

NEIGHBORWORKS MONTANA 2009 WORK PLAN

STRATEGIC GOAL	YEAR-END MEASUREMENT	PROGRESS REPORT FOURTH QUARTER
HOMEOWNERSHIP PROMOTION	400 homebuyers	2009 production: 438
GOAL 1: Double homebuyer education participants in response to MBOH mandate	3000 HBE graduates	In FY 2009 (preliminary numbers) 2185 Montanans participated in homebuyer education, one in every 500 residents. Although the Homebuyer education classes were very full this year, there were fewer than anticipated participants because there was not a mandate from the Montana Board of Housing that all MBOH loans required homebuyer education. When MBOH encountered higher that market interest rates, they backed away from the HBE requirement in order to maximize the deployment of funds.
A. Create system of uniform fees for HBE	Fees collected by all partners	<u>Fees are now collected by all partners</u> , but the amounts vary from \$10 to \$30. NWMT is working with partners to increase the amount of the fees to at least match the actual overhead costs of rooms, food, materials and credit reports. Some of the partners were very resistant to charging fees, but have now come to believe that fees make the program more valuable to the homebuyers.
B. Create system of verifying outcomes for individual partner and network fundraising	Quarterly reports to partners in place	After a presentation to partners at the annual partner meeting, <u>NWMT devised a report that captures the items of interest to the partners, which is sent to the partners quarterly</u> with the reimbursement for services. Of particular interest is a report on homebuyer education graduates who purchased homes without the assistance of a partner or NWMT loan product. This year 106 families or individuals who graduated from Homebuyer education purchased homes without a loan product.
C. Assist partners to raise funds to support HBE	\$50,000 raised in HBE support	At the partner meeting held in July 2009, NWMT provided training on how to do a local fund drive, specifically highlighting the success of NeighborWorks Great Falls, which raises over \$100,000 annually. <u>This goal was not accomplished</u> because of the time and interest constraints of the local partners. NWMT continues to work with the partners on the importance of fund-raising locally. At the next partner meeting, a slide show adapted from the homeWORD presentation on the value of a mortgage-ready buyer to the banks and realtors will be shown.
D. Establish webinar education for non-first time homebuyers/high credit score homebuyers	Webinar study completed	NWMT has been actively involved with E-Home America, the web-based homebuyer education product from Community Ventures. Both NWMT and the partners are ready to proceed with a web-based system, pending acceptance from NWA and HUD. <u>Objective completed.</u>
E. Establish HBE quality control process	Process in place	NWMT has created two types of quality control: 1) purchase and use of the Laser Pro system which provides automatic updates to the documents used for closing when regulations change; and 2) contracted with a local consultant to review five loans per month for adherence to regulations and internal policies. <u>Objective completed</u>
GOAL 2. Provide one-to-one homeownership planning in all counties	300 1-1 participants	Total participants 1,200; total pre purchase hours: 1,233
A. Build 1-1 capacity in partners	1-1 available throughout state	Because the National Foreclosure Mitigation Counseling program provided funds for foreclosure work, the Montana Board of Housing HUD grant was used to support more individual counseling. Total counseling hours were Post purchase – 67 HECM -133; Pre-Purchase – 1,100 (Excludes GF).

