NeighborWorks® MONTANA

SPRING CREEK PARK RELOCATION INITIATIVE:

Case Study (pages 1-16)
Key Data Findings (pages 17- 29)

A CASE STUDY:

Spring Creek Park Relocation Initiative, Evergreen, Montana

"As of August 2025, the median home price here is $560,000 for a basic two bed/one bath home, and inventory is low. The National Association of Realtors claims Montana is one of the least affordable housing markets in the country. $75,000 - $100,000 income in this housing market will pinch anyone. [At the] other extreme was the one person who had wages of just around $10,000, which really doesn't go far in the current market. Montana … is experiencing the squeeze of low wages and high housing costs."

— Erica Wirtala, Public Affairs Director, Northwest Montana Association of Realtors

INTRODUCTION

On November 30, 2023, residents of Spring Creek Park, a manufactured home community in Evergreen, in the Flathead Valley of Montana, were given notice by new owners about a significant rise in rents and fees. Two weeks after the notices were sent to families, The Flathead Beacon newspaper published an article on the situation *(Beacon, 1/18/24)*. For the households in residence, many living in older homes, those increases would raise their monthly housing costs drastically and tax their household budgets. If they wanted to consider leaving to find more affordable housing, their options were limited.

The dilemma in which these families found themselves is not uncommon in the state of Montana, which is facing a "housing affordability crisis" according to an April 2025 paper presented by the Montana Budget & Policy Center.[1] It cites rising housing costs and a lack of housing supply as factors that are preventing low- and moderate-income families from affording decent rental housing. The situation is exacerbated by a lack of affordable homes for purchase, which makes existing rentals even more scarce.

The same study highlights the disparity between housing costs and wages: as housing costs rise, they require an increasingly larger share of essentially stagnant and insufficient wages. In the face of this housing scarcity, manufactured home communities like Spring Creek Park and others in Montana and across the country have been an important source of housing for low- and moderate-income families. Often located on the least desirable land, like Evergreen's floodplain, they become suddenly desirable when changes in zoning law or plans to elevate sites are introduced.

This Case Study aims to illuminate the steps in the process of supporting Evergreen's Spring Creek Park residents through the relocation process. It outlines the strategy and actions taken by NeighborWorks Montana (NWMT) and its partners to intervene in this situation on behalf of the residents; it describes the efforts to document and evaluate the initiative; and it highlights the outcomes and lessons learned. The partners hope that these learnings will benefit efforts undertaken by state and local partners in similar situations

[1] Godbey, Audrey. *Rental Affordability in Montana (Or Lack Thereof),* Montana Budget & Policy Center, April, 2025.

and will contribute to the dialogue about this issue across the country. Given the scope of the problem, interventions are needed to prevent large-scale evictions leading to homelessness in Montana. It is hoped that the Montana legislature will consider establishing a relocation fund at the state level.

The Situation at Spring Creek Park

Many residents of Spring Creek Park at the time of notice in late 2023 were already struggling financially. The announced rise in rents and fees would strain their monthly budgets enough to force them to consider alternatives, but several feared homelessness.

The average household income among the residents was $45,978, and the median was $38,424. Most of the households were led by working people, some with adults working two jobs. Twenty-five households reported as Extremely Low Income *(30% or below Average Monthly Income) (AMI)*, Very Low Income *(50% or below AMI)* or Low Income *(80% or below AMI*). While that placed them at income levels eligible for housing assistance such as Section 8 vouchers, none were receiving support because of the lack of resources available compared to the unmet need in the area. *(Sherblom)*

Of the 47 adults, eight were senior citizens, nine were disabled and two were veterans; there were 27 children, the majority of which were elementary school aged. Parents reported that quite a few of the children in the community were autistic or experienced developmental challenges. In terms of race and ethnicity, one household reported that they were Black or African American, one household reported that their race was American Indian or Alaskan Native, and all others identified as white and answered no to identifying as Hispanic or Latino/Latina/Latinx.

At the beginning of the relocation initiative, 18 of the households provided their monthly total housing costs — mortgage or rent, ground lease and utilities. These ranged from a low of $220 per month, to a high of $2,000 per month; the average was $949/month, and the median was $715/month. (*Sherblom*) These were significantly lower than what the market in Kalispell currently demands: the monthly rent on a studio or one bedroom apartment now starts at $1,200. This explains the difficulty some of the households would have to find alternative affordable housing. (*Wirtala interview*)

For all families, Spring Creek Park was their primary residence. The families had lived at the park from two to thirty-six years, with the average being just over nine years and the median being eight years. Several had invested in fixing up their home and the yard, taking pride in their space and making it attractive with flowers, fencing, and the like. Most of the homes were manufactured prior to 1980 and therefore were too old to be worth a very costly move and would not be accepted into another manufactured home park even if a move could be afforded.

Eviction notices were issued to all Spring Creek Park residents in spring of 2024, as the owner made a decision to remove all the homes and place new homes on new foundations above the flood plain level. When Danielle Bundrock, the Cooperative Housing Director of NeighborWorks Montana (NWMT) and a resident of the Flathead Valley became aware of the situation, she sprang into action. She explains: "*In May 2024, we were notified that residents of Spring Creek Park in Kalispell—my own hometown—were receiving eviction notices. The media attention was significant, and given my connection to the Flathead Valley, I felt deeply compelled to act. While NWMT typically works on cooperative manufactured housing and resident purchases, we didn't have an existing program for a situation like this. Still, I knew we had to do something".*

Bundrock immediately began reaching out to local partner organizations to see what resources might exist. It quickly became clear there were none. "*Knowing that our community providers were already stretched thin—and as Board President of the local homeless shelter, I knew the system couldn't absorb 26 more households—I realized I had to rally the effort myself*." Bundrock, along with Kaia Peterson, Executive Director of NWMT, and Adam Poeschl, NWMT's ROC Acquisition Specialist, brainstormed options for how the organization could move quickly to best assist the residents of the Spring Creek Park Community.

STEPS TOWARD THE INITIATIVE'S DESIGN

Research Alternative Courses of Action

Upon learning of the situation at Spring Creek Park, NeighborWorks Montana staff researched available alternative courses of action. Relocation assistance has been a widely used form of resident support, and without a path to preserving the property for the existing residents it was identified as the best option available. The key factors in reaching this conclusion included:

- Resident owned communities (ROC's) have been created in Montana and nationally as a powerful tool providing an effective means to safeguard resident ownership and ensure control of their homes and property. This option was not feasible however - with the property being located within the 100-year flood plain level there was no financing available for resident purchase.

- A review of the other manufactured home communities in the area found that there are extremely limited openings in the area, including both ROC s and privately owned parks. While most of the 26 homes were owned by the occupying household, four were rented from an investor owner. This lack of space at other manufactured home communities in the area meant that even if a household could afford moving costs, there were few places to go, unless they could move their home onto private land.

- Relocation costs are extremely high for manufactured homes, and there are limits imposed on older homes. All but three of the homes were manufactured prior to 1980. Their age and depreciation meant little return would come from the cost of moving. Those older homes would also not be accepted into another manufactured home community; if moved, they could only be taken onto private land. Moving a home is not only expensive— approximately $10,000 — but precarious. An attempt to move one of the older homes resulted in the moving company dropping the home and damaging it. This left the family embroiled in legal action, and without their home for several months.

- “This county is probably the second most expensive county in the State of Montana, which is considered one of the most expensive states in the country; therefore, the county has probably the highest percentage of people who are rent-burdened, paying more than the 30% standard for their rent.” — Erica Wirtala, Public Affairs Director, Northwest Montana Association of Realtors

- Although many of the households would qualify, none of them held Section 8 Housing Choice Vouchers, owing to a lack of availability of vouchers and rental units. Also, given a long waiting list and because they had been securely housed prior to the eviction notices, there was not adequate time for families to be placed on and move up the Housing Voucher list to successfully secure a voucher.

