



Community Land Trust and Individual Development Account Feasibility in

Great Falls, Montana

By

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Abstract

Twenty-one percent of the population living in Great Falls, Montana, spend approximately 35-50% of their monthly income on housing (rent/mortgage), leaving them struggling to afford minimal necessities (food and utilities) and unable to save for anything else. Rising housing costs associated with the price of land, financing costs (to include down payment), materials, and construction perpetuate and cause an affordability problem for low-income households to purchase permanent housing assets. Great Falls has several organizations that are providing affordable housing options for the community, but these efforts are not enough to keep up with current demand. Alternative affordable housing options must be offered in Great Falls, to include a Community Land Trust (CLT), and an Individual Development Account (IDA) match savings program. The CLT and IDA programs would best address the community's needs in a collaborative effort with various community entities. A coalition should be formed around the programs to generate support, enthusiasm, and resources to enable sustainable, desired change in the community. Without the CLT and IDA program in the community, an increased number of residents living in an asset poverty situation would occur. An inability to pass assets among generations would happen, thus perpetuating the cycle of poverty and subsidized housing dependence.

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I. Community Context

a. Community Profile

Great Falls, Montana, is the third largest city in Montana and is in the valley at the meeting of the Sun and Missouri Rivers upstream of the various waterfalls in the area. The City is surrounded by rolling prairies in the north and northeast, and mountain ranges including the Rocky Mountains to the west, the Highwood mountains to the east, and the Big Belt and Little Belt ranges to the south and southeast. Great Falls is considered to have a semi-arid climate and the summers pleasant with warm, sunny days and cool nights (City of Great Falls, 2005). Periods of below-zero temperatures are common each winter but seldom last for more than a few days. The climate of north central Montana is ideal for dryland farming and ranching and wheat is the prevalent crop of this region.

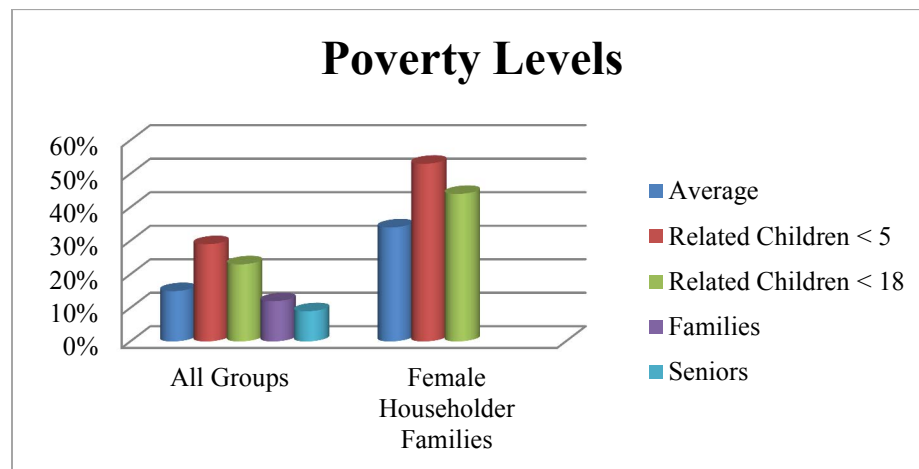
In 2009, Great Falls had a total population of 59,000 with 52 % female residents and 48% male residents, and a median age of 38.9 years with children under 18 making up 23% of the population (U.S. Census Bureau, 2009). Great Falls is approximately 91% white, five percent American Indian and Alaska Native, two percent Hispanic or Latino, one percent Black or African American, and one percent mixed race (U.S. Census Bureau, 1999).

Twenty-four thousand households are in Great Falls with an average size of 2.4 people (U.S. Census Bureau, 2009). Eight percent of the households do not have telephone service and nine percent of the households do not have access to a car, truck or van for private use (U.S. Census Bureau, 2009). Families make up 62% of the households in Great Falls, which includes married-couple families (48%) and other families (14%) (U.S. Census Bureau, 2009). Non-family households make up 38% of

households, which include 32% of people living alone (U.S. Census Bureau, 2009). The median income of households in Great Falls is \$40,718, with 76% of the households receiving earnings and 32% receiving Social Security (U.S. Census Bureau, 2009).

Approximately 15% of all residents live below poverty (U.S. Census Bureau, 2009). Twenty-three percent of related children under 18 and 29% of related children under 5 are below poverty (U.S. Census Bureau, 2009). Nine percent of people 65 years old and over and 12% of all families live below poverty (U.S. Census Bureau, 2009). Female householder families are the largest group living below poverty with an average of 34% (U.S. Census Bureau, 2009). However, for female householder families living with related children under 18 the rate is 44% below poverty and living with related children under five the rate increases to 53% below poverty (U.S. Census Bureau, 2009).

Figure 1 (U.S. Census Bureau, 2009)



As of January 2011, 37,700 out of 40,800 civilian labor forces were employed in Great Falls, resulting in an unemployment rate of 7.5% (U.S. Bureau of Labor Statistics, 2011). The leading industries are educational services, health care, and social assistance at 23%; retail trade at 16%; finance, insurance, real estate and rental at eight percent.

Workers in Great Falls earned below national averages with an average hourly earnings

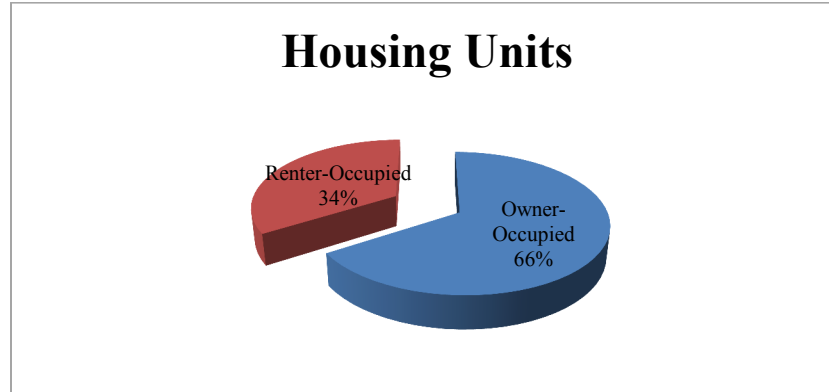
of \$12.54 for office and administrative support occupations, \$12.36 for financial clerk occupations, \$11.58 for retail sales workers, \$10.72 for health care and support occupations, \$10.07 for receptionists and information clerks, \$7.78 for food preparation workers, and \$7.56 per hour for food servers (U.S. Bureau of Labor Statistics, 2010).

In 2009, 91% of people 25 years and older in Great Falls possessed a high school diploma or GED, and conversely the high school dropout rate was nine percent (U.S. Census Bureau, 2009). Twenty-four percent of residents had a bachelor's degree or higher, which is comprised of eight percent with a graduate or professional degree and 16% with a bachelor's degree (U.S. Census Bureau, 2009). Nine percent have an associate's degree and 28% have some college with no degree.

Great Falls has 24,000 occupied housing units with 16,000 (66%) owner-occupied and 8,200 (34%) renter-occupied (U.S. Census Bureau, 2009). "The median monthly housing costs for mortgaged owners was \$1,081, and renters \$525" (U.S. Census Bureau, 2009). Twenty-one percent of residents spend 35% or more of household income on housing (U. S. Census Bureau, 2009).

A household should not pay more than 30% of its annual income on housing (U.S. Department of Housing and Urban Development [HUD], 2011). According to HUD, families spending more than 30% of their income for housing are cost burdened and have difficulty affording necessities such as food, clothing, transportation, and medical care, which creates a significant hardship leaving them unable to save for their future.

Figure 2 (U.S. Census Bureau, 2009)



b. Community Needs Assessment

Great Falls is expecting an increase in demand for housing of all types, especially housing that is affordable for low and moderate-income families (City of Great Falls, 2005). Household size has decreased as families have fewer children and more adults are living alone or sharing housing. A higher percentage of people existing below the poverty line reside in rental units (City of Great Falls, 2010). Senior citizens are living longer, more independent lives, thus housing demographics will change with the aging population and the housing market must change to meet demand (City of Great Falls, 2010).

Single-family, detached houses on individual lots will continue to be the preferred housing choices for residents, which increases the demand for efficient subdivisions and attractive neighborhoods to maintain a higher quality of life (City of Great Falls, 2005). However, single-family homes are least affordable because of higher land and construction costs (City of Great Falls, 2010). Alternative housing choices are essential, and “it is important to provide new housing types to serve the needs of a diverse

population, especially low and moderate-income residents who may not be able to afford a traditional single-family home” (City of Great Falls, 2005).

“Housing affordability is affected by two independent factors: housing cost and household income” (City of Great Falls, 2005). “Housing costs have continued to grow steadily over the past decade, while income levels have not kept pace” (City of Great Falls, 2005). Housing costs are affected by the price of land, financing costs (including down payment), materials, construction, land use controls, building code requirements, and site development requirements (City of Great Falls, 2005). Great Falls has a shortage of quality housing for low-income residents (City of Great Falls, 2010). The number of new affordable units constructed in Great Falls is smaller than the demand from the low-income residents (City of Great Falls, 2010).