B. Support partner work in early financial fitness	Financial fitness offered by four partners	Financial fitness classes are offered by four NWMT partners, including homeWORD, Consumer Credit Counseling Services, Housing Montana, and Rocky Mountain Development Council. Together, these NWMT partners have 287 financial education graduates this fiscal year.
C. Expand credit unions offering alternatives to pay day loans	10 credit unions are offering loans	Due to the active effort of the Montana Credit Unions for Community Development, the non-profit arm of the Credit Union Network, <u>14 credit unions</u> are offering specific pay day loan alternatives. There are many other credit unions that are offering low-amount emergency loans, but they are not described as pay day loan alternatives. NWMT provides a loss reserve for pay day loan alternative of 33% of the loans that are written off. This loan loss reserve has helped the Credit Union network convince their regulators and their somewhat conservative boards of directors to offer these products. In our first claim paid, the write off amount was \$3,353 on \$696,501 total loan value, a default rate of less than half of one percent.
D. Create partner homeownership centers	7 homeownership centers	NWMT contracted with consultants Marcia Nedland and Eric Hangen to conduct a study of potential homeownership centers. The consultants visited all selected sites, interviewed staff and board members and met with community members. Sites selected for Homeownership Center status were Salish-Kootenai Housing Authority in Pablo, homeWORD in Missoula, Community Action Partnership of Kalispell and the Human Resources Council in Bozeman. The study also identified partner agencies which can be groomed into HomeOwnership Centers with training and technical assistance toward the total of 7 centers of the goal. Today, there are five HomeOwnership Centers in Montana, including Great Falls.
E. Implement statewide IDA program	30 participants in IDA Marketing plan implemented 5 partners providing staff support	<u>There are 7 IDA participants to date.</u> The Montana Homebuyer IDA program is funded with matching funds from the Montana Board of Housing. Due to a decrease in their funding, additional grants were sought to provide adequate match for the program. The Northwest Area Foundation provided a grant of \$100,000 and Opportunity Link provided a grant of \$25,000. The Marketing Plan was written and two VISTA workers are dedicated to the statewide program (along with other duties). Partners support is provided through NeighborWorks Great Falls, homeWORD, Montana Credit Unions for Community Development, Headwaters RC&D, Eastern Plains RC&D, Northern Cheyenne, and Salish-Kootenai Housing Authority.
GOAL 3. Support 4 American Indian Homeownership programs	25 American Indian Homebuyers	9 loans; 6% of NWMT participants are Native American; 69 HUD 184 loans in 2009
A. Interface with United Native American Housing Association (UNAHA)	Participation in 2 UNAHA meetings Formation of regional NW/UNAHA group Associate member of UNAHA	NeighborWorks Montana hosted meetings of the newly formed Association of State Indian Housing Authorities. Two of the VISTAs working at NWMT are dedicated to increasing the capacity of Indian organizations to provide homeownership services. The meetings with UNAHA (United Native American Housing Association) were not held and NWMT did not become an associate member when it was determined that the most appropriate interface was with the State Indian Housing Association. In 2009, 69 HUD 184 loans were made in Montana, the 8 th largest number in the nation, for a total of 290 184 loans.
B. Interface with tribal leaders on housing issues	Presentations to tribal leaders	Bob Gauthier was retained as a consultant for NWMT Indian Housing Initiative. Presentations were made to tribal leaders at Northern Cheyenne and Fort Belknap. The Northern Cheyenne have created a homeownership program and a small contractor development program using the ROSS grant. <u>The progress on Native American homeownership is more difficult than first expected.</u> We are hopeful that with the focus of VISTA on Native American homeownership, our progress can be speedier.