- NWMT s research exhausted the possibilities of other means of supporting residents such as the Emergency Solutions Grant (ESG) program, because its requirements did not fit the needs of residents. Outreach to local partner organizations revealed that the existing safety net of resources would not be adequate for 26 households.

Thus, based on their research, NWMT’s aim was to prevent families from having to access existing services. Their goal according to Bundrock became: “*To establish a relocation assistance fund to help residents cover the costs of moving their homes or securing safe and affordable housing elsewhere.”*

Hold Initial Meetings with Residents

NeighborWorks Montana held an initial meeting with residents in May of 2024 to better understand each household’s situation and needs. At the meeting, NWMT staff were told that there had been another household living in the community, but they had left once they received the eviction notice. The remaining 26 households were concerned about their options and where they could possibly go and therefore were very open to providing any information that they could to make a case for assistance. Interview questions developed by the NWMT staff working with an evaluation consultant provided the basis for information gathered at this meeting. This initial data was key to the decisions that followed.

One concern of residents that surfaced early on was the fact that according to their land lease agreements, they were legally liable for removing their homes from the Spring Creek Park premises prior to leaving, which would obligate them each to cover up to $10,000 in removal or demolition expenses. Clearly, the residents needed advocacy around that issue as well as help identifying relocation options.

Commit to Lead Process / Seek Partners / Establish Relocation Fund

After the initial meeting with residents, NWMT staff sent a demographics and narrative summary to local organizations hoping to partner, but most were at capacity. Once the organization made the commitment internally to lead the relocation assistance initiative, staff reached out to the Whitefish Community Foundation (WCF) in Whitefish. WCF quickly emerged as a key partner, very willing to set up and manage the relocation fund.

Alan Davis, WCF's President and CEO shared that, *"For the foundation, success was stabilizing the families, in whatever way that meant for the families themselves individually — even if it meant helping them leave the area if that is what they wanted for their families."* The partnership between WCF and NWMT was based on mutual trust and respect for the relationship that each had with the wider community (*Davis interview*).

For its part, the Foundation saw the relocation fund effort as firmly in its wheelhouse and very much in line with its Emergency Response Grant Program — a fund that allows it to respond quickly to situations that arise outside of their normal grant cycle. Together, the two organizations created the Spring Creek Resident Relocation Fund and set an initial fundraising goal of $2,000 per household. The foundation waived administrative fees to enable all funds raised to be used to help the families. WCF contributed $45,000 to the fund and then set about raising more funding among their donors. The initial per household amount was later raised due to the success of their fundraising efforts in the community.

Media Attention was Ongoing

While fundraising for the relocation fund was accomplished through the Whitefish Community Foundation's outreach to their donors and the community, it was aided by considerable media surrounding this situation. The community had been aware of the problem at the Park after the December 2023 article. An in-depth article on May 29, 2024, in the local paper, the Flathead Beacon, provided an update on the situation facing the families, and disclosed the new initiative that the WCF was leading to raise the funds needed for a relocation assistance program. That was followed by several articles in the daily and weekly newspapers in the area, which updated the community on what was happening and how families were faring. WCF launched a public outreach campaign that included press releases, TV and radio interviews, and donor engagement.

Alan Davis of the WCF believed that donors found the Spring Park residents' stories compelling and were concerned about the fate of the large number of children living there. Many existing donors responded swiftly to the call for support, and the fund also brought in new donors. One very generous couple who had not previously donated to WCF made a large donation because they watched the story unfold in the news and were moved to help.

RELOCATION FUND DESIGN

The NWMT staff had several internal conversations about what to fund and why, as well as the responsible use of these funds. They considered the trade-off between being responsible to the donors while giving the families what they needed, and without being overly restrictive. This involved determining how to balance the need to keep the process uncomplicated for the residents; making it administratively manageable; and ultimately being responsible with the dollars (*Kaia Peterson, NWMT*).

After deliberation, NWMT staff decided to pay vendors rather than homeowners directly. This was informed in part by the community experience several years prior when about 30 residents of an apartment complex in Kalispell were facing eviction. In that instance, a local philanthropist donated funds to deliver a $10,000 check directly to each household. However, according to local service providers, after receiving the $10,000 checks, some families still had to access the local emergency assistance services grant because they didn't use the funds for relocation. NWMT also learned that in some instances the lump sum payments disrupted the families' receipt of public assistance, causing them to lose resources to which they previously had access.

For these reasons, NWMT sought to ensure that Spring Creek Park families would not need to access the already overwhelmed local service providers and instead were provided sufficient assistance to allow them to remain housed. By paying vendors directly NWMT would increase the comfort level of donors and prevent any unintended consequence of causing tax or benefits liabilities for any of the families.

The $145,000 fundraising target was based on cost calculations for the initial expenses of renting an apartment for approximately $5,000— first month s rent plus security deposit. It also included funds to potentially assist up to three households with newer homes to be able to move them if they wanted, at a cost of roughly $10,000 each.

The decision was made to cover any legitimate expense pertaining to a household's relocation to a new housing situation. Potential expenses included the actual moving costs of viable homes; construction costs such as a foundation, utility infrastructure and hookups and other initial expenses; security deposit and utility deposits for rentals; downpayment and closing costs for families able to move into homeownership; storage fees if needed in the short term as families moved, and gas cards for those relocating out of the area.

Alan Davis at the Community Foundation felt strongly about payments going to vendors rather than directly to the families in terms of the accountability it afforded to foundation donors. That, together with the periodic follow up questionnaire was important to the success of the initiative for the Foundation: "*Ongoing follow-up and data collection throughout the year was a key added bonus for the foundation and may have given more confidence to some donors*."

The extra accountability that tracking payments to vendors afforded also brought the need for the families to communicate with NWMT staff and led NWMT into an ongoing relationship with the families. The relocation fund budget from its initial design included monies for NWMT staff follow-up contact with the families periodically for a year. This enabled staff to see if families needed any guidance in considering their options and to capture data on the impact displacement, and relocation assistance, had on the household.

Ongoing Fundraising and Implementation

The partners met their initial fundraising goal in just six weeks. When they surpassed their original goal, the amount of relocation assistance was increased from $2500 per household to $5000. Mike Smith, Market President of Glacier Bank and a NWMT Board Member reported in August 2025 that he was not surprised by the outpouring of community support for the families that were eventually evicted from Spring Creek Park, given the current profusion of fundraising campaigns in the Flathead Valley.

With the Spring Creek Resident Relocation Fund established, NeighborWorks Montana could proceed to put the initiative's design into place. They created the periodic follow up questionnaires, established modest and escalating monetary incentives for households completing those questionnaires, and then used them at four points during the year when checking in with families. NWMT staff member Adam Poeschl was charged with maintaining contact with the families and gathering information about their situations to determine and document their needs in an ongoing way. These needs were then translated into funds disbursed to vendors in line with the timeframe of the families' needs.

NWMT staff observed that the increased fund amount was helpful to all, as it allowed coverage of additional unmet needs of the families. For some households, the additional monies arrived after the family had received the first installment, and staff reached out to see if they needed anything else. At other times, the increased amount was in place before a family needed any assistance, so staff were able to simply notify each family that the total was now $5,000 and move forward from there. No one indicated that it was too much, and it always seemed to cover just a part of what a family needed, whether it was moving expenses, downpayment assistance or security deposit and rent for a few months.

