

# MONTANA ROC NEWS



## ROC USA Transition News

Earlier this year founder and longtime President and CEO of ROC USA, Paul Bradley, announced that he would be transitioning to a different role as CEO of a new ROC USA subsidiary, Integrity Community Solutions (ICS).

NeighborWorks Montana extends heartfelt thanks to Paul Bradley for his incredible leadership and dedication to ROC USA. We wish him continued success and look forward to working with him in his new role with Integrity Community Solutions.

Emily Thaden will be filling Paul's position. She joined ROC USA as its second President in July, bringing extensive knowledge of affordable housing through her work at Grounded Solutions Network, Habitat for Humanity International, and Nashville's Metropolitan Development & Housing Agency. Welcome Emily!



Paul Bradley

"A leader's highest priority must be the mission and organization. I truly believe this transition is fulfilling my obligation to both ROC USA and ICS. I believe there is so much work to do to help homeowners gain security through ownership and to help make that ownership as positively impactful as possible. Let's keep on keeping on!"

-Paul Bradley



Emily Thaden

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Molly Kirkham joined the NeighborWorks Montana team in October as a ROC Program Specialist. Molly comes from a background in food systems work, where she managed statewide farm to school programs designed to increase access to local, healthy foods.

She recently moved back to Missoula from Dillon and is excited to work closely with the ROCs in the Missoula area. Molly will serve as the Technical Assistant for Bonnie's Place, Buena Vista, Old Hellgate Village, River Acres, and Two Rivers.

## Community TAs

### Rachel Clarno

- Country Court
- Green Acres
- Hideaway Community
- Libby Creek
- Morning Star
- Northwood

### Maggie Hodges

- Clear Creek
- Crossroads Cooperative
- Missouri Meadows
- Pleasant Park

### Rebecca Heemstra

- C & C Community
- Centennial Trail
- Golden Age Village
- Mountain Springs Villa
- Sleeping Giant
- Stan's Garden
- View Vista

### Molly Kirkham

- Bonnie's Place
- Buena Vista
- Old Hellgate Village
- River Acres
- Two Rivers

## General TA Roles

Post-Purchase: developing budgets, capital improvement plans, and help with policies and procedures

Training: education and training for members and leadership

Compliance: assistance with loan compliance, grant covenants, and terms as applicable

Connections: access to other residents of ROCs in Montana



The Montana Department of Commerce (MDOC) prepared an application to the U.S. Department of Housing and Urban Development's Preservation and Reinvestment Initiative for Community Enhancement (PRICE) Main Program seeking \$49 million in funding.

If awarded, MDOC intends to sub-grant the funds to NeighborWorks Montana (NWMt), who plans to work with several Resident Owned Communities (ROC) in the state to address critical infrastructure needs and to finance the resident purchase of several other communities.

The PRICE Main Program has \$235 million available, however a total of \$2.2 billion in requests were received for the available funding. Award notices are expected to be announced by the end of 2024.

## Montana Homeowner Assistance Fund

The Homeowner Assistance Fund through the Montana Department of Commerce provides financial assistance to Montana homeowners in the following ways:

- Mortgage Reinstatement: financial assistance to bring a mortgage account current with no remaining delinquent amounts, including payments under forbearance plan, and to repay amounts advanced by the lender or servicer on the borrower's behalf for property charges
- Lien Prevention: financial assistance to prevent property tax foreclosure or remove or prevent creation of other liens that would place the homeowner at imminent risk of displacement
- Utilities/Internet: electric, gas, home energy costs, and internet/broadband assistance
- Home Repairs: financial assistance in the form of a grant to assist homeowners in repairing or renovating health and safety risks within their home that may cause displacement such as trip/slip hazards, insurability repairs, accessibility and visit-ability, and other repairs that pose a hardship to homeowners. Luxury items are not allowed. *\*note special income eligibility below*

### QUALIFICATIONS

- Must be the borrower or co-borrower
- Property is homeowner's primary residence for single family, up to 4-unit property
- Must be owner-occupied
- Income eligibility: Borrower must be under 150% AMI of county or 100% of median income for U.S., whichever is greater
- *\* Income eligibility for home repairs: Borrower must be 100% of AMI or less (U.S. average AMI)*



For more information on the Homeowner Assistance Fund or to apply, please scan the QR code or visit [commerce.mt.gov/Housing/Homeownership/Homeowner-Assistance-Fund](https://commerce.mt.gov/Housing/Homeownership/Homeowner-Assistance-Fund). Need help applying? Please reach out to Homeword by emailing Katie Sadowski at [katie@homeword.org](mailto:katie@homeword.org).