Housing programs with public agencies and nonprofit organizations have been very active for many years, but the ability of low-income families to purchase housing in the past decade has been adversely affected by costs rising faster than income (City of Great Falls, 2010). The City of Great Falls has housing rehabilitation programs that use HUD’s Community Development Block Grant (CDBG) and HOME Investment Partnership Grant (HOME) funds. Opportunities, Inc. has rental units and administers 146 mod-rehab vouchers and 465 housing choice vouchers with 2,105 people on the waiting list. Habitat for Humanity assists low-income individuals with loans and construction of housing. Neighbor Works Great Falls is a Community Housing Development Organization (CHDO) and Community Based Development Organization (CDBO) providing safe, affordable housing for low-income families (City of Great Falls, 2010).

c. Target Community for Project

As depicted above, Great Falls is a marginalized and at risk community because of economic and social factors that pertain to income and assets. Twenty-one percent of the population living in Great Falls, MT spend approximately 35-50% of their monthly income on housing (rent/mortgage), leaving them struggling to afford minimal necessities (food and utilities) and unable to save for anything else. Decent affordable housing is needed for low-income homebuyers (City of Great Falls, 2010).

Great Falls has several organizations that are providing affordable housing options for the community, but these efforts are not enough to keep up with current demand. Neighbor Works is a federally chartered CHDO and CDBO and obtains CDBG and HOME funding from the City of Great Falls. With impending federal budget cuts, Neighbor Works will face funding difficulties and will have to explore alternative funding streams to enable affordable housing efforts in the community.

Opportunities, Inc. administers HUD Section 8 housing vouchers to assist families in need, and owns a 14-unit apartment complex, which is rented to low-income households. The housing voucher program is a temporary measure that has defined time limits. Because of the time limit, this program does not lead to permanent affordable housing options for the community. Additionally, with over 2,000 people on the waiting list for assistance, this clearly demonstrates the need for alternative affordable housing options.

Habitat for Humanity's efforts is contingent on need in the community as well as volunteer availability. Families living below the poverty line are the top priority for

assistance. The homes are built with volunteer labor and with materials either donated or purchased at cost. Even with the efforts of many in the community, the demand for affordable housing continues to grow.

Alternative affordable housing options must be offered in Great Falls, to include a Community Land Trust (CLT), and an IDA match savings program. A CLT creates permanent affordable homeownership by removing the cost of land, enhances neighborhood stability and improvement, and generates wealth and asset building for low-income individuals. A CLT program would include homebuyer education classes, and continued support for homeowners after the purchase. An Individual Development Account (IDA) is a program that would allow low-income individuals to save money with matching funds to acquire a down payment for a home, a college education or business. The IDA would provide financial literacy classes to assist with budgeting and saving.

The CLT and IDA programs would best address the community's needs in a partnership effort. Collaborations between Opportunities, Inc., Neighbor Works, Habitat for Humanity, City of Great Falls, and other community entities are needed to create an IDA and CLT to enable affordable housing.

II. Problem Analysis

a. Problem Statement

Twenty-one percent of the population living in Great Falls, Montana, spend approximately 35-50% of their monthly income on housing (rent/mortgage), leaving them struggling to afford minimal necessities (food and utilities) and unable to save for anything else. The cause of this dilemma is multi-fold and has numerous effects on the community.

Rising housing costs associated with the price of land, financing costs (to include down payment), materials, and construction perpetuate and cause an affordability problem for low-income households to purchase permanent housing assets. Assets are considered resources that are acquired and held for a period of time to assist with future needs (McKernan, Ratcliffe, & Nam, 2007). Asset poor individuals, who are spending more than 30% of their income for housing, are unable to save for the down payment on a house. Lack of financial discipline is a cause of the inability to acquire assets. This can be linked to lack of financial literacy that would include measures to assist with budgeting and saving, and providing knowledge for home buying processes in the community.

Income differs from assets and is usually derived from working efforts that assists with paying for current consumption (McKernan, Ratcliffe, & Nam, 2007). Income has shrunk for many in the community because of economic and inflationary problems. Lack of income is a cause that is derived from several factors in the community as well as the nation. These factors include unemployment, underemployment, and lack of high wage jobs in the community.

Unemployment is attributable to the economic crisis that is prevalent today across the nation. Unemployment has risen from 5% to almost 8% in the community in the past few years (U.S. Bureau of Labor Statistics, 2011). Underemployment is present and is caused by a limited availability of living wage jobs in the community (U.S. Bureau of Labor Statistics, 2011).

The lack of higher wage jobs can be traced to the need of increasing job skills training, and the deficiency of attracting new industry to the community. Many low-income residents are unable to save and pay for college to assist them with obtaining necessary skills that would enable a higher standard of living and attract new industry to the community. Additionally, low-income residents are also unable to start a business in the community because they are lacking the necessary funding and skills.

If these prevailing causes were allowed to continue, it would have increasing dramatic effects on the community. A shrinking supply of affordable housing units, including multi-family and single family detached dwellings would be caused by rising housing costs in the community. Increased homelessness in the community would continue along with a lack of permanent affordable housing opportunities in the community. Opportunities, Inc. would continue to have an increased number of clientele coming into the agency to obtain emergency assistance to cope with loss of housing. An increased dependence on temporary subsidized housing solutions would continue and the waitlist for housing vouchers would continue to escalate at Opportunities, Inc.

Additional effects would pertain to assets of low-income individuals in the community. An increased number of residents living in an asset poverty situation would occur thereby leaving them unable to cope with an unexpected emergency because of a

job loss, medical situation or an income shortfall. An inability to pass assets among generations would happen, thus perpetuating the cycle of poverty and subsidized housing dependence. Both of these effects would increase the need for emergency and housing assistance at Opportunities, Inc.

b. Stakeholders

Stakeholder involvement in starting a CLT and IDA in the community is imperative to the success and sustainability of this project. Stakeholder interests can be derived from a variety of sources to include Opportunities, Inc., Montana Human Resource Development Councils (HRDC), Great Falls Development Authority (GFDA), City of Great Falls, Neighbor Works, Habitat for Humanity, and the Montana Federal Credit Union (MTFCU).

Opportunities, Inc. is a community action agency located in Great Falls. The agency provides nine services to the community in a six county area. The agency made noises toward interest in exploring CED initiatives in the community, but was unwilling to devote time, funding, and effort toward implementing new services and programs in the community. Strengths of the agency include a strong presence in the community with a skilled workforce, strong dedicated leadership that includes longevity, and the desire to form collaborative partnerships in the community.

Patricia Campbell is the executive director of the agency and would have direct interest in the project. She has been employed at the agency for 23 years and held a variety of positions before becoming the executive director in November 2009. She is open to new ideas and wishes to grow the agency in the community. She is passionate

about enabling low-income members of the community to obtain self-sufficiency.

However, she is unable to support the project because of agency infrastructure and lack of funding.

Karla Seaman is the deputy director at the agency and would have direct interest in the project. She worked in the Head Start program for 18 years in a variety of positions to include director and became the agency's deputy director in August 2010. She has experience writing grants for the Head Start program and is interested in forming collaborative partnerships in the community with public and private entities. However, she is unable to support the project because of agency infrastructure and lack of funding.

George Kilgore is the Section 8 HUD Housing manager at the agency and would have direct interest in the project. He began his career as a VISTA volunteer to the agency in the housing department in June 1974. He brings a wealth of knowledge and housing expertise to the table. He is skeptical about an affordable housing initiative at the agency as there is not a precedent in the community for a CLT and IDA combination.

The agency's board of directors has a direct interest in the project and is a tripartite board consisting of 18 members that has a wealth of knowledge and experience from many areas of the community to include the low-income sector, city and county commissioners and general business interest. The president and treasurer of the board have been a part of the board for over 35 years. The board seems open to new ideas and wishes to develop alternative programs to ensure longevity of the agency. The board has expressed the desire to create affordable housing options in the community in the past, but was not supportive or enthusiastic about the project when it was presented in November because of agency infrastructure and lack of funding.

NeighborWorks is an ideal agency to partner with Opportunities to create a CLT and IDA project in the community. Neighbor Works is a chartered CHDO and CDBO with expertise in home construction, financial literacy, and home buyer education. A collaborative interest can be formed to share resources, including client referrals, housing construction, financial literacy, and home buyer education classes. Pursuit of this agency commenced with the implementation phase of the project.

Collaboration between Opportunities and MTFCU would enable a way to get the IDA portion of the project started. MTFCU could provide the banking services and assist with the financial literacy classes. A recent collaborative arrangement between the entities was formed in an effort to mitigate the escalating payday loan situation in Great Falls by providing financial literacy classes. However, due to recent legislature, payday loan companies were forced to cease operations and the financial literacy classes that were instructed by a MTFCU employee at Opportunities has generated almost no interest in the community.

Table 1: Stakeholder Analysis

Stakeholder	Stakeholder Interest(s) in the Project	Assessment of Impact	Potential Strategies for Obtaining Support or Reducing Obstacles
Patricia Campbell, Executive Director	Direct interest	A	Face to face meetings that share my research and findings. Facts supported by research. A clear, concise project plan that includes a cost-benefit analysis, and incorporates our agency's strategic plan and outlines a business plan for the project.
Karla Seaman, Deputy Director	Direct interest	A	Face to face meetings that share my research and findings. Facts supported by research. A clear, concise project plan that includes a cost-benefit analysis, and incorporates our agency's strategic plan and outlines a business plan for the project.