In addition to arranging financial assistance, administering surveys, and gathering data, Poeschl provided emotional support to families by lending a sympathetic ear; he reported hearing some raw, honest emotions. This unofficial role proved very important, and he became a trusted ally to the Spring Creek Park families. He helped two households avoid Craig s List scams when looking at an apartment to rent in one instance and home to purchase in another; at other times he listened or gave advice when a family member needed someone to talk through next steps in their situation. This work took a significant amount of time, which made the administrative funds provided by the Relocation Fund essential to NWMT.

Negotiations With the Spring Creek Owners

As mentioned earlier**,** NeighborWorks Montana met with the owners early in the process to determine if a sale to the residents would be a good fit. Spring Creek Park didn't qualify for a resident purchase because its location in the 100-year flood plain excluded it from any available financing. Later, NWMT partnered with the park owners to address the challenge of older homes in the community. Many of the homes were built prior to 1980 and were not structurally sound enough to be moved, meaning that removal could cost families up to $10,000 per home under the terms of their lease agreements. These agreements placed responsibility for disposal or removal on the homeowners, which created a significant source of stress for already vulnerable households.

Through ongoing discussions, NWMT and the owners identified a more workable solution. Families were given the option to transfer the title of their homes to the owners, relieving them of the financial burden of removal costs. This approach also helped the owners by avoiding the lengthy and costly legal process of abandonment, while enabling them to move forward with their plans for park improvements.

DOCUMENT OF THE PROCESS AND EVALUATION OF THE INITIATIVE

Engaging Outside Evaluation Assistance

In May of 2024, before the initial meeting with the residents of the Spring Creek Park community, NWMT decided to seek assistance from an outside evaluator to help refine the staff thinking about what key data points might be important to capture at intake and over time. NWMT approached staff within NeighborWorks America s Shared Equity Program, who made available technical assistance through Success Measures, a nonprofit evaluation and learning strategy team operating as a social enterprise at NeighborWorks America. Success Measures hired Becky Sherblom, a consultant with four decades of experience in affordable housing and community development, to assist NWMT with the design for data collection. Sherblom worked with staff to identify what NWMT wanted to measure; to help create the intake form and to draft questions for the ongoing periodic questionnaires.

NeighborWorks Montana staff then implemented the relocation fund throughout the remainder of 2024 and the first half of 2025. In spring of 2025, anticipating the need for data analysis assistance, NWMT again reached out to NWA and Success Measures. Because the Initiative was no longer attempting to create a ROC, it did not meet the criteria for technical assistance. NWMT was able to contract with Becky Sherblom to develop and implement a comprehensive analysis plan. The purpose of the plan was to document the process and evaluate the effectiveness of the outcomes using data collected from the intake and follow-up questionnaires. It also documented how resources were used and where households ended up, as well as interviews to provide deeper context to be included in the written case study.

Data Collection Methodology

NeighborWorks Montana staff asked each household to complete an intake form at the first meeting in May 2024. This form included detailed demographic and financial data, as well as specific goals that each household had for where to move. Staff then kept in touch with each family and documented their journeys throughout their individual processes of finalizing what they were going to do, where they would move, and how they would want to use the relocation funds for their family.

During the year from May 2024 to June 2025, NWMT staff periodically reached out to families specifically to complete follow-up questionnaires. This follow-up data, along with staff tracking of relocation funds use, provides a picture of what happened with each household s housing situation as well as changes in overall quality of life and health for family members due to the move. To better understand the community context for the situation and the development of the relocation fund, interviews were conducted with NWMT staff as well as three community leaders. All of this data was compiled by the consultant and serves as the basis for this case study. The attached document, Key Data Findings Narrative with Tables and Graphs, provides a comprehensive picture of the synthesized data.

OUTCOMES AND IMPACT

> *"Because of this program, no households ended up unhoused—a huge win in a situation that could have had far worse outcomes."*
> — Danielle Bundrock, Cooperative Housing Director, NWMT

As of June 2025, NeighborWorks Montana completed follow-up questionnaires with all 26 families, documenting where they landed, and inquiring about how they experienced the process. The evaluation revealed that the Spring Creek Relocation Assistance Fund was a successful short-term intervention. All the households that participated received relocation assistance funds and were housed by June 2025. Additionally, as stated earlier, owners of the older manufactured homes that could not be moved were able to sign over title to the owners of Spring Creek Park at NWMT's request to avoid the significant additional cost of removal. The households expressly stated to NWMT staff via the final follow up interview that the financial assistance from the fund prevented what many had seen as inevitable homelessness.

Despite these successes and an immediate positive effect due to the intervention, some families expressed concern that the relocation assistance might have only postponed eventual instability because the housing they ended up with was significantly higher priced than their prior housing and beyond what their incomes could sustain long term. In the final June 2025 follow-up survey, several of the households that ended up renting a manufactured home at a park where they also pay ground lease expressed that they felt their living situation was financially precarious because of the high housing cost, but that they could not find another viable option. One household that moved into a rental apartment expressed similar sentiment – a strong fear that they could still become homeless because the new high rental costs are more than they can afford. For a complete list of ways in which Spring Creek residents considered how their situation would be different without relocation Funds. (*See document: Key Data Findings Narrative and Tables)*

This is indicative of the lack of adequate affordable housing in Flathead Valley for households that may be working but are earning a very low wage. Several households saw their housing costs increase by twenty-five or fifty percent or more. For those households, they appreciated that the relocation assistance could provide some help, buying them some time to continue to seek a viable long-term solution for themselves.

These outcomes confirm the value of this relatively nominal investment as more cost effective, and yield better outcomes, than leaving the families to fend for themselves and then having to provide emergency assistance. According to Community Solutions[2] homeless program costs are often far greater than the cost of providing housing assistance and providing transitional or emergency housing to individuals and families who need longer term housing support is even higher. The $5,000 spent per household on relocation resources was significantly less expensive than what emergency services would cost, and this intervention had significantly less trauma than homelessness would have inflicted on the families. The relocation assistance also made it easier for those households who were employed to remain employed -- something that is difficult to maintain once a person becomes homeless.

Families' Housing Situations After Relocation from Spring Creek Park

At the time of the initial intake meeting, households were asked to indicate their current tenure, whether they rented or owned their home and if they owned, whether there was a remaining mortgage or not. Most had owned their home within the park.

Housing Situation in May 2024, Prior to Relocation
16 owned their home without mortgage (paid utilities & ground rent)
4 owned their home with a mortgage (plus paid utilities & ground rent)
4 rented their home (plus paid utilities & ground rent)

By contrast, most households ended up in rental situations after relocation — several in apartments or in rented manufactured homes where they paid rent on the home and the ground lease.

Housing Situation in June 2025, After Relocation
4 Own (stick built) single family or townhouse home
2 Own manufactured home on their own land
2 Own manufactured home on rented property
2 Rent manufactured home on rented property
2 Own 5th wheel campers on rented land
7 Rent an apartment
2 moved in with family

[2] Hannah Chimowitz & Adam Ruege, The Costs and Harms of Homelessness Learning Brief, Sept. 2023.

There were several families who were able to leverage the $5,000 in relocation assistance to access other funds and make a purchase of either a traditional (stick built) home or a manufactured home that they placed on their own land.

In relocating, 20 of the households stayed within the area, and six moved out of the area.

- One household moved to Havre to pursue more education and find new, more steady employment.
- Two households, who had separate homes at the park but that consisted of a grown daughter and her mother, moved together to New Mexico.
- Another household that consisted of a mother with her grown daughter with disabilities moved to Arizona.
- A couple that had hoped to stay in the area had to move, with the wife moving to Washington State to temporarily live with her parents, and the husband moving to California to temporarily live with his mother while he looked for work. They found that housing was not affordable in California and in June 2025 they were still living separately with their families exploring their options.
- One household who had hoped to stay in the area moved to Denver for more job opportunities and more affordable housing costs.

