



PARTNER COMPACT 2030

NeighborWorks Montana is a statewide collaborative effort of local Montana partners including non-profit and private corporations, government officials, and residents and leaders of Montana communities working together to provide safe and affordable housing opportunities for families and stabilize Montana communities.

Whereas, the Montana NeighborWorks Network recently achieved its 15th anniversary of successfully working together for the benefit of Montana and its citizens, it is now right and proper that we review the collaboration's history, impacts and benefits; renew our mutual core values, partnership relationships; and rearticulate and reaffirm our shared vision and commitment to working together to improve the lives of families, their homes, and the communities across Montana. The NeighborWorks Montana Network is focused on helping solve the challenge of safe, affordable homes for all.

Shared History and Accomplishments

NeighborWorks Montana, was founded in 1998 by Neighborhood Housing of Great Falls (now NeighborWorks Great Falls), to create a statewide network of partners to create homeownership opportunities for Montana families outside of Great Falls. NeighborWorks Great Falls was able to share its experience, success, resources, and links to the national NeighborWorks network to foster the statewide NeighborWorks Montana effort (originally the Montana Home Ownership Network). NeighborWorks Great Falls remains a pivotal partner in daily operations, sharing staff and space with NeighborWorks Montana. NeighborWorks Montana incorporated as a separate 501 C-3 in 2001 and obtained National NeighborWorks organizational charter in 2006. The success of the statewide network has been nationally recognized with the 2000 HUD "Best of the Best" Best Practices award and the 2004 "Best Collaboration to Promote HomeOwnership" award from the National Center for Housing Education and Counseling. In the first 15 years, the NeighborWorks Montana Partnership throughout has enjoyed great success throughout Montana; 5,000 homebuyers assisted; 17,000 homebuyer education graduates; 4,000 second mortgage loans valued at \$48 million and leveraging \$335 million in first mortgages; 314 families saved from foreclosure; development financing for 688 rental housing units; and 200 counselors and educators trained.

Statewide Impact-Central Support

The primary initial focus of the Network was to use the strengths of local partners around the state to prepare buyers for homeownership, provide down payment loans and post-purchase education, and offer foreclosure mitigation counseling. Responding to partners, state, and community needs over time, the Network added rental counseling, new and replacement manufactured homes, matched savings, resident owned communities, and multi-family bridge financing as lines of business.

The central office staff coordinates and finances the work of the local partners through resource and capital development, originating, closing, and servicing loans; marketing, evaluation and reporting; and training, certification and local capacity building. NeighborWorks Montana serves as the convening organization for new innovative efforts to address Montana housing and other community needs incubating new initiatives and is recognized as the premier well-respected Montana voice advocating for affordable housing needs locally, in-state, and nationally.

Future needs and opportunities

Now in 2015, the need and logic for NeighborWorks Montana's role remains as strong if not stronger than ever. At a time of dwindling resources and shifting national priorities, the wisdom of our statewide collaboration to deliver local impacts improving the lives of families and communities makes even more sense. The ability of NeighborWorks Montana to efficiently provide central support to its partners in the field provides scalable, efficient delivery of rental and homeownership services, financial capability, and preservation and development of new homes and apartments.

Restatement of Core Values and Partnership Relationship

Core Values

We, the network partners, staff and Board of Directors of NeighborWorks Montana believe:

- Home matters – every family and individual deserves a safe, quality, affordable place to call home.
- Home is where jobs go to sleep at night -- Housing is inextricably linked to economic development and planning should include housing.
- Stable homes create better health, educational and social outcomes for Montana residents
- High standards and sharing best practices will lead to better housing outcomes
- Collectively channeling our efforts to effect policies will result in strong communities and good homes.

Partnership Relationship

We, the partners, staff and Board of Directors of NeighborWorks Montana believe:

- We are better together – as a statewide network, we can further our common mission
- We will coordinate services with other partners within our respective service areas
- We will further our individual and collective missions by cooperating within and outside the network
- We will increase our capacity to effectively serve all of Montana, in spite of large geography and small population, by centralizing some functions.
- We are committed to sharing best practices, contributing to data collection, and active participation in the partnership.

Shared Vision and Commitment

By our signatures below, the participants in the NeighborWorks Montana Network commit to continue our critical collective work in the housing arena:

Local service delivery partners provide education for homebuyers, homeowners, and renters; as well as pre-purchase, post-purchase, rental, deferred mortgages and foreclosure mitigation counseling

Lenders, mortgage insurers and secondary markets provide referrals, loan capital, first mortgages, and operating funds according to their ability

State government agencies, tribes and tribal housing authorities, cities, towns and counties provide technical assistance, funding, and referrals in accordance with their legal structure.

NeighborWorks Montana partners provide board and committee members, expertise, product development, referrals, market trend information and innovation to create better ways to serve the housing needs of Montana residents.

NeighborWorks Montana provides centralized homeownership services including mortgage lending and loan servicing and manufactured home replacement and new home development.

NeighborWorks Montana provides multifamily real estate development loans and preservation of manufactured housing communities by homeowner cooperatives.

NeighborWorks Montana provides partner services of training, organizational development and capacity building opportunities, fund raising, grant writing, and standards setting and reporting

NeighborWorks Montana and local service delivery partners provide telephone and on-line service delivery where the customer is better served with remote access

NeighborWorks Montana and partners work together to develop state and local capacity to serve the housing needs of Montana residents.

NeighborWorks Montana and partners conduct pilot programs to evaluate new products and services and to encourage innovative approaches to address affordable housing challenges.

NeighborWorks Montana, the Montana Board of Housing and partners cooperatively conduct the annual Montana Housing Conference.