STRATEGIC GOAL	YEAR-END MEASUREMENT	PROGRESS REPORT FOURTH QUARTER
HOMEOWNERSHIP PRESERVATION	150 preserved	Total 335 Resident-owned community preservation: 30; foreclosures avoided: 305
GOAL 1. Preserve homeownership opportunities for 50 manufactured housing owners	Minimum of 50 MH homeowners live in resident-owned communities	Mountain Springs Villa is nearing completion with <u>30 home sites</u> permanently affordable for Red Lodge residents. NWMT will be placing new single-wide manufactured homes on five vacant sites which will be sold to low-income families or individuals at MSV. NWMT worked extensively with the owner and residents of a 460 space community in Billings, but the community was sold to a Billings partnership. NWMT is working with owners and residents of four communities, in Great Falls, Kalispell and Glendive, for a total of 123 sites.
A. Complete Mountain Springs Villa project	MSV is owned by resident org.	The construction on Mountain Springs Villa in Red Lodge is nearly completed, making a huge difference in the community and in the homeowners. All of the homes have been placed on new foundations, 17 have been replaced with newer or completely new homes for energy efficiency and the community is entirely reconfigured with streets, sidewalks, and new underground utilities, replacing what was once a dirt parking lot with a single lightpost above a community dumpster. <u>Ownership transfer has not taken place due to construction delays.</u>
B. Implement ROC-USA strategies in Montana	ROC-USA provides financing for a minimum of one ROC	<u>This objective was not accomplished</u> because ROC-USA financing was not necessary at Mountain Springs Villa. ROC-USA financing is likely to be used for at least two purchases in the near future. Other ROC strategies of resident training, pro-forma development and investor negotiations were implemented. NWMT was successful in getting a tax credit for investor sales to homeowner organizations passed in the 2009 legislature. The new incentive has created interest in selling to residents and produced the four projects noted above.
C. Provide technical assistance to park resident organization and local non-profit organizations	Minimum of three resident ownership conversion are underway	Due to the publicity from the tax credit incentive and the implementation of a marketing plan to investors, NWMT has <u>four conversions underway</u> in addition to Mountain Springs Villa.
D. Increase capacity of HRDC to assist with resident organizations	2 HRDCs working on ROC conversions	<u>This objective was completed</u> , with Human Resources Development Councils serving Helena and Red Lodge working on ROC conversion.
GOAL 2. Provide foreclosure services	25 foreclosure loans made	27 foreclosure prevention loans
A. Train three more foreclosure prevention loan packagers	Minimum of 3 packagers submitting loan packages	<u>The objective was completed</u> with the training of Kathy Sherba, Tracy Menuetz, and Laurie Mitchell.
B. Cosponsor 5 foreclosure workshops	Seminars are attended by 100 people	<u>Over 100 attendees</u> participated in <u>3 foreclosure prevention</u> workshops funded by the Washington Foundation.

STRATEGIC GOAL	YEAR-END MEASUREMENT	PROGRESS REPORT FOURTH QUARTER
LENDING SERVICES	400 loans	Total loans = 332, including Great Falls
GOAL 1. Increase capacity of lending department		
A. Fully implement loan doc software	Software fully operational	<u>Software is fully operational with the exception</u> of deferred mortgage with equity share because of problems getting software to accept payments to be made after the first mortgage is paid in full.
B. Cross-train loan servicer into loan processor	Loan processing for 30 owner-occupied and foreclosure loans	<u>Completed 37 loans</u>