Impact of Relocation on Financial Stability, Quality of Life and Health of Residents

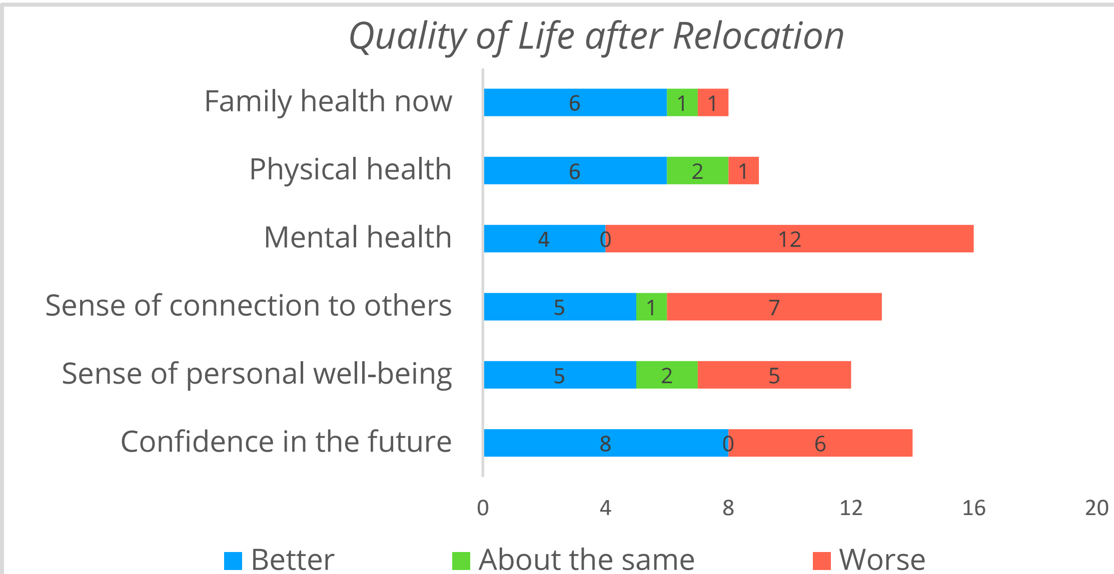
"The stories were heart-felt and tragic. There was a home that was moved and that broke; the husband can t work now because the stress caused seizures. Another instance, the woman had a heart condition and the stress of the eviction and uncertainty put her in the hospital multiple times. A young single male, on his own since age 15, had been making it work because there was no mortgage on his home, but after eviction he couldn't afford to stay – he ended up in Denver, Colorado where he had a good friend he could rent a 2-bedroom with, and hoped the job market would be better."

— Erica Wirtala, Public Affairs Director,
Northwest Montana Association of Realtors

Despite the assistance from the Spring Creek Resident Assistance Fund, the toll of the evictions and search for new homes dealt a harsh blow to many of the residents. The follow up interviews revealed that the impact of relocation on families was significant. In several situations families split up to live in separate places. In others, one couple separated due to the stress, with a resulting decrease in household income for the wife who remained with her two sons. Some children with special needs and their families suffered the loss of the specialized learning support that they needed. In one case, the services weren't available at a new school; in another, an autistic child acted out so much due to stress of the eviction and disruption of routine that parents had to remove them from school. This resulted in a loss of income because the mother had to first reduce her hours and then quit completely to stay home full-time.

Social Connections Fractured for Many Families

Quality of life measures were included in the follow-up questionnaires, to learn more about how families were doing after relocation. Aspects of quality of life that were covered included physical health, mental health, sense of connection to others, sense of personal well-being, and confidence in the future. The results were mixed and showed mixed results, with some improvements in physical health, but significant declines in mental health and social connections. See graph below: *Quality of Life After Relocation*.



Comments about the change in the sense of connection to others were provided by some respondents:

- A loss of friends
- They don't know their neighbors now
- Significantly higher housing costs restrict her budget so she can't afford to go out
- They felt they had support when they lived in that community and don't now,
- Increased social isolation

Regarding changes in health, comments about **better health** since relocation included:

- Their home at the Park had mold; they have no asthma now,
- The whole family is less sick now,
- Where they live now is quieter and reduced their stress
- The Arizona warmth lets them get outside more now so they are more physical.

Comments about **worsened health** primarily focused on negative impacts from the loss of their support network, stress of the eviction and the stress of higher housing costs causing health problems.

Impact of Relocation on Financial Stability

The follow-up questionnaires that were used in conversation with the families throughout the year of the Initiative included 3 questions about financial resilience after relocation compared to prior to moving. The questions focused on their sense of financial security, confidence that they could handle a financial crisis if one occurred, and their confidence in the ability to save money now. Most participants reported feeling less financially secure; less confident in their ability to handle financial crises post-relocation; and less confident in their ability to save money since they relocated, particularly due to increased housing costs.

In response to a question about whether they thought that their household situation now was closer to the best- or worst-case scenario they had envisioned when first receiving the eviction notice, responses were mixed. The majority of participants felt their situation after relocation was middle-of-the-road or closer to a best-case scenario, because the worst-case scenario they had envisioned had been potential homelessness.

REASONS FOR SUCCESS

> *"In reading the survey responses throughout the year, it became clear that for several of the families, the ongoing contact between NWMT staff and the families, [including] discussion of options, assistance considering options, and discussion of ways to flexibly help families financially, were valued forms of support beyond the monetary support."* —B. Sherblom Consulting

Alan Davis of the Whitefish Community Foundation concurs that NeighborWorks Montana's ability to become trusted allies to the families was critical to the success of the initiative; he stated that this was accomplished by advocating for them and with them, listening to their concerns and helping them consider options. Davis believes that this could happen "*because the organization knows these issues and has the right type of people who have skills and empathy. That could not have been done by just anyone*." He admired that NW Montana was willing to take it on. (*Davis interview*)

Learnings and Surprises

- Confident that the $5,000 per household was both impactful and appropriately scaled. (Danielle Bundrock, NWMT)
- Emotional support provided by NWMT was as important as the financial support. (Adam Poeschl, NWMT)
- The initiative made clear the interconnectedness of poverty issues: families stressed about housing costs were also stressed about health care costs, cost of medicine, utilities, etc. (Adam Poeschl, NWMT)
- What little money comparatively — $5,000 — it took to get some of these people into a new better living situation. (Becky Sherblom, B. Sherblom Consulting)

- How many of these families are underserved by the work economy – several did seasonal work, such as seasonal landscaping coupled with occasional snow plowing in the winter or working in Alaska during the fishing season; another works as a waitress which has seasonal peaks and valleys impacting the household cash flow. (Becky Sherblom, B. Sherblom Consulting)
- Most of the households stayed local so there was not as much job turnover as was feared in the Spring of 2024 when the partners thought housing costs would force people to move long distances.

What made it work?

- The collaborative approach and strategy. NWMT could not have taken this on and been successful without the community and the Community Foundation especially. Success requires collaboration of the entire community, with a playbook in place of what to do, steps to take, and a tentative timeline of action.
- The $5,000 per household in focused support to cover relocation costs provided a bare minimum of what households needed.
- The payments made directly to vendors provided comfort and accountability for donors, the Whitefish Community Foundation, and NWMT, assuring that each family got what they needed, that it went specifically to their housing relocation needs, and that there were no unintended consequences of having the assistance negatively impact families' benefits or tax liabilities.
- The ongoing connection between NWMT staff and the families throughout the year, allowed them to build a relationship as a trusted ally, able to help them consider their relocation options, make the best decision for their household, and implement it, allowed NWMT to provide emotional support and housing knowledge expertise - they helped two families avoid housing scams, and connected another with a lender qualified to do a rural housing mortgage loan.
- NWMT staff did follow-up questionnaires with households throughout the year from mid-2024 to June 2025, which documented the impact of the eviction and relocation on each family's financial stability, social connections, and health.