# Spring Creek Relocation Update

In May, tenants of Spring Creek Park, a 32-unit mobile home community in Kalispell, received 180-day eviction notices. The park had been purchased by a new owner in December 2023, who determined after six months that all homes needed to be replaced with homes on elevated foundations due to the park's location in a 100-year floodplain.

At the time of the eviction, there were 26 households in the community, comprised of 3 homes built in 1993 or later and 23 older homes dating back to 1976 or earlier. It was likely that the older homes could not be moved due to the structural quality and/or lack of available spaces that accept older homes. Many, if not all, of the parks in the Flathead Valley have age and condition requirements for new applicants, typically rejecting homes built before 1980.

Many of the residents in Spring Creek Park had lived there for decades, with several households consisting of extended families that chose to buy homes together in the same community. Additionally, many families had kids enrolled in the Evergreen school district.

Unfortunately, its location in the 100-year floodplain meant Spring Creek Park was not viable for resident ownership because of added costs and financing barriers. Upon learning of the residents' situation, NWMT teamed up with the Whitefish Community Foundation to establish the Spring Creek Relocation Assistance Fund. After just one month of fundraising, they successfully raised over \$160,000 to support the affected families.

Since July, NWMT has been assisting families in utilizing the fund for relocation, with 18 households accessing support thus far for expenses like rental assistance, moving costs, construction supplies, and home purchases. While some families have opted to relocate out of state, most have managed to stay within the Flathead Valley.



“

I think you guys are wonderful people, and what you've done for me has been astounding. If it wasn't for you guys I wouldn't be here. And I'm very hopeful. I have a very nice place to live in. It's going to be okay.

-Spring Creek resident

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# Photojournalism Class Visits Bonnie's Place

In August, the University of Montana School of Journalism hosted a four-day Montana Photo Workshop. Sixteen student and early-career photographers worked with University of Montana instructors and partners to explore visual storytelling within the Missoula community.

Participants were divided into four groups, each focusing on a different theme. One group delved into affordable housing, collaborating with local communities like Bonnie's Place and Buena Vista. Over three days, they engaged with residents, capturing their stories and meeting with NWMT's Executive Director, Kaia Peterson, to discuss the impact of resident owned communities. Residents of Bonnie's Place expressed their gratitude for the experience, appreciating the opportunity to connect with the student photographer and engage with fellow community members.

The students' work was publicly showcased in September, bringing together the subjects and the community at UofM. A special thanks to Professor Jeremy Lurgio for facilitating connections between students and these communities.



Photo by Jeremy Lurgio

Coral, the student photographer, making friends with kids who were riding bikes and recreating throughout the community.



Photo by Jeremy Lurgio

Coral presenting her project to the students and public audience during their public exhibition workshop. The photo being presented shows Sandy Powell, Sarah Powell with her dog Bowie, and Mary Bolen visiting on Mary's porch.



Photo by Coral Scoles-Coburn

Resident Duanna Pickins showing off her and her husband, Stuart's, garden and beautifully kept lot in the community.



Photo by Coral Scoles-Coburn

Dave Moraca Sr. with his son Joe, daughter-in-law Jessica, and his grandson, enjoying time together on Dave's porch.

# Welcome to the MT ROC Family!

Old Hellgate Village near Missoula became resident owned in October 2024. This 34-lot community located off Mullan Road is a quiet neighborhood that overlooks the nearby Clark Fork River. Residents of Old Hellgate Village previously worked toward resident ownership in 2022, but unfortunately the sale fell through. They were excited to get a second chance to become a ROC and worked hard through a shortened timeline to make their goal a reality.



Old Hellgate Village is the 22nd ROC in Montana and the fifth in Missoula County. New NeighborWorks Montana Technical Assistant, Molly Kirkham, will be working with Old Hellgate Village on projects like getting a new well and connecting to city sewer.

