmental levels. The City anticipates being able to implement the programs/projects proposed in the Consolidated Plan unless federal funds become unavailable, reduced or delayed for a substantial period of time. The City works in conjunction with local housing, community development and social service providers, as well as groups such as the Continuum of Care for Homelessness, to ensure the Consolidated Plan accurately reflects the needs of the community.

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.

Individuals experiencing homelessness and persons with HIV have clear gaps in services. However, service gaps evident for persons with HIV are partially due to the low level of HIV/AIDS population currently in Great Falls. The jurisdiction does not currently receive HOPWA funding, and City-County Health Services provides health and treatment related services to those with HIV rather than providing housing assistance as HOPWA is intended. Gaps in homeless services may be explained by the Great Falls Rescue Mission being the primary emergency shelter and provider of homeless services in the community. As a faith-based organization, the Rescue Mission prefers not to accept federal funding for their projects and is financially supported almost exclusively with donations. Thus, no CDBG funds have been used to support or increase service delivery to homeless individuals.

Locally, the turnover of some non-profit agency leadership due to lack of available funding or retirements have created a gap in experience and knowledge in the local workforce. Mentorship and replacing these key community leaders is essential for maintaining current level of service.

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.

Coordination between local nonprofit agencies and services is essential to overcoming gaps. Discussing current best practices and success stories through collaborative meetings will avoid duplication or gaps in services provided and avoid agencies competing against each other for scarce CDBG/HOME funding dollars when applying yearly.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2025	2029	Homeless Non-Homeless Special Needs Non-Housing Community Development	City of Great Falls	Public Services Fair Housing	CDBG: \$480,000	Public service activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted
2	Affordable Housing	2025	2029	Affordable Housing Homeless Non-Homeless Special Needs	City of Great Falls	Affordable Housing CDBG Slum & Blight Removal Housing Rehabilitation	CDBG: \$1,080,000 HOME: \$1,040,657	Homeowner Housing Added: 5 Household Housing Unit Direct Financial Assistance to Homebuyers: 35 Households Assisted Buildings Demolished: 2 Buildings Rental units rehabilitated: 35 Household Housing Unit Homeowner Housing Rehabilitated: 20 Household Housing Unit
3	Economic Development	2025	2029	Non-Housing Community Development Economic Development	City of Great Falls	Economic Development	CDBG: \$300,000	Jobs created/retained: 15 Jobs Businesses assisted: 10 Businesses Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Public Facilities and Improvements	2025	2029	Public Housing Non-Homeless Special Needs Non-Housing Community Development	City of Great Falls	Public Facilities and Improvements	CDBG: \$1,050,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 10000 Persons Assisted Buildings Demolished: 2 Buildings
5	Planning and Administration	2025	2029	Affordable Housing Public Housing Homeless Non-Homeless Special Needs Non-Housing Community Development Planning and Administration	City of Great Falls	Planning and Administration	CDBG: \$777,762 HOME: \$115,628	Other: 5 Other
6	CDBG Slum & Blight Removal	2025	2029	Affordable Housing Homeless Non-Housing Community Development	City of Great Falls	Affordable Housing Public Facilities and Improvements CDBG Slum & Blight Removal	CDBG: \$200,000	Buildings Demolished: 4 Buildings

Table 51 – Goals Summary

Goal Descriptions

1	Goal Name	Public Services
	Goal Description	<p>Provide support to public service agencies' operating programs that benefit low to moderate income persons. The City of Great Falls will provide CDBG funds to social service agencies for activities that service low to moderate income people or areas.</p> <p>Provide funding for activities that affirmatively further fair housing. The City of Great Falls will fund activities that include, but are not limited to fair housing education, counseling, outreach, and referrals pertaining to the laws, rights, and responsibilities related to housing and housing-related transactions, as well as service activities that reduce and remove barriers to fair housing choice.</p>
2	Goal Name	Affordable Housing
	Goal Description	<p>Increase and preserve affordable housing opportunities for very low to moderate income renters, homeowners, first-time homebuyers, and those experiencing homelessness. This includes, but is not limited to rehabilitation, acquisition/rehab/resale, demolition, site preparation, reconstruction, and slum and blight activities.</p> <p>Provide construction and rehabilitation assistance for very low to moderate income homeowners, rental property owners through the City's revolving loan fund. Provide construction and rehabilitation assistance for Public Housing Modernization activities. Housing Rehab may include meeting standard building code upgrades, demolition, site preparation, slum and blight activities, rehabilitation activities addressing livability and life safety.</p>
3	Goal Name	Economic Development
	Goal Description	<p>Provide funding for projects which create decent paying jobs with benefits for persons from low to moderate income households. The City of Great Falls will fund economic development projects which will result in the creation and retention of jobs for low to moderate income people.</p>

4	Goal Name	Public Facilities and Improvements
	Goal Description	Provide public facility and infrastructure assistance to improve access for low-to-moderate-income households in Great Falls.
5	Goal Name	Planning and Administration
	Goal Description	City staff to administer, manage, and monitor CDBG and HOME funded activities.
6	Goal Name	CDBG Slum & Blight Removal
	Goal Description	The City will allocate funding to remediate properties negatively affected by slum and blighted conditions. This will include clearance with the end goal of providing affordable housing opportunities and/or public facility improvements.

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 Great Falls estimates that it will provide 75 households with affordable housing during the 2025-2029 Consolidated Planning period.

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)

Not applicable.

Activities to Increase Resident Involvements

The Great Falls Housing Authority (GFHA) encourages tenants to be involved in the management of public housing through having two tenants on the Housing Authority Board of Commissioners. Resident board members serve two-year terms. All members serve without compensation.

In addition to preparing and distributing quarterly newsletters that offer residents seasonal information, updates, and reminders, GFHA hosts public hearings to obtain input from residents as to their needs and opinions, including those related to the annual plan and proposed rehabilitation of housing units. The information obtained from these hearings is considered in the annual grant application submitted by GFHA.

In-depth information regarding GFHA can be found in the Needs Assessment and Housing Market Analysis of this Consolidated Plan (NA-35 Public Housing; MA-25 Public and Assisted Housing).

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

No.

Plan to remove the 'troubled' designation

Not applicable.

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

Barriers to Affordable Housing

A review of the City's planning and zoning found the primary barriers to the development of affordable housing are a lack of incentives and the cost of development. This includes the cost of land, labor, and materials.

The cost of housing development has seen increases over the past decade, that has made the development of affordable housing difficult, especially at a rate that is meant to keep pace with community needs. This is seen in the continuing rise of housing costs in Great Falls and across the state of Montana.

Great Falls first adopted a zoning ordinance to regulate the use of land and buildings in 1930. The last comprehensive update of these regulations occurred when the Unified Land Development Code was adopted in 2005. The current zoning and subdivision code implements the City's growth policy, Missouri River Corridor Plan, neighborhood plans and Long Range Transportation Plan. The purposes of the code are: 1) to ensure that all development is guided by and gives consideration to the Growth Policy; 2) to provide clear, consistent standards, regulations and procedures for the review of all proposed development within the city; and, 3) to safeguard the public health, safety and general welfare by establishing minimum standards for design and development. No affordable housing incentives such as reduced lot sizes, setback standards or waived building fees are available to developers of affordable housing.