CONCLUSION

> *It should not fall on a few nonprofits seeking funding to address what is fundamentally a systemic problem.*
>
> —Danielle Bundrock, NeighborWorks MT

The data indicate that the Relocation Initiative successfully assisted all 26 families to relocate without any of the households entering the homeless system. The eviction and relocation had impacts on the families, especially in terms of stress and mental health, a loss of connections to their support network and for many it was detrimental to their perception of financial security.

The Situation at Spring Creek Park is a Systemic Problem

A combination of factors squeezes families and leaves them with few options, through no fault of their own:

1) Decreasing land availability is putting increasing demand on what used to be low-cost land for manufactured home communities.
2) The depreciating assets of older manufactured homes are not economically viable for moving.
3) Decades of wages and salaries have not kept pace with increasing housing costs.

Mike Smith, Market President of Glacier Bank, is doubtful that Montana would pass a resident right-of-first refusal law and recognizes that resident owned communities may only be a viable option some of the time. Smith thinks that a state program to assist manufactured home park residents who are being displaced could work best if each community was able to identify the best local partner. He suggested that perhaps NeighborWorks Montana could act as a coach," able to facilitate the local connections and partners, but not necessarily be present on the ground playing the lead role every time.

For its part, NeighborWorks Montana considers the Spring Creek Park situation to be unique for several reasons. The quite successful scenario that prevented immediate homelessness in this case cannot simply be replicated at the local level for every similar situation. As Bundrock stated: **"*The Community Foundation was a great partner; the park wasn t too big, so it was manageable to take it on; and NeighborWorks Montana was in a position to do it this time*."** It most likely would not have worked in other communities without a strong community foundation, or without an organization like NWMT with staff that was local and available to help coordinate. Statewide initiative is needed to support resources more consistently.

A Systemic Problem Needs a Systemic Solution

Communities need support to address situations like Spring Creek Court when other manufactured home communities face evictions due to a property redevelopment plan. Families that reside in these communities should have access to assistance to preserve and move their homes when possible and support effective relocation. Residents of manufactured home parks are Montana's most vulnerable homeowners.

Relocation assistance funds should ensure that there is adequate funding available to provide substantive help in the face of eviction. Paying relocation costs directly to vendors with whom the impacted families choose to work and providing funds for an administrative organization that knows the local community and can help families consider their options create a strong structure of resident support and responsible stewardship of any public or private dollars. Residents' support is best when sustained through the months it takes for residents to relocate. Intake and follow-up questionnaires to document the impact on the households' financial, economic, and health stability can inform future program improvements. A systemic delivery of resources and documentation of the process and of what happens to families can inform policy reform to strengthen Montana's communities.

KEY DATA FINDINGS NARRATIVE & TABLES

DATA COLLECTION METHODOLOGY & CONTENT

NeighborWorks Montana (NWMT) staff asked each household to complete an intake form during the first meeting with families about the situation at Spring Creek Park. Staff then kept in touch with each family throughout their process of deciding what they were going to do in light of their eviction notice, and how they would want to use the relocation funds for their household. During the year from May 2024 to June 2025, NWMT staff periodically reached out to families to check in with their progress and to complete a follow-up questionnaire. This follow-up data, along with staff tracking the use of relocation funds, provides a picture of each household s housing situation over time. It also documents overall quality of life and health changes for the households as a result of the forced eviction.

Initial intake form questions were designed to provide an in-depth view of the demographics of the households at Spring Creek Park, their housing situation, and their hopes for their next move. Intake form questions included the following: demographics, household income levels, total monthly housing costs prior to eviction, length of time families had lived at the park, preference in geographic location for move, ownership status at time of eviction, and preference in housing after relocation. This data is summarized below.

Subsequently, NWMT staff periodically contacted the families and completed follow-up questionnaires during the year to assess progress and changes in their situation. The follow-up questions included: where families moved after eviction, type of living situation after relocation, impacts on family structure, household financial resilience and well-being, quality of life, whether families considered they were now living closer to best- or worst-case scenario, and whether the situation would be different without the relocation funds.

It is important to note that not every one of the 26 households responded to every question in each round of interviewing; consequently, the population size on any given question may vary below.

Demographics of Families

The demographics data was collected to provide background context on the 26 households that were living at Spring Creek Park.

- **Race –** One household reported that they were Black or African American, one household reported that their race was American Indian or Alaskan Native, all others identified as white and answered no to whether they identified as Hispanic or Latino/Latina/Latinx.
- **Disabled** – Nine of the 26 households identified as having at least one family member who is disabled. In three households, the lead respondent identified as being disabled, 4 households indicated that their spouse or other adult was disabled, and 5 households

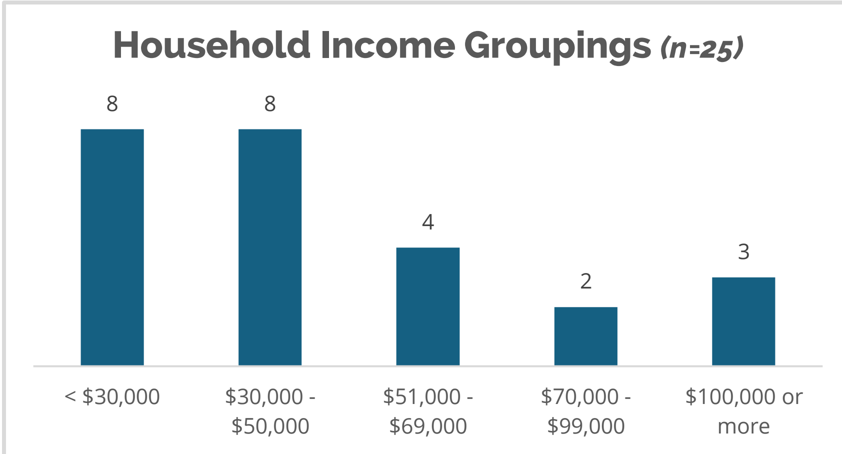
indicated that a child was disabled. One of the households indicated that all 3 members – they, their spouse, and their child were disabled.

- **Seniors –** Eight individuals indicated they were aged 65 or over.
- **Veteran and active-duty military** – There were two veterans. No one identified as active-duty military.
- **Adult Households** – Among the 26 households, there were five single adults, one single head of household, 20 households with two adults in place at intake (One of those households divorced during the year of the Initiative). There were 16 couples – seven of which had no children while the other nine had children.
- There were **two female heads of households** with dependent children.
- **Children** – 11 households included children under age 18.
- **Related families among the 26 households–** There were three extended families among the households:
  - Family of grandmother (senior with dementia) and her two adult daughters with their children in separate houses (2 total houses currently, but grandmother was to be moving independently from daughter)
  - Family of adult mother and adult son in two separate households.
  - Family of great grandmother, grandmother and adult son with his family in three separate households
- **Adult ages** ranged from 25 to 74. The average age among adults was 47 and median age was also 47.

Household Income levels

At the time of the first meeting and completion of intake forms, NeighborWorks Montana obtained reported household income from 25 of the households.

- Incomes ranged from a low of $9,600 to over $100,000.
- The average household income was $45,978, and the median was $38,424.
- 16 of 25 households reported household incomes below $50,000.
- Six households reported incomes of between $50,000 & $75,000, and three reported incomes of $100,000 or higher.