C. Provide loan servicing to partners and small lenders	Survey and report are completed	Survey completed with all NWMT partners who provide lending services. Glacier Affordable Housing Foundation moved all assets and loan servicing to NWMT (303 deferred loans, total of \$5.9 MM in loan, in addition to 1.2 million in cash assets. <u>Report not completed</u>
D. Update loan policies and separate NWMT loan approval function	Report and policies completed	<u>Policies and procedures updated and accepted by committee and board of directors.</u>
GOAL 2. Provide a range of financing options		
A. Develop deferred mortgage tax credit product	100 tax credit mortgages made	<u>No special loan programs were created</u> due to the short term nature of the tax credit and to avoid interfering with a similar product from the Montana Board of Housing. A small number of borrowers are using our existing products to close the loan, then repaying the NWMT loan with their tax credit to reduce their monthly payments.
B. Increase subordinate mortgage loan amounts	Loan value increases approved by committee	The loan committee approved the <u>loan value increase to \$10,000 starting Jan 2009</u> . The increase in loan amounts allowed NWMT to serve more customers because the secondary loans met the requirements of more first mortgage loans.
C. Increase number of loan pool bond buyers	One new loan pool participant	<u>Glacier Bank of Kalispell invested \$50,000</u> in EQ2 investment, in lieu of bond pool participation. This opened up the opportunity to create a new lending pool with EQ2 investments. EQ2 investments have been approved by US Bank and First Interstate and are pending at Wells Fargo. The \$2MM bond pool is fully subscribed and the Montana Board of Housing has indicated that they cannot do another issuance due to their situation of lower operating income.
D. Complete Glacier Affordable Housing Foundation transfer	Asset transfer completed HOME program income tracking system in operation Investigate instrumentality of government for GAHF	On 9/23/09, the Glacier Affordable Housing Foundation Board agreed to <u>transfer \$5.9 MM</u> in cash and HOME/CDBG grants to NWMT. We have spent quite a bit of time and brain power on the HOME grant tracking system. Due to inconclusive direction from the HOME program, we have asked RCAC to provide technical assistance to both HOME grantees and the State of Montana to develop a common tracking process for all grantees. <u>Objective not completed.</u> <u>The investigation</u> yielded information that Glacier Affordable Housing Foundation could be neither a secondary lender nor an instrumentality of government, leading to the transfer of assets to NWMT.
E. Seek MBOH approval of private mortgage insurance for set-aside programs	PMI approved	The Montana Board of Housing was not able to implement this change this year.. <u>Objective not accomplished.</u>
GOAL 3. Maximize value of NHSA and NCC to network		
A. Develop 184 loan purchase system	Complete 184 buy/resell study	<u>The study was completed</u> and identifies the advantages and concerns, risks and rewards of offering 184 loans where they are not otherwise available in the state. Since NWMT does not have local offices throughout the state, the local partners will be approached to provide intake for the first mortgages to be financed as 184 loans.
B. Develop condo financing system	Complete condo financing study	As part of the NSP effort, a <u>condo financing study was completed</u> . If NSP is available for first mortgage financing for the first 50% of units, then conventional and FHA financing is available. The study also indicated that NSP loans should be somewhat higher than market to encourage borrowers to