In Montana, property tax is the only way authorized by the legislature for cities to raise money to provide local government service and finance schools. Therefore, the tax burden falls on property owners. The cost of building new housing is also affected by the concept that the user pays. The developer of new housing must pay the full cost of extending water and sewer services, connecting to city utilities and putting in curbs, gutters, sidewalks and paved streets. While these requirements affect the cost of housing, these standards are also important to positively impact the quality, permanence, safety and environmental aspects of the Great Falls community.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

The Great Falls City Commission sets policy addressing barriers to affordable housing for the city. The Planning and Community Development Department (PCD) deals with all policies related to land use, zoning ordinances, building codes, growth limitations, and fees and charges. The Department researches policy questions and looks for best practices in following the policies set forth by the Commission. Recommendations to the Administration and the Commission are made with input from the public as well as stakeholders that are interested in the policies.

The City is undertaking the process to develop a new Growth Policy and is currently drafting the document at the date of this draft. This plan will help define how the City will accommodate growth, including affordable housing into the future to 2045. The current Growth Policy (2013) strengthened and highlights existing initiatives while creating the pathway for others. It is utilized for guidance in land use, service delivery, policy making

and decision making regarding annexation, rezoning, and other discretionary land use decisions.

SP-60 Homelessness Strategy – 91.215(d)

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

The City of Great Falls does not provide direct assistance to homeless outreach programs. There are a number of agencies within the city that provide special outreach services for homeless persons and their individual needs. The City will continue to work with these organizations to reduce and eventually end homelessness. Opportunities, Inc., continues to be a great resource for the city, facilitating a number of local, state, and federal programs to assist with homelessness. Additionally, NeighborWorks Great Falls, Habitat for Humanity, Rural Dynamics Inc., St. Vincent de Paul of North Central Montana, Volunteers of America, Alliance for Youth, Indian Family Health Clinic, and YWCA, among others, provide services to help prevent homelessness.

Addressing the emergency and transitional housing needs of homeless persons

The City of Great Falls will provide grant funding to address the housing needs of homeless persons through public service activities.

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.

The Great Falls Rescue Mission is the primary emergency shelter provider in Great Falls. It is difficult to delineate the specific numbers of beds available for emergency shelter versus transitional housing, as the organization does not use governmental funding and is not restricted by specific programming requirements. As a result, the Mission can be flexible regarding bed usage. Whether a specific bed is used for emergency or transitional shelter is driven by actual need on that particular day. Overall, there are 52 beds available in the men's shelter and 65 beds in the women's shelter. In an emergency such as life-threatening weather, the Mission will also provide additional mats on the floor for men and women and foldaway cribs for children.

The Rescue Mission's Cameron Family Center accommodates 114 beds and focuses on housing homeless families. The beds are set up in 28 rooms with private bathrooms to provide a more private place for families to be together. The facility also has space available for supportive services including a medical/dental clinic, year-round youth programs, and coordinated social services.

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

Opportunities, Inc., provides assistance with eviction prevention and counseling. The Great Falls Housing Authorities Fair Housing Specialist provides information to landlords and tenants on how to avoid evictions. NeighborWorks Great Falls offers foreclosure prevention counseling and financial assistance as well as rental counseling, while Habitat for Humanity offers foreclosure prevention for their partner families. Additionally, Young Parents Education Center offers individual counseling and group classes to help young adults with life skills, referrals to avoid evictions, assistance with rental applications, and coordination with landlords to prevent eviction and homelessness. The Center for Mental Health provides individual counseling and assistance for people being discharged from mental health facilities.

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

Actions to address LBP hazards and increase access to housing without LBP hazards.

Preventive and rehabilitative measures will be taken in all CDBG and HOME funded housing and public facilities projects that serve young children to ensure the extinction of lead-based paint hazards. All rehabilitation projects in which the building was constructed before 1978 will address lead-based paint regulations. Information about lead-based paint hazards will be provided to all people who apply for City housing rehabilitation loans. If lead-based paint is found during initial testing on a project where families with children under the age of six reside, the potentially affected children will be referred for testing for lead-based paint exposure.

All CDBG and HOME funded housing project sites which have visual paint deterioration where rehabilitation will take place will be tested by a certified risk assessor for the presence of lead-based paint using the XRF Technology Lead Analyzer. On any sites that test positive, only contractors certified in safe work practices will be used for abatement. Clearance tests will be performed by an Environmental Protection Agency (EPA) certified risk assessor and a certified laboratory after interim controls are completed.

The City will pay for lead-based paint testing on all projects through the City's housing rehabilitation programs, with homeowners only incurring greater costs if a contractor has to be hired. The City will provide outreach activities for lead-based paint hazards through notifying contractors of the availability of lead-based paint certification classes if certified private companies hold such classes during the upcoming year. Lead-based paint hazards will be taken into consideration on all pertinent CDBG-funded projects being undertaken by sub-grantees.

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

Preventive and rehabilitative measures will be taken in all CDBG and HOME funded housing and public facilities projects that serve young children to ensure the extinction of lead-based paint hazards. All rehabilitation projects in which the building was constructed before 1978 will address lead-based paint regulations. Information about lead-based paint hazards will be provided to all people who apply for City housing rehabilitation loans. If lead-based paint is found during initial testing on a project where families with children under the age of six reside, they will be referred for testing for lead-based paint exposure.

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

Lead-based paint hazards will be taken into consideration on all pertinent CDBG-funded projects being undertaken by sub-grantees.

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

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

The rate of poverty in Great Falls decreased slightly from 2018 to 2023, from 14.5% to 14.0%, which is still higher than the national rate of poverty. Activities to reduce the number of poverty-level families will center around strengthening existing collaborations and seeking new ways to partner with agencies and organizations that work directly with poverty-level households to provide intervention and assistance services. Such services may include but are not limited to: counseling, substance abuse, mental health treatment, health services, adult education and job re/training, employment services, financial management and credit counseling, parenting programs, after-school and daycare assistance programs, and life skills training.

Through the network of supportive services that are directly or indirectly supported by the City of Great Falls, households living in poverty will have access to the resources that can help lift them out of poverty and access self-sufficiency.

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

The Consolidated Plan is a guiding document for the next five years within the community, and affordable housing is a crucial portion of the Plan, as indicated in the goals set forth in the Strategic Plan and expressly stated in the Executive Summary. The Montana Continuum of Care is the coordinating agency for the chronically homeless and for those at risk of homelessness, but local agencies such as the Great Falls Rescue Mission are essential in supporting those goals.

The City of Great Falls' goals, programs and policies are aligned with local nonprofit, faith-based and private businesses to provide decent, safe, and affordable housing as stated in the goals and objectives. The Consolidated Plan, citizen participation process for every Annual Action Plan, and the monthly coordination meetings between service and housing providers aim to align agency goals with those stated in the Consolidated Plan. Assistance to LMI persons will be guided by the input provided to create the affordable housing objectives outlined in this Plan.

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 will be responsible for managing the day-to-day operations of the CDBG and HOME programs. This includes monitoring the performance of all CDBG and HOME subrecipients by reviewing program agreements and requirements with grant subrecipients prior to project start, monitoring projects through project completion, and obtaining required documents prior to paying out full grant funds.

Grant award letters for each CDBG and HOME Program funding agreement will include language regarding the need for timeliness in project implementation. See the following Performance Measurement section regarding actions that will be taken to monitor performance as related to meeting priorities and objectives set forth in the Consolidated Plan. All entities receiving CDBG and HOME funding are required to provide quarterly project updates and project completion information, which includes individual and community benefits.

All CDBG subrecipients other than City departments will be monitored on-site at least once during the grant activity period. All CDBG subrecipients receiving and retaining program income will be monitored on-site annually to ensure compliance with CDBG regulations.

All rental housing developed with the use of HOME funds will be monitored for property standard requirements and rent restrictions in accordance with HOME requirements and periods of affordability.