NWMT corroborated that this salary range is typical of the income levels they see in parks across the state now, indicative of the overall high cost of housing in Flathead County and across Montana. Montana is considered one of the most expensive states in the country, and Flathead is the second most expensive county in the state according to National Association of Realtors data. (*Bundrock and Wirtala interviews, 2025*)

- Comparing the residents' reported incomes to HUD affordability levels:
  - Six households are qualified as Extremely Low Income (30% or below Area Median Income /AMI) according to Federal HUD income guidelines.
  - Six households are Very Low Income (50% or below AMI)
  - Eight households are Low Income (80% or below AMI)
  - Four households are Above 80% Area Median Income/AMI
- 18 households indicated that their income was from wages paid by an employer, across a total of 25 jobs.
- Two indicated that they were self-employed.
- One household indicated that one member was employed and the other unemployed.
- One household indicated that one member was employed and the other receiving a pension.
- Of the three households that indicated they were receiving Social Security, only one also had a household member working; the other two had Social Security as their only income. (Both of those had income levels near the bottom of the range.)
- Two households had a family member receiving Supplemental Security Income (SSI), and two households had a family member receiving Social Security Disability Insurance (SSDI).
- Five families indicated they received food stamps and three that they qualified for the Earned Income Tax Credit (EITC).

This chart reflects HUD s Area Median Income (AMI) for Flathead County in 2024. $70,000 qualifies as low income for a family of four:

FY 2024 Income Limit Area	Median Family Income	FY 2024 Income Limit Category	Income Limits ($) for Persons in Family							
			1	2	3	4	5	6	7	8
Flathead County, MT	$88,400	Extremely Low (30%)	$18,550	$21,200	$25,820	**$31,200**	$36,580	$41,960	$47,340	$52,720
		Very Low (50%)	$30,950	$35,400	$39,800	**$44,200**	$47,750	$51,300	$54,850	$58,350
		Low (80%)	$49,500	$56,600	$63,650	**$70,700**	$76,400	$82,050	$87,700	$93,350

Total Housing Costs Prior to Eviction

At the beginning of the relocation initiative, 18 of the households provided their monthly total housing costs, which included mortgage or rent, ground lease and utilities.

- Those monthly housing costs ranged from a low of $220 per month, to a high of $2,000 per month.
- Of those who provided that information, six were paying more than $1,000 per month in combined mortgage, utilities and ground rent. Twelve were paying less than $1,000 per month.
- The $220 per month was unusually low because the next five lowest households were paying between $640-$690 per month.
- The average housing cost was $949 per month, and the median was $715 per month.

These were significantly lower monthly housing costs than what the market in Kalispell currently demands. Erika Wirtala, with the local Realtor's Association, indicates that the monthly rent on a studio or one bedroom apartment now starts at $1,200 per month. This situation caused great difficulty for some of the households in finding affordable housing options.

Length of Time Living at the Park And Reason for Living There

The length of time that families lived at the park ranged from two to 36 years, with the average being just over nine years and the median being eight years.

- For all families, Spring Creek Park was their primary residence. Several talked about investing in the exterior of their unit and the yard, taking pride in their space and making it attractive with flowers, fencing and other landscaping.
- Eight households selected "To live near family or friends" as their primary reason for living there.

- Six households selected "Affordability of housing" as their primary reason for living there.
- Two households selected "To be close to work or have access to job opportunities" as their primary reason for living there.
- Nine households selected multiple reasons or selected "Other" and then wrote in their primary motivation for living at the park, including:
  - The strong sense of community among residents within the park
  - To pay off debt, work on credit, save enough to buy a property for their extended family ("us, my mom, grandma, and brother-in-law")
  - To have their own home

Preference in Geographic Location for Move

On the intake form, households were asked what their preference would be for relocation geographically — whether to stay within the town/county or to move elsewhere.

- 17 indicated they want to stay within the town/Flathead Valley
- Seven indicated that they wanted to move elsewhere. Of those, five wanted to stay within the region. The other two wanted to move further away: one household to Havre, Montana for access to education and to be closer to family, and another to Arizona where family already lived.

Where Families Geographically Ended Up After Eviction

In relocating, 20 of the households stayed within the area, and six moved out of the area.

- One household moved to Havre to pursue more education and find new, more steady employment.
- Two households, who had separate units at the park but that consisted of a grown daughter and her mother, moved together to New Mexico.
- Another household that consisted of a mother with her grown daughter with disabilities moved to Arizona.
- A couple that had hoped to stay in the area had to move, with the wife moving to Washington State to temporarily live with her parents, and the husband moving to California to temporarily live with his mother while he looked for work. They found that housing was not affordable in California and in June 2025 they were still living separately with their families.
- One household who had hoped to stay in the area moved to Denver, for more job opportunities and more affordable housing costs.

Ownership Status at Time of Eviction

On the intake form households were asked to indicate their current tenure, whether they rented or owned their unit and if they owned, whether there was a remaining mortgage or not.

Housing Situation in May 2024, Before Eviction
16 owned their unit without mortgage (paid utilities & ground rent)
4 owned their unit with a mortgage (plus paid utilities & ground rent)
4 rented their unit (plus paid utilities & ground rent)

Housing Preference Articulated in Spring 2024

20 of the 26 households indicated on the intake form what their preference would be for their next housing situation.

7 wanted to purchase & place a mobile home on their own land
8 wanted to purchase a single family detached home on their own land
1 wanted to purchase a mobile home in a resident-owned community
1 wanted to purchase a mobile home on ground lease property
1 wanted to purchase a unit in a multi-family condominium
2 wanted to rent an apartment

All of the 26 households were housed at the end of the follow-up period, by June 2025. Most of the households ended up in rental situations after relocation.

Housing Situation in June 2025, After Relocation
4 Own (stick built) Single family or Townhouse home
2 Own manufactured home on their own land
2 Own manufactured home on rented property
2 Rent manufactured home on rented property
2 Own 5th wheel campers on rented land
7 Rent an apartment
2 moved in with family

In the final June 2025 follow-up survey, several of the households renting a manufactured home at a park where they also pay ground lease expressed that they felt their living situation was financially precarious due to the high housing cost, but that they could not find another viable option. One household that moved into a rental apartment expressed similar sentiment – a strong fear that they could still become homeless within months because the new high rental costs were more than they could afford. This is indicative of the lack of adequate affordable housing in the Flathead Valley for households that may be working but are not earning enough money. Several households saw their housing costs increase 25%, 50%, or more. For those households, while they appreciated that the relocation assistance provided some help in the immediate term, they did not see a long-term viable solution.

Impacts on Family Structure

- One family experienced a divorce precipitated by the stress of the eviction process, with a resulting decrease in household income.
- Another family experienced a decrease in income when the husband developed health complications brought on by the stress of the eviction and had to leave his job, resulting in a reliance solely upon the wife's income.
- A family with a special needs child, who had an Individualized Education Program (IEP) in place in their school district prior to the eviction, relocated to a new school district to find housing they could afford. This resulted in the need to take their child out of the former school district where he had been successful only to find that the new district did not have the same support and opportunities available for the student.
- A third family had its income decreased because the wife had to reduce her hours and then stop working altogether to tend to their child with special needs. The parents chose to remove the child from school because the stress of the eviction and disruption to his routine caused him to act up in school, resulting in the school calling them too frequently regarding his disruptions in the classroom.