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LENDING SERVICES	400 loans	Total loans = 332, including Great Falls
		refinance into other loans when the condo financing in the market is available.
C. Develop process of purchasing loans from partners and other small lenders to sell to NHTSA	Survey and report are completed	<u>As part of the CDFI-funded study</u> , the purchase of loans from credit unions was studied, identifying a niche market with credit unions who would like to offer first mortgages but do not have a secondary market.
D. Utilize NHTSA-CDFI as loan source for partners	1 NHTSA_CDFI loan completed	<u>No NHTSA-CDFI loans were completed</u> ; two NCC loans made, one approved, and one NWMT-CDFI loan approved. NHTSA-CDFI loans were not made because of the availability of NCC funding and the need to keep it deployed.
E. Expand REDA lending program	2 loans completed	\$2.5MM in loan capital received from NCC; <u>2 loans completed</u> to homeWORD and Rocky Mountain Development Corporation for multifamily development projects for a total of 77 multi-family units in development or preservation.
F. Expand loan pool with CDFI loan funds	Match is \$500,000 or greater	<u>Received grant for \$600,000</u> , no match required due to ARRA funding. This was NWMT's first award and is especially helpful because there is no interest on the CDFI fund, so they can be lent at a lower interest rate or create more interest income to the loan fund.

STRATEGIC GOAL	YEAR-END MEASUREMENT	PROGRESS REPORT THIRD QUARTER
MULTI-FAMILY ASSET AND PROPERTY MANAGEMENT	Entry in NWA MF Initiative	
GOAL 1. Become a member of multi-family initiative	Application accepted	<u>The MFI application was accepted</u> and five partner staff members completed the asset management training in 2009.
A. Develop system of partner reporting	Partnership reports submitted first quarter	<u>Reports from multi-family projects were submitted starting in third quarter 2009.</u> After a "settling -in" period of review and resubmitted, the reports were finalized and accepted by the Denver office.
B. Provide technical assistance on property management function formation	TA provided and followup report submitted	Rocky Mountain Development Corporation was provided a technical assistance grant to study the formation of a state-wide or state regional property management cooperative. <u>The results of the study</u> indicated that the program was not feasible primarily due to the distances involved.
REAL ESTATE DEVELOPMENT	150 units built or preserved	
GOAL 1. Assist partners in the creation of 100 new rental or ownership units by Sept 2008	Minimum of 100 units are completed or preserved	<u>With NWMT technical assistance or financing, a total of 103 homes were completed or preserved: 35 multifamily in Missoula; 42 multifamily in Helena, and 26 homes in Red Lodge.</u>
A. Provide loans to partners for new unit development and unit preservation	Minimum of 3 loans are made	<u>2 loans completed</u> to homeWORD and Rocky Mountain Development Corporation for multifamily development projects for a total of 77 multi-family units in development or preservation and a third loan was approved for 26 apartments in Lewistown.
B. Consider modular homes development in conjunction with IM HOME work	Cost and financing study completed	The costs comparison study was completed with Kit West homes and Rangitsch Brothers dealership, indicating the cost of comparable modular home is 10 – 15% higher
C. Work with COT and tribal colleges on Montana House production	3 homes are produced	The Great Falls College of Technology worked on the Mutual Self-Help program in Great Falls, <u>instead of building one home, they helped build many homes.</u> They broke ground on their first solo home in September 2009 in Great Falls. The Blackfeet Community College and Blackfeet Housing Authority cooperative built <u>two Montana Houses in Browning</u>

GOAL 2. Complete IM HOME developments	Minimum of 34 units new or replacement homes	<u>A total of 26 homes were placed</u>; seventeen homes were replaced using the State of Montana pilot project funding and nine new homes were sold in Black Eagle, Great Falls and Shelby. This goal was not accomplished in full because of lack of funding when the state program was fully expended and because of the appraisal gap and lack of development partners in small towns in Montana.
A. Complete homes in Black Eagle, Arlee and other small towns	Minimum of 20 homes are sold to prequalified buyers	<u>Nine new homes were sold</u> : 4 in Black Eagle, 4 in Shelby and one in Great Falls. <u>None</u> of the homes has preselected or prequalified buyers.
B. Perfect factory-direct relationship, including installer contracting	Agreement completed	A site visit was made to three factories in Idaho and Oregon. <u>A factory direct purchase agreement</u> was made with Kit Homes West.
C. Complete replacement of pre 1974 MH homes in conjunction with state program	Minimum of 14 homes replaced	<u>Seventeen homes</u> were replaced using the State of Montana pilot project funding. The homes replaced were pre1976 energy hogs; the average energy savings is expected to be 53% of the replaced homes energy usage.
D. Propose resale financing program to RD	Report completed to RD	<u>An initial proposal was written to Rural Development</u> regarding RD financing of existing manufactured homes. This objective is being pursued at the national level as part of the policy effort of CFED. NWMT continues to provide information from the practitioner's point of view.
GOAL 3. Foster community land trusts for long-term affordability	Three new land trusts operational	<u>In lieu of several small land trusts</u>, funding was obtained from the Edwards Foundation to complete a study of statewide or regional land trusts for economies of scale.
A. Provide technical assistance to agencies developing land trusts	Two agencies participate	<u>This objective was not accomplished</u> because of the pending study of development of a statewide land trust noted above.
B. Examine potential of statewide administrative support of land trust	Survey completed	North Missoula CDC is completing a study of the potential of a statewide land trust with funding from Edwards Foundation. The survey will be completely as part of that study, <u>but is not yet done.</u>
GOAL 3. Implement green building plan statewide		
A. All new units meet Energy Star standards or MBIA standards	Roll out homebuilders green building plan	<u>This objective was not accomplished</u> due to lack of funding when the Montana Association of Homebuilders project was not approved
B. Provide financial support for green building	Three partners receiving financial support	<u>One partner received financial support</u> when a long-term loan to homeWORD's Equinox I project was approved and executed. The Equinox includes water conserving landscaping, toilets and faucets, high insulation values, underground parking for density, water absorbing above ground parking spaces to reduce runoff. Equinox I is located on a bus stop and on the Missoula biking trail.