All CDBG Revolving Loan Program rental rehabilitation projects undertaken by the City will be monitored in the first year of residency and again in the second year as required by the program policies of the City Rental Improvement Loan Program to verify that rents are being kept within the required range.

All projects which involve construction contracts of more than \$2,000 will be monitored to ensure compliance with Davis-Bacon Act regulations.

Appendix A : Public Input

Affordable Housing Work Group

March 26, 2025

Speaker 1

With me also is Tom Hazen, our grants administrator for the city and online. We have Megan brace. She is our consultant with Community and Policy advisors. She was recommended to us ever so graciously by our partners at the state. She's helping us put together this plan and helping. Must track all the results of the. Surveys we sent out a couple of. Weeks ago, and she's going to be kind of leading our meeting. Day. So I'll turn this over to Megan and she can give it a.

Speaker 2

Go. Thank you, Sophia. I do.

Speaker 1

Hold on one one quick request, ma'am. They wanted to go around the room and introduce themselves, and then we can have the folks online.

Speaker 2

Yeah.

Speaker 1

Do that as well.

Speaker 2

Perfect.

Speaker 1

Go ahead once you.

Speaker 4

Start Hamburg don't have any residential.

Speaker 7

Dave Clark with great following development alliance.

Speaker 4

Work with, volunteer with the housing and homeless groups and the continuing care group. And then I'm also on the Board of Directors of Trust Montana, the statewide Community Land Trust. Board of housing.

Speaker 1

These are All Star. Yes, she is.

Speaker 5

Carry you carry them from us.

Speaker 8

Great. Gross. Nick. Also with family problems.

Speaker 4

Clearwater Credit union. Mayor the Dawson Community specialist for the city.

Speaker 9

Once again.

Speaker 4

Griffin was like we just found out about this and was curious and.

Speaker 1

Thank you for coming. We really appreciate it.

Speaker 9

Dean Snow, with the last two years on the program, director of Civility.

Speaker 2

And my name is Rosie Besecker. I'm with the Lynn St.

Speaker 1

And how about the folks online?

Speaker 5

My name is Dee and I'm with accessible spaces.

Speaker 1

Shiloh the terrace here from North Central Independent living services.

Speaker 4

Hi, I'm Beth matsko. I am the agency deputy director with opportunities incorporated.

Speaker 7

Rob mocks and the city of Great Falls Neighborhood Council liaison.

Speaker 2

Thomas or Kyle, would you like to introduce yourselves?

Speaker 10

Transpired with alliance for youth.

Speaker 2

OK. OK. Did anyone else would like to introduce themselves?

Speaker

OK.

Speaker 2

All right, great. Well, thank you all for coming. As Sylvia mentioned, my name is Megan Brace. I work with community and policy advisors and we are working on this consolidated plan with the city of Great Falls. So the purpose of this meeting today is to really talk about what is a consolidated plan, what are we doing? Give you kind of a brief overview of some of the data we've collected and then really have an opportunity for discussion. I do want to let you know that we are recording this meeting that gives other people the opportunity to access this information. It also gives us the opportunity to look back at any comments that might be made so that we can be aware of those as we're working through this. We do ask that you just, if you're online, stay muted for this first. Start and then you know please feel free to unmute once we start having a discussion. If you do need clarification or anything while I'm going through the presentation, please feel free to interrupt me. UM. But I just wanted to start by talking about what is a consolidated plan. So this is a process that we undertake every five years and it helps us understand what the needs are in our communities and how we can address those needs with these HUD funds that we're going to talk about. So what we do is we look at data to set priorities and then goals that will last for the next 5 years. And once we've identified those goals, we also allocate a certain amount of funds that we'll be spending over that five year period. Each year

after that, we have an annual action plan. And what this does is it looks at particular projects and activities that will be undertaken during that program year. And then after that program year closes, we have what's called a caper and that caper lets us look back on the previous program year. Lets us measure for meeting those goals and maybe if we need to make changes to how we're meeting those goals and kind of understand our progress in terms of that five year consolidated plan. When we're talking about funding, we're talking about these two main types of funding that Great Falls gets the 1st is the Home Investment Partnership and this type of funding primarily goes towards housing. It can be new development or rehabilitation, homeowner or renter housing or direct assistance. The low to moderate income households. The other type of funding is community development block grant. So CDBG is our broadest source of funding and this can be used to help with certain types of housing projects. It can be used for things like public facilities and public services or economic opportunities. And all of these are benefiting low to moderate. Income households. When we're talking about the kind of money that we're getting, we're not getting a whole lot in terms of homes and we're talking about that housing funding, we're getting about 230,000. Dollars a year. Uh, the numbers here in front of you are from 2024. We don't have our 2025 numbers yet, but they tend to be fairly similar year to year. For CDBG, we have about \$770,000 annually. So what we have in front of us is what the goals are for the current consolidated plan. So these are what we're looking at in terms of changing them, updating them or keeping them the same as we move into this next five year period. So for the 2020 to 2024 consolidated plan? The goals were public services, affordable housing, housing, rehabilitation, fair housing, economic development, public facilities and improvements, and then planning and administration. So these are what we're looking at. We're deciding if these are still applicable in terms of how we want to use this funding starting in this 2025 program. So when we're going through this process, we're doing a lot of things. We're starting out with a quantitative data analysis. I'm going to show you just a little snippet of some of that information today. We're looking at how housing is changing, how economics are changing and how the demographics are changing in the city. But then we're also looking at public input. So we had a survey and I'm going to provide some of those results today for you guys to look at. We're also having public meetings. We're having work groups like this one today and then a public review meeting once the document has gone out for public review. So all of these pieces come together. We use the input from the public input process in conjunction with that data that we're collecting to help us see what types of needs we're seeing and then what types of goals we're going to work for in this five year period. So I'm going to take a few minutes and just talk about how things are changing, what we're seeing us trends in the community. And maybe how? What shifts we're seeing, so the population has grown slightly since 2010 about 3% between 2010 and 2023. Most of that growth occurred before 2020. So not a huge amount of growth, but we are seeing some growth in the community. But with that growth, what we are seeing is a kind of a change in the demographics. So part of that is we're seeing the population aging. So those 55 and older. We're seeing grow as a percentage of the population, especially those 65 and 3rd are growing at a faster rate than those younger populations, all with the exceptions of those 25 to 34, they're decreasing as a percentage of the population. So we're really seeing the population stage and what does that mean for us in terms of housing and services and how we can accommodate that change. We also look at the number of people within our community that have at least one form of disability. So overall, about 17% of the population is considered to have one form of disability or another. And and this is particularly significant in our older population, so 75 or older. About 42% of the population 75 and older, have at least one form of disability. So you know when we're seeing that population age, what does that mean when we're looking at, you know, close to half of that population having the disability? We also look at things like income. How is that changing? So the mean median