Uses of Relocation Funds

In designing the Initiative, the decision was made to not provide funds directly to the households, but instead to pay vendors directly for any housing-related expenses that would facilitate their relocation. NeighborWorks Montana decided to be quite flexible in terms of the types of expenses they were willing to cover, as long as those expenses facilitated the household s relocation. These expenses included:

- Security deposits and rent payments
- Downpayment for purchase costs of a home, or Recreational Vehicle (RV)
- Storage unit monthly rent for furnishings during relocation
- Utility deposits and monthly cost at new location
- Site improvement costs for utilities, foundation, septic, fencing, at new location
- Gas gift cards to assist with a move to new location

NeighborWorks Montana established an internal procedure for documenting communication with the families about their relocation plans and how they wanted the assistance funds to be spent. That included steps for internal control, what documentation would be gathered from vendors, with internal documentation and verification to authorize a check request for disbursal of funds.

Household Financial Resilience and Well-being

NeighborWorks Montana used a data collection form in follow-up interactions with each household, to capture residents perceptions of their financial stability, health and well-being.

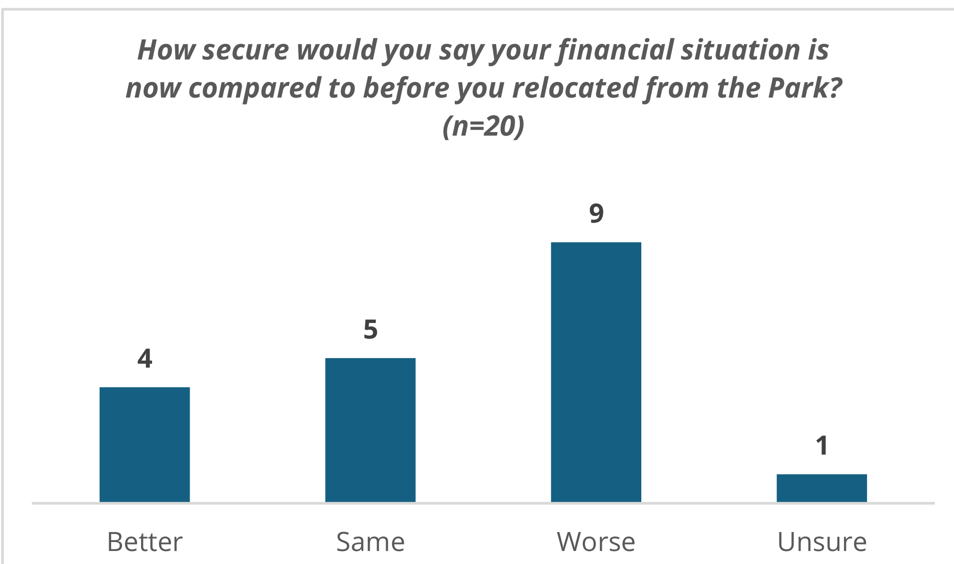
3 questions were asked about financial resilience:

1. How secure would you say your financial situation is now, compared to before you relocated from Spring Creek Park?
2. How confident are you that you could handle a financial crisis if one occurred now, compared to before you relocated from Spring Creek Park?
3. How confident are you about your ability to save money now, compared to before you relocated from Spring Creek Park?

Feeling of Financial Security

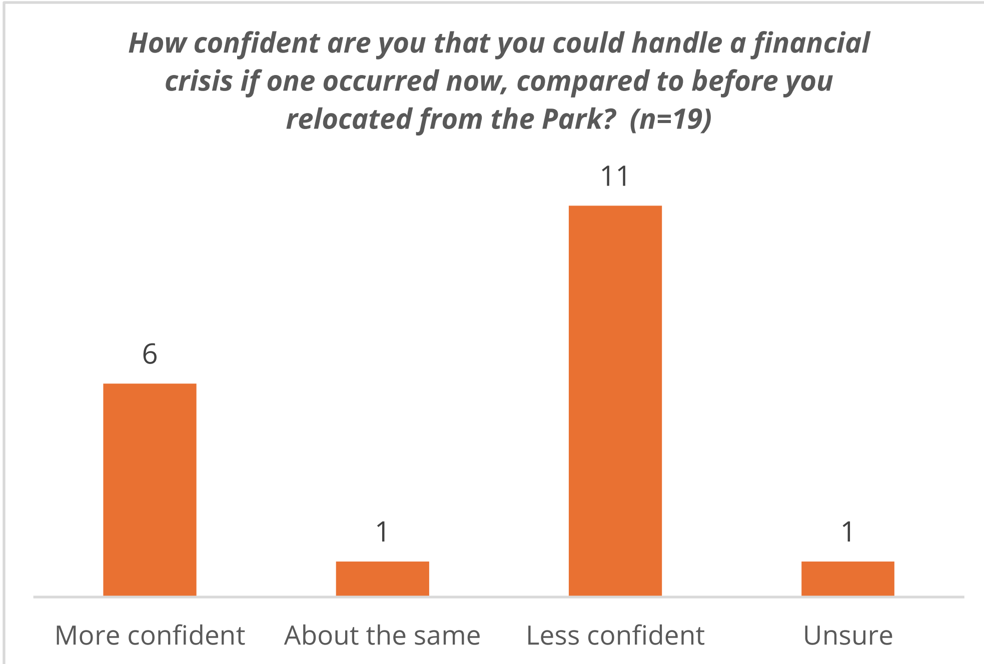
For the 26 households, the impact of the move on their financial situation was mixed.

A total of nine households felt that their financial situation was better or the same compared to pre-relocation and nine felt that it was worse. A crosstab analysis showed that their perception of their financial security is not necessarily correlated with household income. While five of the households with incomes at or below $40,000 indicated they feel their financial situation is worse now, three others with incomes below $40,000 indicated their financial situation is better now, and two with incomes above $65,000 indicated they feel their financial situation is worse.



Confidence in ability to handle a financial crisis now

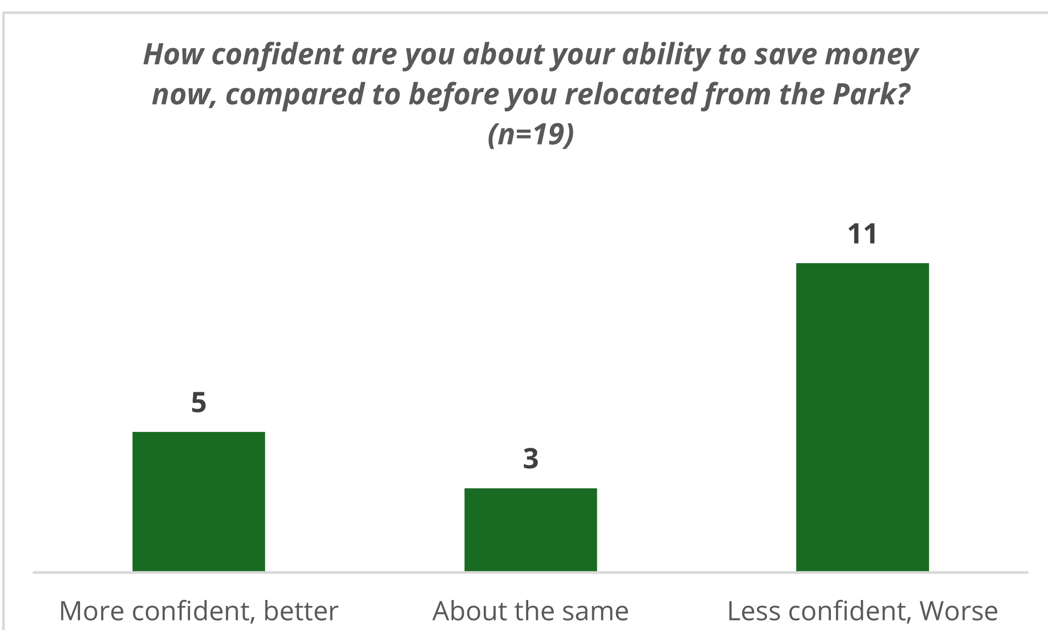
Eleven households felt less confident in the ability to weather a financial crisis compared to before they relocated, while only six were more confident and one felt about the same.