STRATEGIC GOAL	YEAR-END MEASUREMENT	PROGRESS REPORT THIRD QUARTER
PROGRAM SUPPORT		
GOAL 1. Create support for housing programs in Montana		
A. Create letter writing campaign from homeowners to Congress and MBOH	Minimum of 50 homeowners write letters	<u>This objective was not accomplished</u> pending a plan to use social media, such as YouTube for this campaign. Under the social media option, homeowners will make a short video thanking the Congressional delegation members which will be posted for their viewing and that of the general public and housing professionals.
B. Advocate for passage of statewide housing fund in 2009 legislature	Passage of Housing Montana Fund	<u>This objective was not accomplished</u> , although four bills were introduced to create funding for the Housing Montana Fund. None of the bills were passed out of committee. Two housing related bills that did pass were to 1) clarify the ability of a local government unit to donate land for affordable housing and 2) creating a tax incentive for the owners of manufactured housing communities to sell to a resident cooperative.
C. Begin planning for biennial housing conference in Helena	Two meetings of conference planning committee	The 2010 Housing Conference will be held in Helena on June 16 and 17. <u>The planning committee has been formed and is meeting regularly.</u>
D. Increase visibility of NWMT statewide	Execute publicity campaign, highlighting partners contributions	In lieu of the
E. Implement state-wide capital and operations fund-raising strategy	Fund raising plan completed \$50,000 in new operating funds \$100,000 in new capital funds	<u>This objective was delayed</u> and the fundraising effort was to focus on Montana Shares, a combined workplace giving opportunity throughout the state. NWMT expects a minimum of \$7,000 from the 2009 Montana Shares campaign. The Edwards Foundation <u>donated \$45,000 in</u> operating funds for a statewide land trust study. NWMT vastly increased capital funds over the year, with Glacier Bank donating an EQ2 investment of \$50,000; a CDFI award of \$600,000 and a loan of \$2.5 million from NeighborWorks Capital.
GOAL 2. Improve interaction between NWMT and partners		
A. Improve partner reporting system to capture all homebuyers information	Quarterly reports to partners and board	The homebuyer education participant's surveys were sent out in July and September and gathered homeownership information from 106 buyers who did not use an NWMT loan product but completed homebuyer education. <u>Information of the facilitated homebuyers will be sent to partners and their boards with their reimbursement payments in November.</u>
B. Support Big Sky Institute leadership development work with partners	Two partners working with BSI effort	<u>One partner</u> , Bozeman HRDC, is working with Big Sky Institute, in their statewide program modeled after Achieving Excellence. NSMT contributed half of the funding for the HRDC participation.
C. Explore potential for grant, compliance and planning assistance to partners	Survey of partners completed	<u>This objective was not completed</u> because it was rolled into a Success Measures survey of partners which will be broader than this objective and will measure the value of belonging to the network..
D. Create system of regular communication to partners	Call or meeting monthly	<u>Monthly calls with partners were instituted early in the year.</u> A special foreclosure counselor call was instituted in November. Most of the partners attended a partner conference held in July
E. Increase assistance between partners	Asset map completed on website	<u>This objective was not accomplished as such</u> , although all partners attending the partner conference spoke of their areas of expertise and how other partners might access them.
F. Increase funding flowed to partners	\$50,000 moved through to partners	Partner financial support was <u>increased by \$70,000</u> including: long-term loan of \$45,000 to homeWORD's Equinox I project; and \$25,000 to North Missoula CDC for statewide land trust study.