income between 2018 and 2023, we're looking at the last five year period here increased by about 40%. So we are seeing some growth in incomes in Great Falls. A lot of that. Is in these upper income ranges, so about \$75,000 and more. We're seeing grow as a percentage. Of household incomes, we're seeing those, you know, those lower incomes fall as a percentage. So really those you know, those higher incomes are growing for a portion of the population on the other end of the spectrum. We have poverty. I mean, there hasn't been a huge amount of change in poverty at this time. So we're seeing, you know, overall incomes growing. We're seeing this, you know, this bottom income group staying about the same. So in 2018, the poverty rate was about 14.5% that decreased slightly to 14% in 2023. Those most impacted are children under 18. About 19% of those under five are in poverty and about 18.5 for those five to seven. So pretty significant proportion of our children living in poverty, to give you some perspective, the national poverty rate in 2023 is about 11%. So we're slightly higher than that. And for a family of four, the rate to be living under poverty is about \$30,000 in 2023. And so that's what we're talking about in terms of these households within our community living in poverty. We talked about income and when we talk about income, we also talked about housing costs. So if households are able to afford their housing and how those costs are changing over time. So we're looking at the same time period here, 2018 to 2023 to give us a comparison. These are the median rents, the median rent overall increased by about 23% in that five year period. You know, we're seeing significant change in. The 1000 to \$2000 rental range, those are increasing, you know at a faster rate than some of these other rental rates. We'll talk in a minute about kind of affordability. But just seeing this growth in rental costs in Great Falls. We're seeing a similar trend in home values, so the information here is about home values is not based on sale prices, but it's based on home values so that we can look at, you know, the change over time. And again, this is 2018 to 2023. During that time we saw 40% increase. In the median home value, so pretty significant jump in just a five year period. You know, we're seeing a lot of that jump in the 200, the \$300,000 range and then the 300 to \$500, excuse me, \$500,000 range. So just a larger portion of housing with significantly higher values than we were seeing five years ago. So what does this mean in terms of affordability? So what we look at is something that HUD calls housing cost burdens. A household has a cost burden. You're spending more than 30% of your income on housing. And you have a severe cost burden if you're spending more than 50% of your income on. So if we look at the totals here, you know kind of overall. About 25. Percent quarter of households overall in Great Falls are considered to have a cost burden 11%, a severe cost burden. We're looking at renter households of 42% have a cost burden and almost 20% of the severe cost burden. So significant portion of our renter households having cost burdens. About 17% for owners and 7.2% severe cost burdens for owners. But when we look at our lowest income households, so those below 30%. Of the area median income or below 50% no large portions of these populations up to close to 80% of our lowest income. Renters, you know, 3/4 of our lowest income renter and odors combined are facing cost burdens over 1/2. You know, those severe cost burdens. So when we're looking at these lowest income households. A lot of difficulty affording housing in Great Falls. I wanted to take.

Speaker 1

Megan. Oops, sorry. We've got a we've got a question in House here.

Speaker 2

Yep.

Speaker 8

On the previous slide where the yeah, the housing cost, would a a, A house that went from 190,000 to \$210,000 in the five year period end up in row 4 or row 5.

Speaker 2

So if it's, you know if it started in 2018 and it's. The price would be included here, you know, but then it increased up in the 2023 column. It would be. In there. So this is based on American Community Survey data. So it's kind of like a capture in that point in time. So the 2018 information would be in that column. And then if it changed during that time, it then would move to that you know 2 columns down. Does that make? Does that answer your question?

Speaker 8

I think so. Thank you.

Speaker 2

OK. Any other questions?

Speaker

OK.

Speaker 2

So I wanted to take just a couple minutes and go over our preliminary survey results. We have over 490 responses, which is fantastic. I'm just going to go briefly through what we're seeing and then I'll provide the link if you haven't already taken this survey. But when we're talking about what types of housing are needed, the number one response here is more affordable single family, new construction. Which I think is really reflected in the data as well. You know we're seeing those home values increase significantly at a faster rate than we're seeing incomes increase. But we're also seeing, you know, rental housing rehabilitation, you know, moderately rated there multifamily, new construction, homeowner housing rehabilitation and senior housing all kind of moderately. Excuse me. Rate it as well. What types of people have the OR what groups of people have the most need in your community? Not surprisingly, households with low incomes is the highest rated. People with mental illness, people experiencing homelessness. And children and youth kind of following that top rated one. When we're talking about public improvements, updated infrastructure such as roads, water and sewer, you know top rated need. There newer updated public facilities following that and then investment and excuse me economic development. And we're asking about public services, health and mental health services, was the top rated choice there services for children and Youth Services for people experiencing or at risk of homelessness and. And then services for people experiencing substance use disorder. I do want to mention that once these once the survey is closed and finalized, it will be included with the report, so you'll be able to see you know what these final results are as well. What types of public or community facilities are needed? Youth and childcare centers is the top one. They're community centers and residential treatment centers. Following that as the top result. What types of needs are in your community for people

experiencing or at risk of homelessness? The top rated need there was for mental health services. We also have substance abuse services, almost supportive services and employment services. What housing solutions are needed for people experiencing homelessness or at risk of homelessness? Transitional housing was the top rated selection there. Rapid rehousing and permanent supportive housing coming after that. So what are we doing next? The survey is ongoing. I provided the link here, but it's also available on the city's website. We are continuing to collect data and a lot of this information is coming in and we're integrating it into the plan and we have a Community needs work groups similar to this one. That's coming up in a few weeks. I will have public input meetings that are happening. And the 30 day review period, once these documents are drafted. So throughout that process, if you have comments and we'll talk about that today, but you are also. Able to provide those later and I'll provide our contact information, but I'm going to turn it over back to Sylvia for a minute and kind of let her talk about what the city is currently doing under the CDBG and home programs. For those of you who aren't aware, so you have a better idea of what's already happening so.

Speaker 1

Yeah. Thanks, Megan. So as of now, the city is, you know, we're we're kind of Tom and I are a little bit near this program. So we've been kind of working through some of the bumps to get familiarized with it and kind of get caught back up with it. But some of the fun and exciting programs that we are supporting and have been supporting. We regularly do down payment assistance for individual homeowners through the Neighbor Works program. That's been really successful and we've worked with them really, really well. So that really helps get kind of those first time home buyers into those. We are also, we also have a revolving loan fund which helps individual homeowners with a loan for their low A0 interest loan for their property to bring certain items. Up to code. We are also partnering with Naval Works and our CDBG home funds for the Batts Building and the supportive services that are going to be coming with it once it's. Open and ready to go. We are working through some other CDBG CDBG funds trying to find some projects with that. We're hopefully getting some projects rolling with the YWCA and we currently are working through and really trying to solicit some supportive services from the Community and our nonprofits. So there's a couple of irons we have in the fire and a couple of things that are already underway and have been underway. So you know those are kind of the, the, the high points of what we're doing at the moment and we're always looking for. New things so. Anything else you want to add to that, Tom?

Speaker 8

So in the area of new things, what happens when? A facility like the Ivy shutters. Which is clearly set up for, you know, housing lots of people but is no longer in business as a in its original intention. Who who's the intake valve for? Ideas like perhaps transitioning that to a?

Speaker 5

MHM.

Speaker 8

A shell.

Speaker 1

Well, we work. With the community partners. So if if any of the nonprofits around town kind of get into that, we have been trying to work with some private investors and developers who want to take on projects like that, they'll they'll come to us, you know, we'll kind of work through the logistics and that kind of thing with that. But really it kind of is dependent upon. How the project is? Structured and how we can fund it over time.

Speaker 8

But it would be useful to assume that it's going to be a for profit venture, not something that the city takes on as. Development effort.

Speaker 1

Sole responsibility? No, the city doesn't. Typically do that kind of thing.

Speaker 5

It doesn't mean it has to be, not just means the city has not been.

Speaker 1

Yes, the city doesn't have the bandwidth and and and the. The capital to take something like that on.

Speaker 8

The not-for-profit or the nonprofit could take the lead on something like that and work with the city would have to.

Speaker 1

Yes.

Speaker 9

Because the the city's policy is, it wouldn't be to take on private property ownership. We just don't have the capacity for that in terms of the operational reliability. That. OK. But if a nonprofit wanted to get on board and pick up something like the, I mean where Cambridge board or something like that and was looking for portions of funding related to it, DBG would be an opportunity for it. But the other thing to remember too is. We're looking at about \$1,000,000 a year and we're talking about some of those larger scale IV acreage core, so on and so forth. We can help, but we're not. Going to be able to. You know it would if you were to go phase roll out of something like some of those, you're. Talking about 15 years phase.

