

# Housing Trust Fund (HTF)

- New affordable housing program to complement existing federal, state and local efforts to increase and preserve the supply of decent, safe, and sanitary affordable housing for extremely low income (ELI) ( $\leq 30\%$  area median income (AMI)), including special needs households, homeless households, and those at risk of homelessness.
- HTF program will help qualified sub-recipients direct funds for the construction, rehabilitation, and preservation of affordable rental housing for ELI families.



# Use of HTF funds

- Funds may be used for production or preservation of affordable housing through:
  - Acquisition
  - New construction
  - Reconstruction
  - And/or rehabilitation of non-luxury housing with suitable amenities.
- Eligible activities:
  - Single-family rental and/or homeowner
  - Multifamily Rental
  - Operating Cost Assistance Reserves



# HTF Program

- Affordability Period – minimum of 30 years
- Rent Plus Utilities capped at 30% of household income
- Follow all other HOME Program rules
- Applications
  - \$3 million available funding
  - Applications received June 2017, currently under review



# Analysis of Impediments (AI) and Assessment of Fair Housing (AFH)

- These are detailed plans developed by the state and other local agencies to Affirmatively Further Fair Housing (AFFH).
- Required by the Department of Housing and Urban Development (HUD) to further the purpose of the Fair Housing Act since 1968. Requires federal grantees to take meaningful actions to overcome discrimination and segregation and foster inclusive communities.
- The AI was submitted to HUD in August 2015 and will be in effect until March 2020.
- The AFH process is underway and will be prepared for 2020.



# What do these plans do?

- Analyze the current impediments to securing fair housing for every Montanan.
- Determine goals to help overcome these impediments and actions to achieve these goals.
- Document process and progress to achieving action items and fair housing goals.



# Differences between the AI and AFH

- The AFH continues the mission of the AI, while expanding its scope
- HUD provides more structure to the AFH process: provides maps, data, tools, and guidance that should be used in preparing the AFH.
- The Montana Department of Commerce, Community Development Division is leading a collaborative effort to implement a statewide AFH with entitlement communities and public housing agencies.



# Progress on the AI and AFH

- Conducted discussions on fair housing at the Housing Partnership Conference in 2016 and 2017.
- Identified action items to address each impediment of the AI.
- Continually communicated progress with partnering organizations.
- Incorporated the lessons from the AI to further progress on the AFH.
- Submitted an intent to collaborate agreement with various entitlement communities and organizations for the statewide AFH.



# Montana Ready Communities Initiative (MRCI)



SMART | HOLISTIC | COLLABORATIVE

**GOAL:** to create a state comprised of resilient communities—with healthy people, dynamic economies, strong systems, and abundant natural resources—that overcome the impacts of natural disasters and adverse events in a way that supports and ultimately better Montana’s economy, environment, and quality of life.





# Montana's Resiliency Framework

The Framework is an integrated and interdisciplinary strategy; a roadmap to create a more resilient state.

- **Intent:** support and cultivate, empower, and integrate.
- **Content:** assessment, focus areas, strategies and goals, cross-focus area and inter-agency integration.
- **Benefits:** inter-agency engagement, break through “siloes” approach, and a call to action.

## Focus Areas:

1. Communities and Tribes
2. Health and Social
3. Economic
4. Housing
5. Infrastructure
6. Natural Resources



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## Websites:

- <http://comdev.mt.gov/Programs/HTF>
- <http://commerce.mt.gov/conplan/documents>
- <http://comdev.mt.gov/Programs/MontanaReadyCommunities>