Agency's Board of Directors	Direct interest	A	Face to face meetings that share my research and findings. Facts supported by research. A clear, concise project plan that includes a cost-benefit analysis, and incorporates our agency's strategic plan and outlines a business plan for the project.
George Kilgore, Sec 8 HUD Housing Manager	Direct Interest	A	Face to face meetings that share my research and findings. Facts supported by research. A clear, concise project plan that includes a cost-benefit analysis, and incorporates our agency's strategic plan and outlines a business plan for the project.
Agency's Management Team	Direct interest	B	Face to face meetings that share my research and findings. Facts supported by research. A clear, concise project plan that includes a cost-benefit analysis, and incorporates our agency's strategic plan and outlines a business plan for the project.
MT HRDC's (Bozeman, Kalispell, and Missoula)	Collaborative interest to learn best practices from them.	C	Can learn best practices of a CLT by viewing each of their websites, but would be a good idea to initiate a formal contact through phone or email and inform of project plans for Great Falls area. Provide detailed strategic/business plan and get their feedback of project idea and feasibility.
Great Falls Development Authority	Collaborative interest	C	This agency is interested in helping the Great Falls area to grow. I have done research on them, but it would be a great idea for them to have our agency's name and know about the CLT/IDA project.
City of Great Falls (Planning, Mayor's Office, Town Council, City Commissioners, etc.)	Collaborative interest	B	Initiate contact with phone call to planning department to determine interest in CLT. Planning department allocates CDBG and HOME funds. If interested, then set up a face to face meeting that shares facts and findings supported by research, along with detailed strategic/business plan.
Neighbor Works	Collaborative interest; share resources including client referrals, housing construction, financial literacy and home buyer education.	A	Initiate contact with phone call to determine interest in collaboration for CLT and IDA. If interested, then set up a face to face meeting that shares facts and findings supported by research, along with detailed strategic/business plan.

Habitat for Humanity	Collaborative interest; share resources including client referrals, housing construction, and home buyer education.	B	Initiate contact with phone call to determine interest in collaboration for CLT and IDA. If interested, then set up a face to face meeting that shares facts and findings supported by research, along with detailed strategic/business plan.
Montana Federal Credit Union	Collaborative interest to provide banking for IDA and financial literacy classes.	B	Initiate contact with phone call to determine interest in collaboration for IDA. If interested, then set up a face to face meeting that shares facts and findings supported by research, along with detailed strategic/business plan.

The SWOT Analysis reveals strengths, weaknesses, opportunities and threats present in the community. Strengths include Opportunities, Inc. a community action agency that has a strong presence in the community and skilled workforce consisting of a strong, dedicated leadership along with longevity of many employees. Opportunities updated its strategic plan to involve CED and collaborative efforts. Neighbor Works Great Falls is a chartered CHDO and CDBO with expertise in home construction, financial literacy, and home buyer education.

Weaknesses for this project are varied. No local precedent for a CLT is present, as this type of endeavor has not been done before in Great Falls. CED endeavors are relatively new to Opportunities and support for this project has not been obtained. Staff is unwilling to devote time and energy for this project. Financial backing and support for this project was not obtained because of lack of funding.

Opportunities for this project demonstrate need, demand, and collaboration possibilities. The need for affordable housing in Great Falls is growing and there is high demand for housing with limited resources. The need exists to reduce housing voucher dependency as the waitlist for this service continues to grow. Households could move from temporary housing (rentals) to permanent affordable housing. A strong need for

financial literacy is present in the community. Collaboration is possible with Opportunities, Neighbor Works, Habitat for Humanity, and City of Great Falls as well as other community entities.

Threats pertain to external factors present in the community. Great Falls has a limited construction season related to the cold, semi-arid climate that causes a long, harsh winter. Housing costs continue to rise and are associated with the price of land, construction costs, and financing costs (including the inability to save for a down payment on a house). Various additional unknown factors exist with starting the CLT and IDA in this community.

Table 2: SWOT Analysis

<p style="text-align: center;"><u>STRENGTHS</u></p> <p>Opportunities, Inc. a CAA with strong presence in the community and skilled workforce Strong, dedicated leadership at Opportunities (including longevity of employees) Opportunities' strategic plan includes collaborative efforts and CED Neighbor Works is chartered CHDO and CDBO with expertise in home construction, financial literacy, and home-buyer education City of Great Falls can allocate HOME and CDBG funding</p>	<p style="text-align: center;"><u>WEAKNESSES</u></p> <p>No local precedent for CLT as this has not been done before in Great Falls Difficulty in generating enthusiasm for project CED endeavors is relatively new to Opportunities Financial backing and support for project was not obtained</p>
<p style="text-align: center;"><u>OPPORTUNITIES</u></p> <p>The need for affordable housing in Great Falls is growing Strong need for financial literacy in community Partnership/collaboration possibilities with Neighbor Works, Habitat for Humanity, and City of Great Falls, and other entities High market demand for housing with limited resources Reduce housing voucher dependency Reduce number on waitlist for housing and/or housing vouchers Households can move from temporary housing (rentals) to permanent, affordable housing Fill a significant need in the community</p>	<p style="text-align: center;"><u>THREATS</u></p> <p>Limited construction season due to cold, semi-arid climate (long harsh winter) Stagnant economy Rising housing costs associated with the price of land, construction costs, and financing costs (including inability to afford down payment) Unknown factors associated with starting CLT and IDA</p>

c. “CEDness” of the Project

The CLT and IDA project combination is a CED endeavor that can be clearly defined by the C, E, and D elements of the project that align with the long term goals to assist this marginal community in Great Falls. The community needs financial literacy and asset building for the low-income members of the community, which can be accomplished with this project. The long term goals for the project in the community are to combine social and economic objectives with a community-focused ideal by growing the wealth of the low-income community members, while providing trust, stability and economic growth.

The “C” for this project is concentrating on a community-focused strategy that purposely joins social and economic objectives, which creates feelings of trust, exchange, and support. The community plays an important part of this endeavor and it is imperative to form collaborative partnerships to foster this ideal. Community unity is strengthened by the relationships formed and direct community participation is essential to long term sustainability of the project.

The “E” for a CLT is focusing on the economically marginalized low-income members of the community by organization and pooling the economic resources of land and affordable housing. The “E” for IDA targets managing income and asset resources for the economically marginalized low-income members of the community. Growing asset wealth of low-income members of the community is imperative to assist with breaking the cycle of poverty and enabling a way to leave a heritage and stability for future generations. Additional benefits derived can include additional revenue for the local government in the form of property tax, and the attraction of new residents with

safe, permanent, affordable alternative housing options that assist with reducing the current stagnant prevailing economic situation in the community.

The “D” for a CLT is addressing the undesirable condition of affordable housing in the community. This is accomplished by “providing access to land and housing for people of modest means, promoting neighborhood preservation, revitalization and stability, and creating and maintaining housing that will remain affordable” (North Missoula Community Development Corporation [NMCDC], 2007). The “D” for IDA is addressing the undesirable conditions of how to pay bills on time with limited income and growing the asset wealth of low-income residents by providing financial literacy along with financial planning. The IDA can assist with saving for a down payment on a house, education, or a business venture. A CLT and IDA would enhance community participation and promote social and economic awareness to assist with justice and equity in the community.

III. Literature Review

Twenty-one percent of the population living in Great Falls, Montana, spend approximately 35-50% of their monthly income on housing (rent/mortgage), leaving them struggling to afford minimal necessities (food and utilities) and unable to save for anything else. Many resources were used in this literature review to investigate this dilemma to determine causes and effects of this problem as well as to establish the necessity of affordable housing and a savings plan for the low-income residents of Great Falls.

The need for affordable housing has increased during the past twenty years. Homeownership rates are decreasing across the United States because householders cannot afford the homes they reside in because of increased costs of utilities, property tax, and insurance. A household should not pay more than 30% of its annual income on housing, but an estimated 12 million renter and homeowner households spend more than 50% of income for housing (U.S. Department of Housing and Urban Development [HUD], 2011). According to HUD, families spending more than 30% of their income for housing are cost burdened and have difficulty affording necessities such as food, clothing, transportation, and medical care, which creates a significant hardship leaving them unable to save for their future. Households at the bottom rung of the income ladder, who are paying 50% or more of their income on housing costs are severely housing cost-burdened and cannot meet their needs for food, clothing, medical care, and transportation are considered “shelter poor” (Schwartz & Wilson, 2006).

Many families today are spending a larger portion of their income for housing leaving them strapped to pay for other necessities, such as food, clothing, and health care

(Chapin Hall Research, 2011). A family can easily get behind on their mortgage and face foreclosure problems if it experiences difficulty, such as a job loss or higher gas prices. With the increase in housing costs, low-income families with children are experiencing financial distress and poor health care that is attributable to survival on cheap junk food and an absence of regular doctor checkups.

In Great Falls, Montana the fair market rent (FMR) for a two-bedroom apartment is \$635 and for a household not to spend more than 30% of its income on housing, a worker must earn \$12.21 per hour to afford it (National Low Income Housing Coalition [NLIHC], 2011). According to NLIHC, someone earning minimum wage (\$7.35) in Great Falls must work 66 hours per week to afford a two-bedroom apartment at FMR. The estimated mean wage for a renter in Great Falls is \$9.27 an hour, thus resulting in the necessity of working 53 hours per week to afford a two-bedroom apartment at FMR (NLIHC, 2011).