Speaker 8

And that's just operating costs on an annual basis, that's not upfront costs to turn it into something habitable because it already is.

Speaker 9

Even with the well, it depends on what's inside of.

Speaker 3

It however to Max out CDBG funds in such a way because you have large projects like that that we need and we need to be more creative is the Section 1 of 108 loan. Program through CDBG and does that need to be a part of an action plan even if you don't do it in order for a city to consider?

Speaker 9

We've never really looked. I know we would have to do.

Speaker 1

I know I have.

Speaker 3

It That's what I'm asking and it's your online person or whatever the find out. How does a city? You know, how do they need to work to afford that? Because that is the best way to leverage CDBG funds in order to do a loan program to do a project like you're talking about. Because these projects are not going to pencil out for large housing needs in our community, whether it's for profit or nonprofit, particularly for the rehabilitation needs of some of the properties, and unless we're able to work in partnership with the city to leverage these. Funds to the maximum. And that's where that loan program is established. It's a great program. Lots of places are using it.

Speaker 4

We need to.

Speaker 3

And again, as you guys are learning new, we need to investigate those new roads because if we continue to do the same things we're doing, we are not going to be able to succeed and we'll be back to where we have been in these last couple of years of either rotating back money because we were able to use it for time with us. Or we have we have we have, we haven't allowed organizations to be able to receive those funds in a way that they can then leverage so.

Speaker 1

I got a note.

Speaker 4

8 is the city basically forwarding this?

Speaker 3

They basically backstop, you know, if it's a program you have, it has to pencil out. But it's a loan that doesn't, doesn't step tap into the CDBG fund unless it defaults. An organization like networks would use something like that to backs up a loan so that we could leverage that for a higher for a better interest rate on those. Kind of funds and so it doesn't really touch the cities funds. It just uses that in partnership as a backstop to to a project.

Speaker 1

Do we have any questions from those online?

Speaker 9

I know this is, I will say this from the Section 108 it is. It's it's, there's potential there, but it is also an extraordinarily complicated process.

Speaker 3

We don't do anything.

Speaker 9

Easy. Well, true. But at the same time, it also involves debt leveraging etcetera, etcetera. And when you know I mean. We're talking about a municipal entity here and you know the the whenever a government starts talking about debt, especially bringing on new debt when we're also talking about, you know or any. Type of debt.

Speaker 3

How to use city TIF funds to renovate this building and be able to use that in a way that use a lot of taxpayer money to do with civics. So if we don't have to get into but it's, it's one of those Ave. That we need to have a conversation about and we can't go back to, oh, we can't. We it's too hard and we can't do that because it's not going to get easier and we're not going to be able to remove some of the blight that we need to unless we figure out how to leverage these funds better and get them out in the hands of developers, whether it's us or somebody else. That can use them one house at a time is not going to solve those problems.

Speaker 1

Yeah. And back to your point, really that's that's the city's aim is to collaborate as best we can with our existing avenues around town. The city just does not have the resources to leverage anything on our own and policy wise, we don't do that. So really it it's. Partnerships coming together and then coming to the city to research the avenues for CDBG.

Speaker 5

And I think we can speak to that. I'm I'm no longer on the Montana Board of Housing, but the projects that came before the Board of housing for taxing rent financing all had financials packages that had municipals. Involved.

Speaker 9

Right.

Speaker 5

I mean the the the stronger, I guess you know you can speak more articulately than I can but.

Speaker 4

Right.

Speaker 5

The community was behind those projects in some form.

Speaker 4

We see quite a bit of land donations of city loan funds, city housing funds, things that we we don't have right now, but I just want to emphasize that. Let's try to make this as flexible as possible, so let's put the words in. And not exclude that from the five year plan because then it will be another five years before we can have it. So I would just advocate for as as broad a spectrum as possibility and and we're happy to do lots and lots of research to help us figure out how other cities have been able to do that.

Speaker 2

I think that's a great point that I'm sorry, I don't know everybody's name that's here. A lot of this is talking about partnerships and how we can expand and you know, capitalize on what's happening already or what can be happening.

Speaker 5

So.

Speaker 2

With this five year plan, what we're really trying to see is what the needs are and not only focusing on you know that \$200,000 that we're getting in home or that 700,000 that we're getting in CDBG, but how we can use that in partnerships with other parts of the Community. So I just have a few questions that I would like to. Ask everybody so we can, you know, talk about this. And then I also have a on the next slide talking about maybe some partnerships that we can

explore. I do want to read a couple comments that have come in online from Dee just she wrote that I would like to see the Ivy change into transition. Center for more homeless and mental health folks and then from Bev. I would agree that we would want to keep and expand, excuse me, expand flexibility. So I wanted to ask everybody, those in in person there and those of you who have joined us online, if you have any specific housing needs that you're seeing in your community. Any populations that can benefit specifically, you know, really targeting these funds while maintaining the flexibility that we're talking about as well. Does anyone want to talk about kind of the housing needs that they're seeing? In their communities are Great Falls.

Speaker 4

As a whole.

Speaker 1

And just one quick thing, I'm going to turn on our video and switch our camera around so we can kind of see the group that's here in the room. And so we can see kind of who's talking. So give me just one quick SEC here.

Speaker 8

There.

Speaker 2

And Aria, I don't know if I'm seeing your name correctly. I see your hand raised. So you. Can go ahead and unmute yourself.

Speaker 11

Hey, can you hear me? Hi. So my name is Uriah Babineau, and we've been here in Great Falls for about 6 months. We're we're we're a smaller startup. We're called empowered living solutions and the particular population that we serve as those with severe mental health issues, we're opening up mental health group homes here in town. And we we've seen. Some pretty substantial challenges here in Great Falls with getting any of that done. Granted, we've been able to start for in the six months we've been here, so we've had some pretty, pretty good success, but we are having to slow down for a handful of reasons that I think most other people in this in this call probably experience as well. But who answer your question directly, I don't know how many people are just aware of the numbers associated with severe mental health issues here in Great Falls. So in case people here in this call aren't familiar, there are 753 people right now waiting on a wares. Mental health wait list. And then there are 25% of the. Current population in the sheriff's slaughters jail. 25% of them aren't actually there for criminal reason. They're there because there is nowhere else to put them for mental health purposes. So I don't know what that number is exactly, but we have a staggering issue here in Great Falls and surrounding areas with mental health. Those who suffer with mental health issues. So anyway, I'll I'll stop there. Just wanted to share with the numbers if anyone wasn't quite clear. It's it's very staggering that it's estimated about 1500 people right now are fundable and waiting for housing, and there just isn't housing.

Speaker 2

Thank you.

Speaker 8

I can I can just add. Five years ago, we came and answered all of these questions. Well, many of these questions on behalf of the homeless population, the city came back to us with a very similar response. Find a partner organization to propose something and pitch it to the city and the city will work with them. The next thing we knew the city was suing the tent city outside of outside of First United Methodist Church to get them to tear it down because there was no quote ordinance that supported it. So it seems to me like the carousel has now essentially rotated all the way back to the same spot. Right, we're being told. Go find partner organizations maybe like the one the gentleman that just moved to town from the last comment. And come back to us with a plan, but there isn't really, as far as I can tell anybody in the city who is stepping up to say I will be the Czar who will work with and for that population, whether it be the mentally ill, the homeless, the at risk of homeless. The aging. That that's just my observation from five years I got here six years ago, but that was one of my first experiences was that. Was the First United Methodist Church experience with Jeff Wakley and then Don Scarrett.