Congratulations Old Hellgate Village!

“ During this process I have gotten to know so many of my neighbors that I never had the opportunity to even greet before. It has been a real pleasure.

-Lynda Hartless, Board Treasurer

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Ron at a ROC event in 2022

## Resident Spotlight

The residents of Crossroads Cooperative (formerly Trailer Terrace Community) in Great Falls formed a cooperative in January 2011 and became resident owned in January 2015. Ron Lorenz has been an active community member since its inception, serving primarily on the Board of Directors. Before becoming resident-owned, the community lacked potable water for years due to high arsenic levels (four times the EPA health standard) and numerous water and sewer system issues. At one point, the state ranked their system among the worst in Montana.

To address these problems, the residents formed both a ROC and the South Winds Water & Sewer District (SWWSD) to overhaul their infrastructure. As chair of the SWWSD Board, Ron worked closely with local, state, and federal officials to secure \$10.5 million in grant funding. Under his leadership, the community completed three phases of water and sewer system upgrades.

Ron's commitment has not only secured funding for vital improvements but also ensured long-term sustainability and improved quality of life for all residents. He has fostered member engagement, advocated for resident ownership, and consistently participates in trainings by NeighborWorks Montana and ROC USA. His leadership reflects the ROC's mission through resourcefulness, collaboration, and dedication to the community's growth and well-being.

# Clear Creek Court Sewer Project



Clear Creek Court, a 39-unit ROC in Havre, became resident owned in November 2019. Engineers identified the need to replace deteriorating sewer lines, which sparked action among the residents. Partnering with the City of Havre, Clear Creek secured \$475,467.80 in grant funding through a Community Development Block Grant and Renewable Resource Grant.

This summer, the sewer line replacement was finally completed. Thanks to the grant funding, the project did not cause significant rent increases, ensuring affordability and improving the community's health and safety.

"Prior to the sewer line replacement, residents had to frequently address issues with the aging infrastructure, which was a constant source of concern. With the new sewer lines in place, there is now far less maintenance required, freeing residents from the recurring disruptions." Rebecca Malisani, Property Manager, Clear Creek Court

## Water & Sewer Maintenance is a MUST!

Water and sewer infrastructure are crucial assets in manufactured home communities, providing essential services like clean drinking water and proper waste disposal. Proper maintenance is key to avoiding costly repairs. Prioritizing maintenance and upgrades ensures a healthy and sustainable future for the community.

### ROC VS. HOMEOWNER RESPONSIBILITIES

- Wastewater: The co-op maintains piping, sewer drain pits, cleanouts, septic tanks, and leach fields (if applicable). Homeowners handle drain lines within the home.
- Drinking Water: The co-op manages the pump house (for well water) or underground water lines (for municipal systems). Homeowners insulate water lines entering the homes to prevent freezing.

### COST OF NEGLECT

- Emergency Repairs: Neglect leads to unexpected breakdowns and costly repairs.
- Daily Hassles: Service disruptions affect daily life, such as limiting access to water.
- Environmental Damage: Poor maintenance can cause pollution and harm ecosystems.

### INVESTING IN THE FUTURE

- Regular Inspections: Identify problems early and avoid major failures. Test well water regularly and pump septic tanks as needed.
- Preventive Maintenance: Avoid costly repairs by preventing misuse (e.g., avoid harsh chemicals and "flushable" wipes and monitor for leaks).
- Upgrades and Improvements: Enhance system efficiency and reliability by investing in infrastructure improvements.

# MONTANA RESIDENT OWNED COMMUNITY NEWS

## IN THIS EDITION:

- ROC USA Transition
- New NWMT ROC Team Member
- Update on PRICE Grants
- MT Homeownership Assistance
- Update on Spring Creek Park
- 22nd MT ROC Welcome

## TAKE NOTE:

### Disaster Preparedness Trainings

NWMT will be offering a series of trainings in Kalispell, Missoula, Great Falls and Livingston in Spring 2025. These trainings will focus on Disaster Preparedness for both your individual household and your resident owned community as a whole. Keep a look out in your mailbox for more details on these training opportunities!