Asset distribution inequality leading to poverty has increased significantly in 20 years as compared to income, which can be overcome with affordable homeownership opportunities. Barriers to renters who wish to purchase homes include credit, race discrimination, income, and savings (Jacobus, 2011). An increasing number of affordable housing programs are addressing this need with community land trusts that create wealth for low-income residents with a limited equity-building process. Another strategy that has gained in popularity to mitigate asset inequality is the use of individual development accounts (IDAs) that allow a savings match combined with financial education and budgeting. These strategies assist with providing a means for asset building and economic advancement (Jacobus, 2011).

Income is different than assets. Income represents a flow of resources derived from working efforts, capital or public program transfer and most income is spent on current consumption (McKernan, Ratcliffe, & Nam, 2007). Assets signify a stock of resources that people accumulate and hold over time (McKernan, Ratcliffe, & Nam, 2007). Assets are for future use and assist with possible contingency situations (McKernan, Ratcliffe, & Nam, 2007). An investment will usually provide a positive cash flow that assists with easing a household's burden. Someone unable to draw upon this stock of resources that assets provide is in an asset poverty situation that does not allow him or her to cope with unexpected emergencies, such as a job loss, a medical situation, or shortfall of income due to factors beyond his or her control. IDA programs are asset-building programs targeted at low-income households, which encourage the accumulation of assets for long-term economic development. The IDA program is a match savings plan that enables a participant to save for homeownership, education, or business venture.

An IDA creation can assist with financial literacy and saving for an affordable home purchase through a Community Land Trust (CLT) endeavor. According to Wiesner (2010), an IDA matches an individual's savings up to a certain limit and assists with acquiring productive assets, such as housing, education or business development. "An IDA is a bank account that allows individuals and families to save money and eventually acquire an economic asset to build long-term financial stability" (Assets for Independence, 2011). The target market for an IDA is the working poor because certain income levels are required for qualification and the percentage matching policies are controlled at a state level (Wiesner, 2010). "IDAs are targeted to the poor, provide

subsidies through matches rather than through tax break, and require participants to attend financial education” (Clancy, Grinstein-Weiss, & Schreiner, 2001).

A CLT is a nonprofit organization that buys land on behalf of the community and holds it in trust to build community wealth, as equity is gained for the community (Community-Wealth, 2011). A CLT is instrumental in creating affordable homeownership and assists with creating wealth for low-income members of the community. “A CLT removes the cost of the land from the home price and brings homeownership within the reach of lower-income families” (Newport, 2005). A CLT enhances neighborhood stability with the continuity of land ownership owned by the trust (Davis & Demetrowitz, 2003) “The recognized community benefits of the CLT model are twofold: preservation of affordable housing and neighborhood improvement” (Hubbard, 2009). The Burlington CLT created individual wealth, “with most homeowners walking away with more assets than they had possessed when initially buying a BCLT home” (Davis & Demetrowitz, 2003).

According to Wiesner (2010), a CLT is like a private community real estate market where the equity gains are shared in a pre-determined fashion by the homeowner and trust, thereby eliminating the speculative market risk factor. This shared appreciation provides affordability and modest return on equity. A CLT is successful because the homeowner and the trust work together to protect each other’s investment. This causes the rate of foreclosure in a CLT to be 0.06%, which is 33 times smaller than in a conventional mortgage situation (Wiesner, 2010). The lower foreclosure rate is attributable to the homes sold for less than the market rate, CLT homes can only be financed with a regular type of mortgage (instead of an adjustable rate or balloon

payment mortgage), and CLT homeowners receive financial education and support from various homeownership associations (Carter, 2009).

Montana currently has five CLTs, which are located in Bozeman, Missoula, Whitefish, Kalispell, and Eureka (Oakes, 2010). According to Oaks, a statewide effort, “Trust Montana” is in the works to address affordable housing issues. In an effort to minimize competitiveness for limited funding, Trust Montana is encouraging the formation of new land trust member organizations that can serve multi-county areas of the state, such as currently occur with the state’s Human Resource Councils and Community Action Partnerships. Whenever possible, more partnerships should be cultivated within these multi-county service areas, particularly for the purposes of community organizing, land-use planning, homebuyer or foreclosure counseling, management of sales and long-term property management (Oakes, 2010).

The Northern Missoula Community Development Corporation operates a Land Stewardship Program (LSP) that builds affordable homes in the Northside and Westside neighborhoods of Missoula, Montana. LSP owns land and holds it in a commonwealth for the community, whereby homeownership is separated from the cost of land ownership (North Missoula Community Development Corporation [NMCDC], 2007). LSP is committed to “providing access to land and housing for people of modest means, promoting neighborhood preservation, revitalization and stability, and creating and maintaining housing that will remain affordable” (NMCDC, 2007).

Affordable housing is purchased or constructed in conjunction with the land (NMCDC, 2007). The land trust sells the house to low-income homebuyers and the land is leased to the homeowner at a moderate monthly charge from the land trust (NMCDC,

2007). The renewable lease is set for a 75-year period and the homeowner has the flexibility to sell the home or to will it to an heir. “When the owner is ready to sell, a formula based, equity equation, or resale formula is applied to ensure that the home stays affordable for the next owner” (NMCDC, 2007). “The homebuyer can enjoy the tax benefits of homeownership, build equity by paying off the mortgage loan, accelerate payment if financially enabled and be assured stable monthly housing costs that are often lower (even from the start) than current area rents” (NMCDC, 2007).

Providing affordable housing alternatives are essential in creating equitable development that allows for overcoming the challenges of the housing market, neighborhood distress, and gentrification possibilities (Carter, 2009). A CLT is instrumental in providing permanent affordable housing and housing protection for residents in a gentrifying area (Spencer, 2007). The Dudley Neighbors Incorporated Community Land Trust has successfully maintained affordable housing and the retention of lower income residents in the gentrifying Dudley Triangle Section of Roxbury, Massachusetts (Spencer, 2007). From 1990 to 2000, the owner-occupancy rate and number of residential properties have increased in the Dudley community while the number of vacant properties decreased (Spencer, 2007).

In California, the land trust model has also been successfully employed to develop and sustain affordable ownership housing (Carter, 2009). “The Northern California Land Trust (NCLT), based in Berkley California, currently maintains a varied inventory of housing tied together on a land trust that provides stewardship of the land and continued affordability for the homes” (Carter, 2009). NCLT provides rental housing, shared living cooperatives, limited equity cooperatives, limited equity condominiums, and single-

family homes on leased land. NCLT gives support with pre-purchase training, training related to management of homeowners associations, resources relating to basic home maintenance, oversight during refinancing, and administers the resale process. Owners of the homes earn a return on their investment, but must follow re-sale limitations to allow sustained affordability of the homes.

A CLT endeavor combined with an IDA is an ideal way of bringing affordable housing and enabling savings and wealth creation for the low-income residents of Great Falls. By creating an alternative affordable housing option, families will be able to afford the minimal necessities of life, and save for the future. Great Falls can use the successful NMCDC CLT model when initiating this plan. Financial literacy can be obtained during budgeting and savings classes from the IDA program, and homebuyer education classes for the CLT need to be provided along with support.

IV. Project Design/Logic Model

a. Project Summary

Twenty-one percent of the population living in Great Falls, Montana spend approximately 35-50% of their monthly income on housing (rent/mortgage) leaving them struggling to afford minimal necessities (food and utilities) and unable to save for anything else. A community land trust (CLT) and an individual development account (IDA) addresses the need in the community to create asset wealth for the low-income members of the community. The CLT and IDA would combine social and economic objectives with a community-focused ideal by growing the wealth of the low-income community members, while providing trust, stability and economic growth. A CLT and IDA would enhance community participation and promote social and economic awareness to assist with justice and equity in the community.

The ideal long-term outcome for this endeavor is a sustainable economic growth in the Great Falls area that provides an increased stability in the low income workforce, thus allowing these families to develop asset accumulation with a 12% increase in permanent housing and a 10% increase in savings. As a result of the retention in these passable assets among generations, community service agencies in Great Falls are able to make a 15% reduction in processed applications for subsidized housing, which helps break the cycle of poverty and dependency of social aid.

The intermediate outcome for this endeavor would enable twenty percent of the population living in Great Falls to have an affordable housing alternative (CLT) along with an IDA to enable asset accumulation and financial literacy within the next five years. Several specific and measurable short-term outcomes must be established to create

a realistic framework to reach the long-term and intermediate outcomes. These short-term outcomes assist with implementing this project in the community to provide an affordable housing alternative (CLT) with an IDA to increase asset wealth and create stability for low-income residents. These outcomes will be the center point and focus of the project and will lay the groundwork and provide direction for the project.

The first short-term outcome is to increase opportunities for asset accumulation in Great Falls. As evidenced by gathering data from reliable sources such as HUD, BLS, U.S. Census Bureau, and the City of Great Falls, it is apparent that over 20% of the residents in Great Falls are struggling to meet monthly obligations and are unable to acquire assets. This is frightening as these residents do not have a safety net to fall back upon when a contingency occurs. The residents are also not able to pass assets among generations, thus creating an asset-poor situation that perpetuates the cycle of poverty.