Speaker 2

Thank you.

Speaker 3

Or a broader review of of housing needs networks, Great Falls as well as the Realtors association, the home builders and Great Falls Development Authority did have a A market study. And so Jake has probably the the expert at that because it it expands all affordability and we need we need homes at all. Full price. Points. Because the stagnation right now is closing, causing those low those other numbers that we saw earlier to just continue to build. So Jacob, you'd share, I think it's important to hear some of that information from that study.

Speaker 7

Yeah. So we the series of studies 1st from 2021 and 2nd from 2024, we ran the same study. What we're seeing is extreme downward pressure on our market due to supply and demand challenges, so. The supply has not grown in Great Falls in any significant way since 1980, but our population since 2020 is now starting to grow, and so you now have folks with higher incomes competing for the availability of what's here and whoever has the most. Income tends to win that competition. So what that does is put extreme downward pressure on the lowest parts of our socioeconomic status with regards to access to housing. So. Without significant increase or preservation of housing units in our market, that problem is only going to get worse and so supply has to be a key piece of a strategy to improve the situation because without increasing our supply, we only increase demand and those. Dollar amounts will go up for the same stock and fewer people will have access to home ownership, let alone being housed.

Speaker 4

I'm part of the team here. We're just a volunteer organization at this point. But the continuum of care is serving over 500 homeless individuals in our community. With. I think the number was around 25, which are frequent users of emergency medical services and police services. And then I have a second not fund that, but for every \$100 increase in rent or housing results in 8% increase in. I'm going to tag on that and just suggest that we add the homeless data. You know, we do the continuing Care now twice a year, so we've got good data that shows how many people are homeless, how many people are on housing, homeless as well as every month number of people. Great. We have some. Yeah. Really good data from the by name list as well. And so I'm just suggesting that that's the kind of thing that ought to be included here. Maybe it is, but we didn't see it today. So we don't know.

Speaker 8

But we saw something that conjoined at risk of homelessness and homelessness, which I think might be in.

Speaker 7

State.

Speaker 8

Because if the number of people that are truly homeless, they have no shelter. Are growing within that constant population. You'd never see it. Wrapped into a combined column called homeless or at risk of homelessness. You might want to consider splitting those two out and just seeing if the actual homelessness is growing. Or if it's more the at risk of homelessness is growing.

Speaker 2

So in the actual plan, we do talk about, you know, those actual homeless numbers and then we talk about at risk of homeless separately. I think maybe what we're when we're combining that, it's primarily when we're talking in the survey that information. But in the plan itself. Those numbers are separated.

Speaker 8

OK, good.

Speaker 3

Jake is talking about the inventory and the cost and and the slides the cost.

Speaker 5

Burden and the.

Speaker 3

Average cost of a home and the average increase of salary thing that that's 40% salaries went up 40%. Home costs went up 40%. We're when prior to 20. 2018 we were already having an issue with salaries keeping up with the cost of housing and so our our housing stock is from our. Survey 68% of our current housing. Second Great Falls is prior to nineteen 7970% is prior. To 1980.

Speaker 7

Housing stock.

Speaker 3

And so those those factors really have to make us think deeper into how to leverage these these funds and how to remove some of the blight, how to bring in new housing opportunities, whether it's single family or multifamily and and and I would. Advocate for a longer I've I've gone through this just a couple of times. I've been pretty new at a lot of this too. We're we're not making the progress with using some of these funds and so it looking this more holistically of then how do we how do we help get there? How do we use those social services dollars for for the right organization to do transitional housing, how do we make a plan instead of a one year at a time and I know you guys are brand new. So and I know you. Guys inherited the last plan, but the last plan looked very similar to the last plan and the last plan probably looked very similar to that last plan just because I think we've used some of the same techniques that have. Talked. About long term, because when we look at the dollars, there's not a lot of dollars. But. One of the one of the times that we. Had one of. These these workers, there were some individuals advocating for how to how to maximize the funds in in some way and how to look for the larger project. The larger the larger opportunity. And. And although we have even doing something with permanent supportive housing. And and helping with those with homelessness, if we only focus at that bottom, we're not helping that other area. I I advocate of how do we look for that middle those middle income folks, those those folks that are working paycheck to paycheck, paying those high rents so we can start opening up some more opportunities in that low in some of those lower areas because if we only focus on homelessness. We're only helping homelessness. We're not. We're not opening up, so we have to make sure that those funds are.

Speaker

Sorry.

Speaker 3

Maximized through that spectrum of those folks that need those homes, and if we think about what Jake just said, the pressure is right now for people that are making a good salary to stay in their home. And if they stay in that home, they're not opening up a space for somebody to move into. They're not opening up that starter. For somebody to move in and do a fixer up or those homes are are they're either staying into them or the ones that are being sold are being sold to.

Speaker 4

To.

Speaker 3

Commercial ventures that are making them into renters. So again, those rehabilitation of single family, although that didn't hit the highest mark, some folks just don't see that's like well we need more new construction. We can do a lot with rehabilitation of single family homes to get a new home owner in there. So I just. Advocate that we think about, OK, we want 4 new homes a year, 5 new homes a year. And here's we're going to leverage these dollars for that. And again, neighbors would definitely be in the mix of that, but I think there's others out there that could also do some of those things. But I know that there was a time that never was receiving some receiving some, some money and building 10 homes a year. Since some of the things have changed and people have changed and worries about things we build now one to two homes a year. If we were able to access some of those dollars and prioritize some of that, either rehab or new homes, we could bring in 10 homes a year. But we we need those partnerships and that's what we are seeing that we need. So trying to outline what do we need, where are those, where those buckets need to go into and how can we leverage. That to move the needle on these numbers and if you see her comparisons between the last time we're not moving the needle.

Speaker 1

So question that kind of brings up a question in my mind that I've heard a lot and maybe this kind of comes to a code kind of thing. The survey results show the highest numbers is that people think that we need for the community of single family housing. With that comes a lot of infrastructure costs land, you know, urban sprawl. That kind of thing.

Speaker 4

How do you?

Speaker 1

Envision or what is in your experience is density. Easier to work with in rehabilitation versus the cost of single family housing moving out.

Speaker

So.

Speaker 7

So to the aging demographic that we've got, right? We have also a very inefficient use of our current single family housing stock because people don't have anywhere to transition to. So while sharing mention we have folks stuck in a starter home who would typically have progressed historically to another home and then open that starter home for someone to engage in home ownership. Or you have a problem on the other side too churn. So we don't have anywhere for books or aging in place in their current single. Coming home to reduce the size of their footprint, move into the density, maybe have services, maybe just not have to maintain the property or pay for those cost of maintenance of the property. Yeah, Great Falls is a lot of. 80s and 90s year olds in the same homes that they raised their kids in, living in one room

of their house, right, so that inefficient use. Keeps what would be old fixer uppers from entering the market where folks could have access and sweat equity. The desire for new construction is. Rate, but the reality is the cost of new construction is not it puts how homes at a price point that it doesn't make them available to the majority of our population. So a better, more efficient way would be to put more multi family into the market that appeals to a 55 and over crowd. In order to make more efficient use of existing stock, which being a. Home built prior to 1980 most likely will have a lower price point than a new construction, which has to pencil itself in today. It's dollars, so even if we could bring 200 units of single family to market tomorrow, your demographic of people who can actually afford those homes and significantly smaller than even they would realize. So those are going to be brand new homes. Between 3:00 and \$400,000, that's that's a new home. As a small under 1500 square foot new construction stick frame home, so the the new construction dream for home ownership is is pretty much reserved in Great Falls to a 15 to 20% window of our population who already own homes. For the most part in our market. Not to say we don't need. Those, but it doesn't. It doesn't necessary. It's not necessarily the most efficient way to fix our housing and access problem, because we need density, we need churn in our market and we need more units and the best way to get more units is to. Go back to churn and then?