STRATEGIC GOAL	YEAR-END MEASUREMENT	PROGRESS REPORT THIRD QUARTER
PROGRAM SUPPORT		
GOAL 3. Increase Board member involvement in policy and promotion of NWMT		
A. Strengthen committee members knowledge and involvement	<p>2 partners featured at each meeting</p> <p>Time for “look forward” at meetings</p> <p>Two board members attend NTI</p>	<p><u>The partner presentations at each meeting</u> were well received: January- Rocky Mountain Development Council and Credit Unions Jeanne Saarinen; May – A.W.A.R.E. and Mountain Springs Villa; July – North Missoula Community Development Corp. and scheduled for October 2009 are North Montana RC&D and Consumer Credit Counseling Service/Rural Dynamics, Inc.</p> <p>Starting with the July meeting, <u>the NWMT board looked forward</u> as part of the 2010 planning process. The effort and collective wisdom of the board moved the planning process to a higher level as the various viewpoints were heard and integrated into the annual update of the strategic plan.</p> <p><u>In lieu of attending the NTI</u>, board members were offered the on-line board training. From NWA.</p>
B. Develop dashboard report of critical items	Dashboard in place	<u>The dashboard is developed and in place</u> and will be updated monthly in 2010.

In summary: out of 72 goals and objectives with specific year-end measurements, 37 or 51% were fully accomplished; 26 or 36% were mostly accomplished and 9 or 13% were not accomplished.

Community Level Outcome progress for 2009 (multi-year goals)

NeighborWorks Montana identified as its first 2009 Community Level Outcome: To improve the quality of life for low income families, by providing safe, decent, affordable rental housing that is sustainable and energy efficient.

NWMT selected three indicators to assess progress

1. Provide one to three indicators used to assess progress.

a. Renting families are able to afford rents in NWMT partner properties.

The most spectacular example of the NWMT partnership achieving this goal is Equinox, a multi-family development in Missoula built by partner homeWORD. The partner completed its 35-unit project in July 2009 and had a waiting list of more than 100 people at the time it was ready to begin leasing the units. Equinox is renting to persons earning 30 to 50% of Area Median Income, so renting families are able to afford rents in the project. Many of the households are leased by seniors or persons with disabilities.

b. NWMT partners use sustainable construction

The homeWORD project, Equinox, was constructed with many sustainable features – very high-efficiency heating and cooling systems, solar panels providing electrical energy for the house loads, low-flow plumbing fixtures, durable and low-maintenance cement fiber siding, building envelope insulation values more than required by code, lighting controls to reduce energy usage, fluorescent lamps in all light fixtures, front loading washers and moisture sensor dryers and all Energy Star appliances. One of the charming elements of this build is that it took place on the grounds of an old bowling alley, which was torn down to make way for the new project. homeWORD used as much of the recycled wood as they can, including the gorgeous hardwood from the lanes, still marked with the arrow to guide bowlers. Those pieces of wood were cleverly worked into the unit designs with terrific appeal.

c. Neighborhood is more attractive

An example of NWMT making a visible difference in a neighborhood's attractiveness is the resident-owned community in Red Lodge, where a bedraggled mobile home park was purchased (with assistance from NWMT) by the residents. The residents are still involved in the lengthy process of becoming their own 501(c)(3). Since the purchase was made in 2007, the park has undergone infrastructure improvements (replatting, new roads, new sewer and water system, new sidewalks and landscaping). In addition, all of the pre-1976 mobile homes have been replaced with manufactured homes on foundations. The old homes were destroyed, permanently taken off the market. The 30 residents were relocated for a portion of the work under an orderly plan. Five vacant sites will have new single wide homes placed there, all Energy Star Plus homes. The new ROC has made a huge impression in the areas of blight removal and aesthetic improvement for the town, and it has kept the manufactured housing owners in affordable housing close to their jobs

Second, the Equinox project in Missoula is a “grey-field” development – the site was previously a small, poorly maintained one-story structure with more than 80% of the property serving as a beat-up parking lot, covered in failing asphalt. The development is an attractive, three-story structure with underground parking and minimal surface parking, extensively landscaped. A delightful consequence of the property enhancement is that homeWORD worked to remove all of the detritus from the abutting river bank and to reseed it with natural landscaping. The work also opened a riverside walkway that had been cluttered and obstructed, so that residents and neighbors now have access to a river path that connects the area to a vibrant downtown and offers some natural access to the river.