The second short-term outcome is to increase the ability to save for a down payment on a house. It was noted during gathering data from reliable sources such as HUD, BLS, U.S. Census Bureau, and the City of Great Falls, many residents are lacking the necessary resources and skills in order to save for a down payment on a house and are earning below the living wage for the Great Falls area.

The third short-term outcome is to increase financial literacy to encourage budgeting to meet monthly obligations and increase savings efforts to accumulate assets. As evidenced by gathering data from reliable sources such as HUD, BLS, U.S. Census Bureau, and the City of Great Falls, it is apparent that over 20% of the residents in Great Falls are struggling to meet monthly obligations and are unable to acquire assets.

Financial literacy is needed to assist with stretching income and start building for the future with savings.

The fourth short-term outcome is to increase housing affordability options in Great Falls. It was observed while reviewing the community needs assessment performed by the City of Great Falls, there is a growing need for permanent affordable housing options in Great Falls. This is associated with the rising cost of housing, aging population, and shrinking income due to economic factors. Additional analysis performed while doing the literature review noted that many residents are residing in rental units and are struggling with rental payments as workers are earning below the minimum living wage for the Great Falls area.

Increasing opportunities for asset accumulation will be addressed by both the CLT and IDA. Increasing ability to save for down payment on a house and increasing financial literacy to encourage budgeting to meet monthly obligations and increase savings efforts to accumulate assets is addressed by an IDA. Increasing housing affordability options is addressed by the CLT.

Measuring success toward reaching the short-term outcomes for the project would be accomplished by determining community interest and establishing collaboration with an agency that is interested in the project. Gathering this interest would be the first step toward feasibility of the project in Great Falls.

Funding sources for the CLT and IDA project could be provided in several ways. Collaboration with a community agency establishing support and generating interest for that agency's endeavors to enable affordable housing, budgeting and saving for community members can be done. The financial burden of the project would fall upon

that agency's shoulders. Fund raising efforts or looking to private donor support, such as a foundation or large corporation would be another avenue to explore.

b. Logic Model

Table 3: Logic Model

LOGIC MODEL for the CLT and IDA FEASIBILITY PROJECT			
LONG TERM OUTCOME	A sustainable economic growth in the Great Falls area that provides an increased stability in the low income workforce, thus allowing these families to develop asset accumulation with a 12% increase in permanent housing and a 10% increase in savings. As a result of the retention in these passable assets among generations, community service agencies in Great Falls are able to make a 15% reduction in processed applications for subsidized housing, which helps break the cycle of poverty and dependency of social aid.		
INTERMEDIATE OUTCOME	Twenty percent of the population living in Great Falls will have an affordable housing alternative (CLT) along with an IDA to enable asset accumulation and financial literacy within the next five years.		
SHORT TERM OUTCOMES	STO 1: Increase opportunities for asset accumulation in Great Falls	STO 2: Increase ability to save for down payment on a house	STO 3: Increase financial literacy to encourage budgeting to meet monthly obligations and increase savings efforts to accumulate assets
OUTPUTS	<ul style="list-style-type: none"> ➤ 5 daily radio community service announcements (CSAs) ➤ 5 daily newspapers circulated containing CSAs ➤ 50 attendees for public meeting ➤ 25 people sign up for financial literacy classes (IDA program) ➤ 80% start IDA classes ➤ 55% complete IDA classes ➤ 15 families sign up to participate in CLT program ➤ 12 families sign up for homebuyer education classes ➤ 8 meetings with administrators of 	<ul style="list-style-type: none"> ➤ 5 daily radio community service announcements (CSAs) ➤ 5 daily newspapers circulated containing CSAs ➤ 50 attendees for public meeting ➤ 25 people sign up for financial literacy classes (IDA program) ➤ 80% start IDA classes ➤ 55% complete IDA classes ➤ 8 meetings with administrators of other agencies ➤ 2 MOU's signed with other agencies ➤ 15 unemployed/underemployed assisted with job placement thereby increasing 	<ul style="list-style-type: none"> ➤ 5 daily radio community service announcements (CSAs) ➤ 5 daily newspapers circulated containing CSAs ➤ 50 attendees for public meeting ➤ 25 people sign up for financial literacy classes (IDA program) ➤ 80% start IDA classes ➤ 55% complete IDA classes ➤ 8 meetings with administrators of other agencies ➤ 2 MOU's signed with other agencies

	<ul style="list-style-type: none"> ➤ other agencies ➤ 2 MOU's signed with other agencies ➤ 20 new low-income housing units constructed over a 5 year period ➤ 15 unemployed/underemployed assisted with job placement thereby increasing ability for asset accumulation ➤ 30 referrals of Opportunities, Inc. clients to Job Services 	<ul style="list-style-type: none"> ➤ ability for asset accumulation ➤ 30 referrals of Opportunities, Inc. clients to Job Services 	
ACTIVITIES	<ul style="list-style-type: none"> ❖ Increase public awareness through CSAs using local newspapers and radio ❖ Schedule public meeting for presentation and open discussion ❖ Prepare literature (handouts) for public meeting detailing benefits of program ❖ Have signup sheet for financial literacy classes (IDA) and families interested in participating in CLT program ❖ Have signup sheet for families interested in homebuyer education classes ❖ Prepare curricula for IDA classes ❖ Schedule meetings with administrators of other agencies in Great Falls and develop collaboration 	<ul style="list-style-type: none"> ❖ Increase public awareness through CSAs using local newspapers and radio ❖ Schedule public meeting for presentation and open discussion ❖ Prepare literature (handouts) for public meeting detailing benefits of program ❖ Have signup sheet for financial literacy classes (IDA) and persons interested in participating in CLT program ❖ Prepare curricula for IDA classes ❖ Schedule meetings with administrators of other agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes ❖ Discuss, agree, and 	<ul style="list-style-type: none"> ❖ Increase public awareness through CSAs using local newspapers and radio ❖ Schedule public meeting for presentation and open discussion ❖ Prepare literature (handouts) for public meeting detailing benefits of program ❖ Have signup sheet for financial literacy classes (IDA) and persons interested in participating in CLT program ❖ Prepare curricula for IDA classes ❖ Schedule meetings with administrators of other agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes ❖ Discuss, agree, and

	<p>toward financing and constructing affordable housing (CLT); and homebuyer education classes</p> <ul style="list-style-type: none"> ❖ Discuss, agree, and sign MOU's with other administrators ❖ Meet with persons at Job Services to coordinate and arrange for weekly job postings at Opportunities, Inc. ❖ Get executive director's approval for printing and posting job openings at Opportunities, Inc. 	<p>sign MOU's with other administrators</p> <ul style="list-style-type: none"> ❖ Meet with persons at Job Services to coordinate and arrange for weekly job postings at Opportunities, Inc. ❖ Get executive director's approval for printing and posting job openings at Opportunities, Inc. 	<p>sign MOU's with other administrators</p>
INPUTS	<ul style="list-style-type: none"> ▪ Marketing ▪ Presentation ▪ Meeting facility ▪ Handouts ▪ Supplies ▪ Staff ▪ Curricula ▪ Trainers ▪ Training facility ▪ MOU ▪ Bulletin board 	<ul style="list-style-type: none"> ▪ Marketing ▪ Presentation ▪ Meeting facility ▪ Handouts ▪ Supplies ▪ Staff ▪ Curricula ▪ Trainers ▪ Training facility ▪ MOU ▪ Bulletin board 	<ul style="list-style-type: none"> ▪ Marketing ▪ Presentation ▪ Meeting facility ▪ Handouts ▪ Supplies ▪ Staff ▪ Curricula ▪ Trainers ▪ Training facility ▪ MOU
SHORT TERM OUTCOMES	STO 4: Increase housing affordability options in Great Falls		
OUTPUTS	<ul style="list-style-type: none"> ➤ 5 daily radio community service announcements (CSAs) ➤ 5 daily newspapers circulated containing CSAs ➤ 50 attendees for public meeting ➤ 15 families sign up to participate in CLT program ➤ 12 families sign 		

	<ul style="list-style-type: none"> ➤ up for homebuyer education classes ➤ 8 meetings with administrators of other agencies ➤ 2 MOU's signed with other agencies ➤ 20 new low-income housing units constructed over a 5 year period 		
ACTIVITIES	<ul style="list-style-type: none"> ❖ Increase public awareness through CSAs using local newspapers and radio ❖ Schedule public meeting for presentation and open discussion ❖ Prepare literature (handouts) for public meeting detailing benefits of program ❖ Have signup sheet for families interested in participating in CLT program ❖ Have signup sheet for families interested in homebuyer education classes ❖ Schedule meetings with administrators of other agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes ❖ Discuss, agree, and sign MOU's with other administrators 		
INPUTS	<ul style="list-style-type: none"> ▪ Marketing ▪ Presentation 		

	<ul style="list-style-type: none"> ▪ Meeting facility ▪ Handouts ▪ Supplies ▪ Staff ▪ Curricula ▪ Trainers ▪ Training facility ▪ MOU 		
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STO 1: Increase opportunities for asset accumulation in Great Falls

Increasing opportunities for asset accumulation will be addressed by both the CLT and IDA. The first step toward setting up the CLT and IDA is to generate interest in the community. A low cost approach in generating interest can be derived by free public community service announcements (CSAs) by local radio and newspaper.