Speaker 8

Jake, if if let's say we envisioned a world where 200 new single family dwellings could be constructed, would would they fit on the map down the? Call as currently zoned, or would the city need to actually expand its borders in order to find places for?

Speaker 7

There there are infill, there are infill opportunities to inside the existing footprint. We do have some acreage. Soils notwithstanding, we have opportunity inside the grid. In order to add so we haven't added a neighborhood since Merryweather. Really in Great Falls. Since 1980, Riverview is one of the newer developments to Great Falls. So we haven't had a production builder active in Great Falls since river. So we just we don't, we don't have the infrastructure to open that up. So we need and what I spend a lot of my time on is trying to interest the types of developers who who just do the land development. And then open it up for multiple builders to build different models and sizes of homes in a planned community. We've got very few opportunities for those folks to do well in our market for a couple of reasons. Take neighbors Highland development for example, in order to get city services that far South to open up 123 acres for development, we have to go through county based development. That has happened since. The city went that direction and that's a per foot cost that goes up every step you take towards the Highland Cemetery. And that challenge is pretty common on the South and E sides of town. We've got other opportunity to the. North, but it's. It's bottlenecked as well by terrible soils and some other development challenges for extension of infrastructure so. The city. Doesn't has not identified or invested in. Proactive growth in any of those directions other than one project I can think of, which did not come to fruition. And so there is. It's left to developers to solve those challenges for themselves.

Speaker 2

I just want to interject really quickly. Was there somebody online that wanted to contribute?

Speaker 10

Thank you, Megan. Yeah, just Speaking of leverage and kind of long term ROI, looking at, you know the survey results and seeing poverty, you know, really high among the under 18 and then also. So seeing you know the the need for Youth Services, that's that, that's also a high priority. I just don't want that to get lost in the conversation. You know, the worst thing we can. Have happen if. As you know, you nationally right, you see like half the kids coming out of foster care, become homeless within 18 months. And so I think it behooves us to make sure that. Amongst those that are are coming in as adults, we're doing what we can to make sure that we're not increasing the problems and that you know the extent that we can have folks that are graduating high school, starting apprenticeships getting. Off on the right start sort of, so to speak. I think that's going to have the longest ROI over time and they'll also be able to compete for market rate housing, doing it that way that in the long run, we know, you know, private investment is what's going to drive when you hear the number of units we need, that's a little long run going to have to be it. As you say there, there's just not the dollars here. So I just want to mention that we do have a, a profound youth homelessness problem. It's been hovering around 500 a year, at least it's starting to trend down and I just don't think we want to lose track of that as we think over. The next five years.

Speaker 2

Thank you, Thomas. Uriah, I saw that your hand was raised as. Well.

Speaker 11

Yeah. I just wanted to tap in and make a comment for Thomas, if you're interested. There's a company in town called Cairos and and US, we're working together on coming up with some programs and solutions for this youth homelessness problem. So if something interests you, I'd love to talk more about it.

Speaker 10

Love to thank you. Yeah, I'll. I'll reach out to you and put my e-mail in the chat.

Speaker 2

Thank you.

Speaker 3

And you know, I think they they showed the statistics about poverty and people may not realize unless you drive through the neighborhoods, the North and South side make up a lot of those, particularly the north side is probably is the highest poverty rate in the city. And so when you think about the used property and the property numbers that we saw earlier, they, if you threaten based it on. Kind of some of the census zones and the tracks that north side would would probably be the most shocking. For the commute.

Speaker 4

Really.

Speaker 3

And that's where I think there is opportunity for infill, to Jake's point is like some of the best opportunity might be is some of the North and South side and if you drive through that original town site, you're you're going to see too many homes boarded on them, too many owners that are out of state and they and and we continue to try to contact them to private. I mean that's that's some of the the. Of the information we need to get out is for, for for owners of older homes that maybe they're boarded up, don't sell it to the out of state investors, sell it locally so someone can come in, renovate or or put in a new home. We we're losing too much of that old housing stock in those older neighborhoods to either rentals or out of state. This or people are just sitting on because they don't know what to do and that's the low hanging fruit for single family homes in our community.

Speaker 1

So how do? We how do we encourage that in churn?

Speaker 3

CDBG funds that are able to go to some of that, and I know you guys have already put some of that in the last plan, but that is targeting that for some single family homes and utilizing the most flexible funding, which is CDBG funds to be able to do that.

Speaker 4

Wanted to talk a little bit about community land trusts and I would like to see the the land specifically. Call out that. Home down payment funds can be used to create community Land Trust. And my personal experience when I was at Neighborworks, we created 300 -, 300 houses, not a single one of those houses, both made to the group that we would like to see by. And that was that was my error. You know, housing pricing didn't go up so fast. Why do we need Community Land Trust we did because once you have a community Land Trust. That's permanently affordable home ownership opportunities. So for every year for the 100 years or longer that the House is on the ground, it will be sold to a family that needs income, incoming plans and what the real magic to me is it preserves the subsidy. So if there's 50,000 or \$100,000 with my home in home. All of these home partnership dollars in that house. That's captured forever because the next time you turn it over, it goes to an affordable family. The next time it goes into a family. And so you have preservation, infinite preservation of the subsidy, which I think is one of the strongest.

Speaker 3

There's some good success in doing that in Kalispell.

Speaker 4

There's probably about 3 or 400. Homes in something. I think there's six different new one.

Speaker 9

Are you asking about setting up an independent Land Trust or do you want to tie it into the overall? Statewide.

Speaker 4

The statewide organization Full disclosure, I put it on my. So they exist to be where other land trusts don't exist. I'm an advocate of not forming a new one because it's hard to support a brand new one. But but this Montana is is there right now and they they own about 36, maybe lanterns. They also own the land under a cooperative housing apartment house. So you can do it in with cooperative apartments, which means that you own the right to your apartment as one of the owners.

Speaker 3

To do that. With the down payment assistance that have to be written in the consolidated action plan to allow for that use of those funds and when they're used by the.

Speaker 4

I don't know the answer to that, but I think if we just put it in there anyway, we just wanted to.

Speaker 3

No, no, I think that's. A great idea.

Speaker 1

Megan, have you had any consolidated plans that you have worked on that kind of include a Land Trust component?

Speaker 2

I have when they've already, you know, kind of had one established, you know, there's a lot of. Front work that would you know, outside of the consolidated plan that would need to happen and the consolidated plan is more of a supportive entity to that. You know it is possible it's just. A lot of that needs to be. Done outside of the consolidated Plan framework first before it can be incorporated. But you know if you want to include, you know you're talking about down payment assistance, things like that part of this consolidated planning process is we can. You know, make it flexible enough to potentially include that not exclude that, so that there is a flexibility that if you know there is a Land Trust formed you know three years down the line, you can then utilize those funds for that purpose even if it's not. Necessarily written into the con plan at this point.

Speaker 4

So, Megan, I want to have a conversation with you offline about the complications. Has never worked. I mean Charles Montana by. And helps developers every, every day with there already

exist. Right. But beyond that, I think what's important for us to to just know is that. The Community Land Trust, if it's, if it's called out in the. Plant as a. Possibility. Then it gives us that flexibility. I just don't think it's as complicated as it's been presented.