NeighborWorks is using three measurement tools to assess change.

2. Specify the measurement tools that will be used to track change in the indicators

a. Track added units and how it affects local housing stock

As NWMT's Helena partner, Rocky Mountain Development Corp., begins work on its final phase of building and renovation of the Penkay Eagles Manor, it has to date created 92 rental units for elderly and handicapped. The company has a waiting list as apartments come available.

Phase Two of the Equinox project in Missoula will also include low-income housing units. To secure funding sources, another market study will be done in November, assessing the impact on the Missoula low-income rental market. This will provide current and accurate measurements on how the additional housing units in Phase One have affected the local housing stock. Those numbers will be reported in NWMT's CLO assessment in 2010, as the organization continues to work toward providing affordable rentals. In addition, the number of persons signed up to qualify for the housing has been tracked, and is currently approximately 465 households. The high number is a very solid indicator of need, and homeWORD is working to develop more rental units.

As the Red Lodge ROC project wraps up, having created 30 affordable housing units in the resort town, NWMT continues to seek other mobile home parks where residents are interested in buying and owning their own parks. So far, four more residents' groups have expressed some interest, and two residents' groups are in the pipeline and moving forward.

b. Track costs of using environmentally sustainable design and construction compared with regular construction costs

NWMT's biggest producer of environmentally sustainable design work is homeWORD in Missoula and Billings. They attempt a "cost of green" comparison on every construction project. Since all of their projects are environmentally sound, they must rely on industry averages for comparison. At this point, for the Equinox development, the cost of construction per square foot is in line with, and in some cases lower than, traditional design and construction methods. The homeWORD staff members do find that the development costs are slightly higher, but this is also attributable to the additional costs of low-income housing tax credit development, and the complexities of the non-profit funding sources.

c. Visual attractiveness of neighborhood. Track community charrettes during design process, survey of residents after completion.

As a result of the community charrette in Red Lodge with community members and residents, residents got so fired up that they began clean-up projects long before the infrastructure work was scheduled to be done. That in itself enhanced the attractiveness of the property. Also at the charrette in Red Lodge, residents determined that they wanted the manufactured housing properly spaced and aligned, a look that eventually brought orderliness and curb appeal to the park. Finally, there was no doubt in anyone's mind that from the beginning, the residents wanted paved streets and neighborhood sidewalks, which are now in place and play a big role in the property's attractiveness.

Missoula Equinox project involved three community charrettes in the early stages, which resulted in the use of the old bowling alley wood (residents agreed it would give a warm and unique look to the building). Those attending the charrette also emphasized the desire for access to the river, which spurred the riverbank work and opened up a long-closed portion of the riverside trail. A follow-up charrette for residents and neighbors is scheduled for mid-November to see how they now view the project. Another result of the second and third charrettes was the underground parking, so the green space could be preserved above ground. Attendees also strongly supported the bright exterior finish.

3. Identify when baseline data was collected.

Baseline data for the manufactured housing park in Red Lodge was collected in 2007.

Baseline data for the first phase of the Equinox project (a three-phase project) was collected in mid-2007.

NWMT collects baseline data at the beginning of each project.

7. Identify how the measurement plan will be implemented and managed (which staff will oversee, timeline for implementation).

Each partner is responsible for gathering measurements as the projects progress. The partners report (using photos, minutes from charrettes, resident reaction, housing availability changes in their communities and communitywide housing studies) to NWMT's Director of Statewide Operations and the Executive Director as requested. As more partners (six over the past year) gain training and expertise in these areas, NWMT anticipates that data collection will become even smoother. Many of the rental projects have a similar structure, but if NWMT needs to refine or redirect its data gathering it is nimble enough to do that.