After community interest is established a community meeting to make the public aware of the CLT and IDA project should be set up. Individuals as well as community agencies can be invited. A presentation of the project ideas would help explain the benefits of the program to build interest and awareness. Literature (handouts) will be prepared and distributed at the meeting to increase awareness and provide information about the project. The community meeting can generate ideas and provide information by a survey and immediate feedback to the presentation. This meeting can help lay the groundwork for establishing collaborative efforts with other community agencies.

Five daily CSAs for local radio stations and five daily CSAs in local newspapers can be run to generate interest and set up a public informational meeting. 50 attendees would be ideal with 25 people signing up for interest in an IDA program with financial literacy, and 15 families sign up for interest in a CLT, and 12 families sign up for interest in home buyer education classes.

Supportive interest from various community agencies can be obtained. Meetings can be scheduled with administrators of other agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes, and IDA setup and financial literacy classes. Eight meetings with various administrators of these agencies can be set up with two MOUs signed.

After interest is gained from individuals, families, and community agencies, financial literacy classes, homebuyer education classes and CLT informational classes can be set up. Curricula can be developed for these classes. Training will commence. Twenty new low-income housing projects can be constructed in Great Falls in five years.

Thirty individuals can be referred from Opportunities to Job Services. Fifteen unemployed/underemployed individuals can be assisted with job placement thereby increasing ability for asset accumulation. Meetings should be set up with Job Services to arrange for weekly job announcements to be placed on bulletin boards in Opportunities lobby area. Additionally, executive director's approval for printing and posting job openings at Opportunities will be obtained.

STO 2: Increase ability to save for a down payment on a house

Increasing ability to save for down payment on a house is addressed by an IDA. The first step toward setting up the IDA is to generate interest in the community. A low cost approach in generating interest can be derived by free public community service announcements (CSAs) by local radio and newspaper.

After community interest is established a community meeting to make the public aware of the CLT and IDA project should be set up. Individuals as well as community agencies can be invited. A presentation of the project ideas would help explain the benefits of the program to build interest and awareness. Literature (handouts) will be prepared and distributed at the meeting to increase awareness and provide information about the project. The community meeting can generate ideas and provide information by a survey and immediate feedback to the presentation. This meeting can help lay the groundwork for establishing collaborative efforts with other community agencies.

Five daily CSAs for local radio stations and five daily CSAs in local newspapers can be run to generate interest and set up a public informational meeting. 50 attendees would be ideal with 25 people signing up for interest in an IDA program with financial literacy. After interest is gained from individuals, families, and community agencies, financial literacy classes can be set up in Great Falls. Curricula can be developed for these classes. Training will commence. Of the 25 people interested, it is expected that 80% of these people will begin the financial literacy/IDA classes with approximately 55% completing the classes.

Supportive interest from various community agencies can be obtained. Meetings can be scheduled with administrators of other agencies in Great Falls and develop collaboration toward IDA setup and financial literacy classes. Eight meetings with various administrators of these agencies can be set up with two MOUs signed.

Thirty individuals can be referred from Opportunities to Job Services. Fifteen unemployed/underemployed individuals can be assisted with job placement thereby increasing ability for asset accumulation. Meetings should be set up with Job Services to

arrange for weekly job announcements to be placed on bulletin boards in Opportunities lobby area. Additionally, executive director's approval for printing and posting job openings at Opportunities will be obtained.

STO 3: Increasing financial literacy to encourage budgeting to meet monthly obligations and increase savings efforts to accumulate assets

Increasing financial literacy to encourage budgeting to meet monthly obligations and increase savings efforts to accumulate assets is addressed by an IDA. Increasing ability to save for down payment on a house is addressed by an IDA. The first step toward setting up the IDA is to generate interest in the community.

After community interest is established a community meeting to make the public aware of the CLT and IDA project should be set up. Individuals as well as community agencies can be invited. A presentation of the project ideas would help explain the benefits of the program to build interest and awareness. Literature (handouts) will be prepared and distributed at the meeting to increase awareness and provide information about the project. The community meeting can generate ideas and provide information by a survey and immediate feedback to the presentation. This meeting can help lay the groundwork for establishing collaborative efforts with other community agencies.

A low cost approach in generating interest can be derived by free public community service announcements (CSAs) by local radio and newspaper. Five daily CSAs for local radio stations and five daily CSAs in local newspapers can be run to generate interest and set up a public informational meeting. 50 attendees would be ideal with 25 people signing up for interest in an IDA program with financial literacy. After

interest is gained from individuals, families, and community agencies, financial literacy classes can be set up in Great Falls. Curricula can be developed for these classes.

Training will commence. Of the 25 people interested, it is expected that 80% of these people will begin the financial literacy/IDA classes with approximately 55% completing the classes.

Supportive interest from various community agencies can be obtained. Meetings can be scheduled with administrators of other agencies in Great Falls and develop collaboration toward IDA setup and financial literacy classes. Eight meetings with various administrators of these agencies can be set up with two MOUs signed.

STO 4: Increase housing affordability options in Great Falls

Increasing housing affordability options is addressed by the CLT. The first step toward setting up the CLT is to generate interest in the community. A low cost approach in generating interest can be derived by free public community service announcements (CSAs) by local radio and newspaper.

After community interest is established a community meeting to make the public aware of the CLT and IDA project should be set up. Individuals as well as community agencies can be invited. A presentation of the project ideas would help explain the benefits of the program to build interest and awareness. Literature (handouts) will be prepared and distributed at the meeting to increase awareness and provide information about the project. The community meeting can generate ideas and provide information by a survey and immediate feedback to the presentation. This meeting can help lay the groundwork for establishing collaborative efforts with other community agencies.

Five daily CSAs for local radio stations and five daily CSAs in local newspapers can be run to generate interest and set up a public informational meeting. 50 attendees would be ideal with 15 families signing up for interest in a CLT, and 12 families sign up for interest in home buyer education classes.

Supportive interest from various community agencies can be obtained. Meetings can be scheduled with administrators of other agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes. Eight meetings with various administrators of these agencies can be set up with two MOUs signed.

After interest is gained from individuals, families, and community agencies, homebuyer education classes and CLT informational classes can be set up. Curricula can be developed for these classes. Training will commence. Twenty new low-income housing projects can be constructed in Great Falls in five years.

V. Methodology and Implementation Plan

a. Project Participants/Beneficiaries

Participants and beneficiaries for this project will be concentrated on the low-income residents of Great Falls. An ideal target would be to have interest from 50-100 community members. These community members will consist of various household and or family members. Traditional family households will contain a husband, wife, and children. Non-traditional family households can include a single parent, children, and grandparents. Seniors who live alone or with other family members will be considered as well as single persons.

Low-income residents that are struggling to exist at 100-130% of the federal poverty guideline will be given top priority for this project. These residents are clearly in need and will benefit from growing their asset wealth. Consideration will also be given to residents who pay 35-50% of their monthly income on housing who are earning below the minimum living wage in Great Falls.

Referrals and advertisement will generate a list of potential residents as well as create a list of those who are interested in the project. Referrals can be obtained from various community agencies to include Opportunities, Neighbor Works, City of Great Falls, and Habitat for Humanity. Additional referrals can be made by word of mouth, clients (Head Start, emergency food and shelter, etc.), and family and friends of staff.

Advertisement will be done with community service announcements (CSA) using local media (radio and newspapers). After interest is obtained from low-income residents and community agencies, a community-wide informational meeting with literature (handouts) and signup sheets will occur. If not enough interest is generated with these

announcements and informational meeting, then additional measures will be taken.

These additional measures would include a community needs assessment as well as a survey to determine interest will be performed.

b. Community Role

The community role for this project would focus on the various stakeholders involved. Stakeholder involvement in starting a CLT and IDA in the community is imperative to the success and sustainability of this project. Stakeholder interests can be derived from a variety of sources to include Opportunities, Inc., Neighbor Works, Habitat for Humanity, Montana Federal Credit Union (MTFCU), Rural Dynamics, Inc. (RDI) and Montana State University (MSU).

Opportunities, Inc. is a community action agency located in Great Falls. The agency provides nine services to the community in a six county area. The agency is interested in exploring CED initiatives in the community and has recently added this focus to its strategic plan. Strengths of the agency include a strong presence in the community with a skilled workforce, strong dedicated leadership that includes longevity, and the desire to form collaborative partnerships in the community.

Patricia Campbell is the executive director of the agency and would have a direct interest in the project. She is open to new ideas and wishes to grow the agency in the community. She is passionate about enabling low-income members of the community to obtain self-sufficiency. The project proposal plan that included a detailed budget, collaboration and staff plan was presented to Pat. However, she is not supportive of the project initiative because of agency infrastructure and lack of funding due to federal

budget cuts. Focus is now on forming different collaboration with other community entities that would support the project effort.

George Kilgore is the Section 8 HUD Housing manager at the agency and would have a direct interest in the project. He began his career as a VISTA volunteer to the agency in the housing department in June 1974. He brings a wealth of knowledge and housing expertise to the table. He is skeptical about an affordable housing initiative at the agency as there is not a precedent in the community for a CLT and IDA combination. He is a resource to use in the future once clear interest and support for the project in the community is obtained.