Speaker 3

But especially with Montana Land Trust already, when Montana trust already being established, they are established and doing this in the state.

Speaker 4

But Sheila, do we have this in Great Falls?

Speaker 8

We have Sheila and grateful.

Speaker 3

Montana can go anywhere they're invited into to do the like.

Speaker 5

We would build.

Speaker 3

So for instance, this is what we've been working with them is we would build a house. And then once the. The Land Trust is established on that property. It goes to trust Montana, so they do all the heavy lifting of monitoring it. So we don't have to have a different organization in Great Falls. That's how I'm understanding it. So they've already, they already have that. They just need to be invited into Great Falls with a project to to then utilize them and we. We had a lot of conversations with him, even with Jake, some other projects of how to start that process. But I think having it into the consolidate action plan to use with that down payment assistance would be very good for everyone because it also then deals with the you know. The the restrictions you know you don't you don't have to worry about that. That home stays affordable for for the expected expected expected amount of time.

Speaker 4

Right. So I'm going to leave this bandwagon in one more comment.

Speaker 2

We are coming up on our hour, so I just wanted to take a minute to talk about any housing barriers that you're seeing. And I think we've talked about some of those already, but if anyone wants to comment on that, we're funding and partnerships. If you want to make a couple of comments on that and then I will let you know how you can reach us outside of this time, but I

want to make sure that we have a little bit of time to allow for comments on housing barriers and funding and partnerships. If anyone has comments on those.

Speaker 4

The housing barrier I see working with the the Coalition for Homelessness to housing. Is lacking units, there's just not houses out there. They're not apartments out there, and so it it kind of gets back to the very basic foundation we talked about Bill Martin, build more of everything, but to speak for the the homeless coalition, we we really need some specifics relative to. Permanent supportive housing we I think Susie McIntyre once said we need the 10 batch building projects. So I I just don't want that to get left out that there's a huge need out there that's growing. And the answer is. That provides helping. That's the answer to homelessness.

Speaker 7

I would say steps the city can take to help mitigate the barriers that we've talked about already. 1 is making these funds as accessible broadly as possible, so that a concept that can work with the use of these funds. And have access to these funds so that it's not restrictive of a model that would otherwise work without some encouragement. These funds aren't. Big enough to make a significant debt year over year into Dent into our housing challenges. So the other thing the city can do to help mitigate these barriers is leverage every tool legally available within Montana to make it available for private development, right? So we group of us. Organization has recommended 4 things that the current city isn't doing that could do 1 is create and use special improvement districts to support private development. Add workforce housing as a reimbursable expense under the tax increment financing districts. Pre approved plan sets for AD use so that those tools are more easily available to homeowners.

Speaker 8

Sorry, pre approved what?

Speaker 7

Plan sets for accessory dwelling units, which are now legal in all residential zoning, and boringly consider highest and best use of city owned property and potentially.

Speaker 8

Oh.

Speaker 7

Do an RFQ RFP process to in site development on those underutilized parcels. To put the cities land in the game as.

Speaker 8

Well, and then I would just like to also add to that there is at least one unit that has been built that's sitting on the parking lot at the church. It's a tiny. Home. And it was built almost a year ago

now, but it has no place to be played. Because the city's zoning. Forbids it from being placed on city property as Jake said, so I just want to make sure the newcomers to town are aware that building units is actually quite easy. I think at Google, what three people did that over 2 weekends or three weekends, but that time come together, right? But it's something like that. But it's still sitting in a parking lot, right? Because there isn't. I mean, we need a hundred of them, obviously, but even the one can't find a home today because of zoning.

Speaker 3

I would just like to see the city prioritize housing with these funds and discontinued prioritizing city infrastructure, City works, city projects, because that's what's been dominating some of the funds in the last several years. They get the first wife out of it and and if if they're not going to do as we talked before, they can't get into the. Business of housing. They need to put the money out there for. Those who do 1000.

Speaker 2

Uriah, see your hand raised.

Speaker 11

Yeah, I had a a question and then a comment when it comes to how great fall structures, it's initiatives and its incentives it, how what order does that happen? And for example, does the city just set initiatives hoping that develop development will happen because of the initiative or is it that people apply? With projects or ideas and based on the project initiatives are then born. Which one of those two tends to be how Great Falls does its initiatives?

Speaker 1

Yeah.

Speaker 8

The second.

Speaker 1

That's typically how it works and as far as CDBG funds, it's really hard for us. We want to spend them funds as as wisely as we can and as expediently as we can. As we've seen, we've bumped up against the timeliness issue. Some of that has happened because you know, we've, we've. Taking part in some of these bigger projects that at the end of the day didn't end up penciling out and and didn't move forward. So then that puts us in a very precarious position to where those funds can be recalled. Or we don't get new funds. So it's it's really a balancing act, at least on the CDBG front, to be able to put these funds out there and know that they're being spent to know that they're going to get spend and they're going to get spent on the projects that have been brought to us. So we are trying to get people to come to us with progress.

Speaker 3

So that's something this issue was based on the revolving loan fund, it wasn't correct. Some of it we don't just want to clarify, it wasn't because. Wasn't. People needs out there. There was some large projects that with that revolving loan fund that cost that money.

Speaker

Yeah.

Speaker 1

So really for us to be able, we want to be able to spend these funds in a a normal amount of time and to ensure that these projects get done. Part of the reason we don't CDBG, CDBG doesn't like to fund design is because design is a very early. Depth and doesn't necessitate a project being completed, so we like we tend to focus on funds that will be completed in a timely manner to make sure that those funds get out into the Community and are doing the good that they are intended to do so at least from that standpoint, that's kind of where you know the cart before the horse. There comes in.

Speaker 11

OK, gotcha. And then I know that we're we're running short on time, so I'll finish with the comment is that I'm actually really excited to be a part of this conversation. I I can hear in this room, we have a lot of very uniquely intelligent people. So is there a way for me to have a list of the participants or a way to get contact info of the people in this room?

Speaker 1

I've got a sign in sheet. Is everybody OK with me distributing the e-mail list to all of the attenders of the call? Yeah. Yeah. And and I encourage any of you folks in these different organizations, if you, you know, have an interest in something somebody's talking about, please collaborate on your own and then come. Back to us, all these problems are never going to get solved easy. They're never going to get solved on our own. They're only going to get solved together. So that's kind of what we're hoping for.

Speaker 2

Thank you, Sylvia. And I just want to thank everybody for your time today. If you do have comments questions you'd like to continue conversation. Sylvia's and my e-mail addresses are on the screen. We're having another work group that's coming up in a few weeks that's talking more about community needs outside of housing, so I encourage you to come to that as well. And I also encourage you once this plan is out to, you know, comment on it during that period. We are, you know, continuing to work on this. So we do accept comments through that period and we very much appreciate your time today. Sylvia, do you have anything else you wanted to add?

Speaker 1

I just want to thank all of you guys for taking the time to be here. I know a middle of the day meeting is not always the easiest thing to do, but I really appreciate the feedback. If you

haven't taken the survey, please take the survey, pass it to your friends, pass it to your family. Anybody we can get information from. Will be helpful so. Please do that and I thank you very much for being here today.

Speaker 2

Thank you all and I hope you have a. Great. Rest of your day.

Speaker 1

Awesome. Thank you, Megan.

Speaker

Thank. Yeah.

Speaker 4

I want to spend time and bring it a little bit. You know, we've had these. Fabulous meetings that just working on the projects and trying to get it off the ground, what's the deadline again for the surveys? When will I think?

Speaker 1

I think we're going to keep the survey up through the next work group and and until the official comment period starts, so probably through the end of April.