



**MONTANA**

**NeighborWorks Montana  
Strategic Plan 2022 to 2027**

NWMT will seek opportunities that align with its mission and further the organization and their beneficiaries’ resiliency to the ever-changing landscape. NWMT is committing the next five years to deepening its impact for low-and-moderate income Montanans with three core strategic goals:

**Housing Choice:** Expand housing options to meet changing community and individual needs

**Capital:** Secure and deploy diverse sources of funding

**Policy:** Work with coalitions to increase housing choice, supply, and resources

All opportunities that align with the three core strategic goals will be evaluated using the following criteria:

- Consistent with NWMT vision, mission, and values
- Client-centered approach
- Supported by data
- Meet financial objectives
- Build on or reinforce what NWMT is already good at
- Within NWMT’s current or achievable capacity
- Reinforce collaboration

The following opportunities are currently known, and NWMT believes it can achieve the following outcomes over the next five years:

<b>Housing Choice</b>	<b>Capital</b>	<b>Policy</b>
<ul style="list-style-type: none"> <li>– Programs and financing in all 56 counties creating consistent rural impacts</li> <li>– Homeowner and renter opportunities equitably advanced</li> <li>– Down payment assistance effective for all home types including land trusts, cooperatives, and manufactured housing</li> <li>– Home rehab lending available statewide for single-family and manufactured homes</li> <li>– Over 1,000 homes in ROCs</li> <li>– Three multi-family cooperatives established</li> <li>– Expand engagement of real estate sector and employers in solutions for housing</li> <li>– Effective education, counseling, and training, for all client types</li> </ul>	<ul style="list-style-type: none"> <li>– Grow loan pool to \$65M with healthy net asset ratio of at least 30%</li> <li>– Maintain strong loan portfolio quality with write-offs below 1.50%</li> <li>– Finance 3,000 homes</li> <li>– Increase organizational self-sufficiency to 75%</li> <li>– Provide a diverse set of affordable financing products for homeownership, rental, and supportive housing acquisition, preservation, and development</li> <li>– Establish a small dollar consumer loan product</li> </ul>	<ul style="list-style-type: none"> <li>– Increase state and local resources committed to housing preservation and development</li> <li>– Ensure policies and resources at federal, state, and local levels support diverse housing choice and options</li> <li>– Enhance underlying regulatory support for ROCs</li> <li>– Establish effective Native Homeownership financing</li> <li>– Grow non-profit and for-profit developer capacity through planning and financing tools</li> <li>– Establish effective data tools for internal and external priority setting and accountability to outcomes</li> </ul>

Together we strengthen our communities by providing education and financing that gives every Montanan the opportunity to live in a home where they can thrive.