The agency's board of directors is a tripartite board consisting of 18 members and would have a direct interest in the project. The board brings a wealth of knowledge and experience from many areas of the community to include the low-income sector, city and county commissioners and general business interest. The board seems open to new ideas and wishes to develop alternative programs to ensure longevity of the agency. The board has expressed the desire to create affordable housing options in the community in the past, but the board was disinterested in the project when it was presented in November 2011 because of agency infrastructure and lack of funding. The board expressed concern with using agency's resources (funding and staff) as well as the possibility of service duplication in the community.

NeighborWorks is an ideal agency to partner with Opportunities to create a CLT and IDA project in the community. Neighbor Works is a chartered CHDO and CDBO with expertise in home construction, financial literacy, and home buyer education. A collaborative interest can be formed to share resources, including client referrals, housing

construction, financial literacy, and home buyer education classes. This relationship is currently being pursued to assist with getting the project off the ground.

Sheila Rice is the executive director of Neighbor Works. Her interest and involvement in this project is ideal as Neighbor Works has a strong presence in the community. Invitations for project presentation and collaboration were initiated on several occasions to no avail.

However, through recent networking opportunities via LinkedIn, a connection was made with the resource development director at Neighbor Works, and a board member at Neighbor Works, who is the executive director Rural Dynamics. Second steps involve determining level of interest for the project and setting up project presentation meetings to form collaboration and share resources, evidenced by a signed MOU.

Habitat for Humanity has minor presence in the community, but has been an organization worth pursuing for collaboration as it has a strong reputation. Habitat for Humanity obtains support from volunteers and private donations. Habitat for Humanity could be instrumental in providing referrals for the project as well as support and ideas. Several attempts were made to obtain interest for the project and to set up a meeting to present the project to the executive director of Habitat for Humanity. It is hoped that in the future once interest is gained from low-income members of the community then meetings will take place to form collaboration with Habitat for Humanity and a MOU can be signed.

Collaboration with Montana Federal Credit Union (MTFCU) would enable a way to get the IDA portion of the project started. MTFCU could provide the banking services and assist with the financial literacy classes. Recent attempts to contact MTFCU failed,

but once interest is gained from low-income members of the community then meetings can be set up with MTFCU administrators to discuss details for the collaboration and a MOU can be signed.

Collaboration with the MSU extension office would assist with generating interest for the project in the community and provide support for the project. The project was presented and discussed on March 29 with a representative at the MSU extension office. The representative was interested and offered moral support, but was unwilling to commit time and funding to the project. However, the representative will be a good ally to have for the community informational meeting as she can help get the word out about the project in the community and can provide introductions to community residents.

c. Host Organization/Group

The host organization for this project at this time is undetermined. It was originally thought that Opportunities, Inc. would be the host agency. Opportunities is a community action agency (CAA) in Great Falls, MT. This agency has longevity and a strong presence in the community. Opportunities was organized as a 501(c) (3) corporation in April 1965.

Opportunities provides housing services in the community in two different ways. The first is section 8 housing vouchers for low-income families, which has been done for almost 40 years. The second is a 15 unit apartment complex dedicated to low and moderate income families in the community the company has owned since 2007.

Opportunities has limitations because of agency infrastructure and lack of funding. Attention has focused elsewhere with other community entities to initiate the

project in the community. Connections have been made with the MSU extension office, the resource development director at Neighbor Works, the president of United Way, the president/CEO of Easter Seals-Goodwill, the CEO/executive director of RDI, the executive director of Great Falls Rescue Mission and the former executive director of the RSVP program. It is hoped that in the near future the project idea will be presented and accepted at one of these entities and collaboration to include a coalition will be formed to enable a successful project endeavor.

d. Project Staffing

Project staffing for this project initially will be minimal and will be limited to a project manager, assistant, supervisor, financial literacy class instructor, and home buyer education class instructor. The project manager will be instrumental in laying the groundwork to enable this project to get off the ground. The project manager will provide the project plan, project proposal, project presentation, and informational handouts. The project manager will write up the CSAs to assist with determining interest and need in the community, and will present at the community wide informational meeting. The project manager will meet with the administrators of the community agencies and will hammer out the details for the MOUs. The program manager will oversee and approve the curricula for the financial literacy and home buyer education classes. The project manager will coordinate all aspects of the project and will monitor the project's progress.

The assistant will assist the project manager as needed to ensure that tasks are completed. The assistant will give the CSA information to the local radio stations and

newspapers for broadcast. The assistant will be responsible for signing up low-income community members for the CLT and IDA as well as the financial literacy and home buyer education classes. The assistant will make sure the informational handouts are printed, collated and passed out. The assistant will print and post the job opening announcements on the bulletin board located at the host agency. The assistant will perform any other duties deemed necessary by the project manager. The project manager will supervise this employee.

The supervisor will supervise the project manager and ensure the project's success at the agency and in the community. The supervisor will provide additional guidance, support and direction for the project. The supervisor will sign the MOU's on behalf of the host organization. The supervisor will be the executive director at the host organization. The project manager and the supervisor will meet on a continual basis throughout the project's timeline to evaluate, monitor, and discuss the project.

The financial literacy class instructor will be responsible for instructing this class in conjunction with the IDA program. This instructor will provide the necessary instruction, information and support for the low-income residents to assist them with setting up and monitoring an IDA. This class will provide guidance for low-income residents to obtain budgeting and savings skills to enable asset accumulation. The project manager will work closely with this instructor to provide supervision of this aspect of the project as well as assist and oversee the curricula development for the class. The instructor will provide detailed feedback, information, and data to the project manager to assist with monitoring the progress of the project. The financial literacy class instructor will be a host organization employee or a collaborative community agency employee.

The home buyer education class instructor will be responsible for instructing this class in conjunction with the CLT program. This instructor will provide the necessary instruction, information and support for the low-income residents to assist them with purchasing a home. This class will provide guidance for low-income residents to obtain the skills to enable asset accumulation. The project manager will work closely with this instructor to provide supervision of this aspect of the project as well as assist and oversee the curricula development for the class. The instructor will provide detailed feedback, information, and data to the project manager to assist with monitoring the progress of the project. The home buyer education class instructor will be a host organization employee or a collaborative community agency employee.

e. Project Implementation (schedule/timeframe)

The project will be implemented at the host agency and in the community during the first year in various stages. These stages encompass a number of tasks that outline major milestones for the project during the first year. Sixteen milestones with specific timeframes are identified and described below.

The first milestone is to present the project idea to the executive director at Opportunities to obtain approval and support of the project. This milestone occurred during the first forty-five days of the project (September 1, 2011 to October 16, 2011), as the project was presented and discussed during September and October.

The second milestone is to present and discuss the project idea with Opportunities Board of Directors. This milestone occurred during the period of October 15, 2011 to

February 29, 2012, as the project was presented at the November board meeting and was discussed with various board members at subsequent times during this period.

The third milestone is to schedule meetings with administrators of community entities to explore collaboration possibilities. This milestone is of longer duration and will take approximately seven months to happen during December 1, 2011 to June 30, 2012. This has materialized with the MSU extension office during this timeframe.

The fourth milestone is to begin meeting with administrators of community entities to lay the groundwork for collaboration and support of the project. This milestone is expected to take about six months to happen and will transpire during January 1, 2012 to June 30, 2012. Meetings have ensued with the MSU extension office during this timeframe.

The fifth milestone is to discuss, agree, and sign Memorandums of Understanding (MOUs) to form collaboration and support for the project with community entities May 1, 2012 to June 30, 2012. This will transpire after support is gained from community entities.

The sixth milestone is to write up Community Service Announcements (CSAs) for the project May 1, 2012 to June 15, 2012. The seventh milestone is to arrange facility space and date for the community informational meeting May 1, 2012 to May 31, 2012. The eighth milestone is to broadcast CSAs using local newspapers and radio May 1, 2012 to June 15, 2012. The ninth milestone is to prepare literature handouts and signup sheets for the community informational meeting May 1, 2012 to May 31, 2012. The tenth milestone is to present the project and provide information and signup at the community information meeting June 1, 2012 to June 30, 2012.

The eleventh milestone is to set up meetings with the MT Job Services May 1, 2012 to June 30, 2012. The twelfth milestone is to obtain a bulletin board and post job announcements at Opportunities May 1, 2012 to August 31, 2012.

The thirteenth milestone is to prepare training curricula for the financial literacy and the home buyer education classes July 1, 2012 to August 30, 2012. The fourteenth milestone is to arrange facility space for the education classes July 1, 2012 to July 31, 2012. The fifteenth milestone is to obtain trainers for the education classes August 1, 2012 to September 15, 2012. The sixteenth and last milestone is to commence the education classes August 1, 2012 to September 15, 2012.

f. Budget

The budget for the project encompasses several areas of expenses, which are matched to various sources of income. The total budget for startup during the first year (September 1, 2011 to August 31, 2012) is \$65,347.

Income

Income is a total of \$65,347. Income is derived predominately from in-kind donations that total \$58,097. In-kind sources are mostly obtained from corporate in-kind contributions and sharing as well as volunteer services. The \$7,250 remainder balance of income is attributable to corporate contributions, which can be drawn out of unrestricted funding or could be obtained with a fundraiser campaign sponsored by the host organization. As the host organization has not been determined yet, permission has not been granted and funding has not been secured for the project.