For the most part, the families that said they were confident indicated that on all three of the questions, and those who said they were worse off indicated that on all three of the questions. In looking at crosstabs of the responses, there is no correlation between financial security and what type of housing families ended up in — both some owners and some renters felt ongoing financial stress.

Confidence in ability to save money now

Eleven families indicated that they were less confident in being able to save money compared to before they relocated. Five stated they were more confident and three felt about the same.

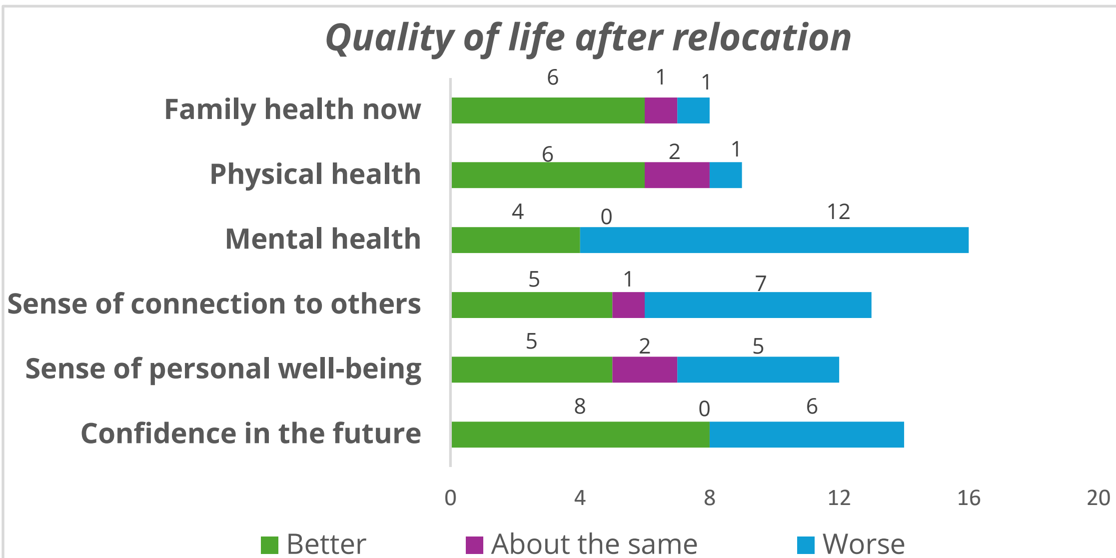


Quality of Life

There were also several questions asked in the follow-up survey about changes in the household s quality of life. Households were asked to rate five aspects of their life compared to how it had been before they relocated. Those five areas included:

1. Confidence in the future
2. Sense of personal well-being
3. Sense of connection to others
4. Mental health
5. Physical health
6. Family health now

Mental health and sense of connection to others were two areas where a sizable number of families felt that they are worse off now.



Quality of Life questions *After relocation, compared to before eviction*	*Better*	*About the same*	*Worse*	*No answer*
Confidence in the future	8	0	6	12
Sense of personal well-being	5	2	5	14
Sense of connection to others	5	1	7	13
Mental health	4	0	12	10
Physical health	6	2	1	17
Family health now	6	1	1	18

Again, looking at crosstabs of the responses, there is no correlation between the perception of wellbeing, or social connection, or mental health with the type of housing that families ended up in; both some owners and some renters felt ongoing financial stress.

Comments: Social Connections and Health Changes

There was space provided for additional comments of any sort regarding families' social connections and any changes in physical and/or mental health after the relocation.

Comments about the change in the sense of connection to others were provided by some respondents:

- A loss of friends
- They don't know their neighbors now
- Significantly higher housing costs restrict her budget so she can't afford to go out,
- They felt they had support when they lived in that community and don't now
- increased social isolation

Regarding changes in health, comments about <u>improvements to</u> health since relocation included:

- Their unit at the Park had mold, they have no asthma now,
- The whole family is less sick now,
- Where they live now is quieter and reduced their stress,
- The Arizona warmth lets them get outside more now so they are more physical.

Comments about <u>deteriorating health</u> primarily focused on negative impacts from the loss of individuals' support network, stress of the eviction process and the stress of higher housing costs on physical and mental health.

Two final questions were asked at follow-up. One asked people to consider whether their current situation would be different without the relocation funds. A second one asked people to consider whether their current situation was closer to what they think might have been the best- or worst-case outcome they had envisioned for their household.

Now living closer to best- or worst- case scenario?

Asked whether they thought that their household situation now was closer to the best- or the worst-case scenario they had envisioned when first receiving the eviction notice, responses were mixed.

Close to best case – 10 households identified their current situation as closer to the best-case scenario. Reasons articulated included because they were housed, were able to stay local, they were able to buy a home on land they own, or that the monthly housing cost plus utilities is lower than previously.

Close to worst case scenario – three households identified their current situation as close to the worst-case scenario. All expressed some variation of the fear that they will become homeless in the near future because of high housing costs that exceed their budget and savings, and a feeling that they had no other option but to choose the relocation situation they were in, even though they fear that it has simply postponed the crisis.

Somewhere between – seven households said that they felt they were somewhere in between the best- and worst-case scenarios. Reasons included:

- While they were still worried about being able to afford their home long term, they were grateful to have found a place.
- They were grateful they moved but worry their monthly housing cost nearly doubled.
- The worst case would have been homelessness, and they were not at that point. However, they worry about their ongoing financial stability and fear they may not be financially resilient if something else happens.
- They had invested in making improvements to their unit, their yard and garden, but lost all of that when evicted. They now have less savings to take into the future.

Would Situation Be Different Without the Relocation Funds?

When families were asked if they thought their housing situation would be different without the relocation funds after the eviction, several shared the following comments:

- They had difficulty finding rentals (in Havre) because they didn't have jobs yet. The relocation funds gave them the ability to move, to put down a security deposit and rent a house in Havre and then find jobs.
- The funds lessened her stress about that so she could focus on packing, moving and family. "We'd be struggling and stressed. It would be horrible.”
- Without the relocation funds she would have been stuck in place receiving eviction notices she could do nothing about.
- They would not have been able to move as easily without the assistance; would have had to stay in their old place until Spring in a unit with cold weather problems.
- "Oh yeah, definitely. We would have been stuck probably sleeping in a tent."
- There is no way they would have been able to afford the house without it.
- Yes, it would have been much more difficult, it would have put them deep in debt if they could have done it at all.
- Think that they might have become homeless without the funds.
- Without the relocation funds they would have been seeking low-income housing help which is limited/has long wait lists.
- Without the relocation funds she would have had to move out of Kalispell.
- They feared that they would have to split up the family, with the grandchildren having to go to live with cousins, and the adults not sure if they would have a place to live.
- Had feared they would be homeless; with the eviction and her husband leaving, fear it still might happen in a few months.

- They could have found something, but it would have been a hardship for sure.
- They would have had to move away because Kalispell is so expensive.
- Without these funds they would not have been able to rent the new unit.
- They would not have been as stable in their housing without the help.
- They were worried about ending up homeless because husband is on disability and has cancer. They only had a little money put away and would not have had enough to get a new rental without the help.
- They would be significantly buried under debt.

Conclusion

The data indicate that the Relocation Initiative successfully assisted all 26 families to relocate without any of the households entering the homeless system. The eviction and relocation had impacts on the families, especially in terms of stress and mental health, a loss of connections to their support network and for many their perception of financial security. And for some of the families whose monthly housing costs increased significantly after relocation it is unclear how long they will be able to sustain stability.