Expenses

Expenses are a total of \$65,347. Expenses can be directly traced to funding source and include reasonable, necessary and applicable costs that are attributable to startup of the project endeavor. Expenses consist of salaries and fringe, rent, legal and accounting, equipment, professional services, supplies, marketing, printing and publications, telephone, utilities, transportation, insurance, and miscellaneous.

Salaries and fringe total \$44,647. It is expected that salaries and fringe cost will be covered with in-kind and or corporate sharing from host organization. Salaries are a total of \$31,200 for 35 hours per week for one year and include a project manager, assistant, and supervisor. The project manager's salary is calculated at a rate of \$20 per hour for 15 hours per week. The assistant's salary is calculated at a rate of \$10 per hour for 15 hours per week. The supervisor's salary is calculated at a rate of \$30 per hour for 5 hours per week.

Fringe is a total of \$13,447 and is calculated using various percentages based on salary amounts. FICA is 7.65% of total salary cost. Unemployment insurance is 5.3% of total salary cost. Worker's compensation insurance is 4.68% of total salary cost. Health insurance is \$402.80 per month times 87.5% FTE, which equates to total hours worked as percentage a year for staff (1820 hours divided by 2080 hours equals 87.5%). Sick and annual is 10.17% for project manager and assistant, and 14.15% for supervisor. Retirement benefits are a 25% match based upon a 3% total contribution by staff (0.75%).

Rent is expected to be covered by in-kind and or corporate sharing by the host organization. Rent is a total of \$3,150 and consists of office, meeting room, and

classroom. Office rent is \$200 per month for twelve months (\$2,400 total). Meeting room rent is \$250, which would allow for the community-wide informational meeting as well as one other additional meeting during the year. Classroom rent is \$500 and consists of \$250 per month for two months of training classes.

Legal and accounting fees are expected to be covered by in-kind and or corporate sharing by the host organization. Legal and accounting fees are budgeted at \$1,000 for the year and would consist of \$250 for miscellaneous legal fees and \$750 for accounting (\$62.50 per month times twelve months).

Equipment is expected to be covered by in-kind and or corporate sharing by the host organization. Equipment is a total of \$2,500, which consists of equipment purchase and rental for meetings, classroom, and various other tasks. Equipment includes items such as a laptop computer (\$1,500), projector rental (\$500), copier usage (\$400), and miscellaneous (\$100).

Professional services are expected to be covered by in-kind and or corporate sharing by the host organization. Professional services are a total of \$500 and pertain to services that can be done by someone familiar with IT. An IT professional is needed to assist with equipment repair, PC diagnostic and tune-up, as well as meeting and classroom setup. This is estimated at \$15 per hour for 25 hours (\$375) plus \$125 for various supplies.

Supplies are expected to be covered with corporate contributions (unrestricted or fundraiser). Supplies are a total of \$3,750 and consist of office, training, and meeting. Office supplies will be used for MOU's, CSA write-ups, job postings, announcements, and other various. Office supplies are \$2,000 and consist of paper (\$650), pencils and

pens (\$250), ink cartridges for printing (\$1,000), bulletin board (\$50), and miscellaneous (\$50).

Training supplies are used for training curricula and various classroom needs. Training supplies are a total of \$1,500 and consist of software (\$500), paper (\$200), pencils and pens (\$50), ink cartridges for printing (\$500), and curricula supplies (\$250) that include lesson plans, workbooks, etc.

Meeting supplies are items used during meetings throughout the year and are a total of \$250. Meeting supplies include pencils and pens (\$25), paper (\$50), and light refreshments (\$175).

Marketing is expected to be provided as in-kind with the usage of CSAs done by local media to generate awareness and interest for the program. Marketing is valued at a total of \$3,500. Five daily CSAs performed by a local radio station for a one month period is \$1,500. Five daily CSAs in local newspapers for one month is \$2,000.

Printing and publications are expected to be covered with corporate contributions (unrestricted or fundraiser). Printing and publications are used for a variety of professional quality information and are a total of \$2,000. Literature handouts for information meeting are \$1,000 (250 copies times \$4), brochures are \$750 (250 copies times \$3), and flyers \$250 (100 copies times \$2.50).

Telephone and utilities are expected to be covered by in-kind and or corporate sharing by the host organization. Telephone charges are \$600, which is \$50 per month. Utility charges are \$1,200, which is \$100 per month.

Transportation is expected to be covered with corporate contributions (unrestricted or fundraiser). Transportation involves travel within the community using

public and or private services. Transportation can be used to assist low-income community members with the means to attend informational meetings or training classes, as well as for staff members to distribute information in the community. Transportation is \$1,000.

Insurance is expected to be covered by in-kind and or corporate sharing by the host organization. Insurance is \$1,000 and covers necessary items such as building (\$250), liability (\$250), company vehicle (\$300), and other (\$200).

Miscellaneous expenses are expected to be covered with corporate contributions (unrestricted or fundraiser). Additional costs can arise from unanticipated expenses that can be covered under the miscellaneous budget line item category. With the ever increasing rise in costs associated with inflation as well as fuel, it is expected that many items in the budget will increase during the course of the year. This can include budget line items such as transportation, printing and publications, and supplies. Miscellaneous expenses are slated for \$500 and will cover additional and necessary items that are needed to assist with startup for the project endeavor.

VI. Monitoring

a. Monitoring Indicators

The CLT and IDA feasibility in Great Falls project commenced late August 2011. A monthly monitoring and reporting matrix was used to document progress of the project toward obtaining 15 specific outputs. This matrix is included in the appendix.

Monitoring is used to watch the progress of the activities, stay on track, and to adjust and or amend activities as necessary to attain the outputs within the outlined timeframe.

Listings of each output and associated activities to be completed as well as activities completed or in progress to date are as follows:

Output 1: Eight meetings with administrators of other agencies will occur in order to form collaboration for financing and constructing affordable housing (CLT) and homebuyer education classes. Activities include revising project presentation, setting up meeting with executive director of Opportunities, Inc., present and discuss project idea with executive director of Opportunities to obtain approval, present project idea to Opportunities' board of directors, schedule meetings with administrators of other agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT) and homebuyer education classes, and begin meeting with administrators.

Output one contains various related activities that have been completed to date, or are in progress. Completed activities to date include revising the project presentation, presenting the project to Opportunities, Inc. executive director, management team and board of directors. The executive director, management team and board of directors were not enthusiastic about the project as the agency is currently experiencing funding issues

because of federal and state budget cuts, agency infrastructure matters, and concern regarding duplication of services in the community. Attention has been shifted elsewhere to implement the project in the community.

Activities in progress toward achieving output number one include targeting eight community agencies and schedule meetings with the administrators to develop collaborative efforts for the project. The original thought was to form alliance and collaboration with three agencies to start (Neighbor Works, Habitat for Humanity and Montana Federal Credit Union (MTFCU)). After repeated attempts to contact the administrators of these agencies to no avail, energies were focused elsewhere. The project was presented and discussed with a representative at the MSU extension office on March 29, 2012. She was interested and offered moral support, but was unwilling to commit time and funding to the project.

During March 2012, a different avenue was pursued to make connections with other agency administrators in the community and with Neighbor Works. A professional networking approach by using LinkedIn assisted with putting the project idea out in the community. Connections were made with the resource development director at Neighbor Works, president of United Way, president/CEO of Easter Seals-Goodwill, executive director of Rural Dynamics, executive director of Great Falls Rescue Mission, and the former executive director of the RSVP program. These administrators will be contacted using the email account through LinkedIn to determine level of interest in the project. Once level of interest is determined and obtained, face-to-face meetings will be conducted to present and discuss the project idea.

Output 2: Two signed Memorandums of Understanding (MOU's) will occur for collaboration among agencies. Activities include preparation of MOU's, and discuss, agree and sign MOU's with other agencies to form collaboration. To date this output is delayed as progress has been made to achieve output number one and obtain firm commitments from other community entities.

Output 3: Five daily broadcasts of CSAs to increase awareness of program and generate interest for community informational meeting will be done. Activities include increasing public awareness through community service announcements (CSAs) using local radio stations, writing up CSAs, and broadcasting CSAs using radio. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 4: Five daily newspapers circulated containing CSAs to increase awareness of program and generate interest for community informational meeting will be done. Activities include increasing public awareness through community service announcements (CSAs) using local newspapers, writing up CSAs, and broadcasting CSAs using local newspapers. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 5: Holding a community informational meeting with 50 attendees. Activities include arranging facility/space and date for community informational meeting and open discussion, preparing literature/handouts and signup sheets for community informational meeting, fine tune presentation for meeting, and presenting project and providing information/open discussion. To date this output has not been started as

attention has been focused on obtaining support and collaboration for the project in the community.

Output 6: 25 people sign up for financial literacy classes and IDA program. Activities include presenting project and providing information and signup sheets at community informational meeting and providing signup sheets at host agency and collaborative agencies. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 7: 15 families sign up to participate in CLT program. Activities include presenting project and providing information and signup sheets at community informational meeting and providing signup sheets at host agency and at collaborative agencies. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 8: 12 families sign up for homebuyer education classes. Activities include presenting project and providing information and signup sheets at community informational meeting and providing signup sheets at host agency and at collaborative agencies. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 9: 80% of people signed up for IDA financial literacy program begin classes. Activities include follow up on individuals interested and obtain firm commitments, prepare curricula for training, arrange facility/space for training classes, and obtain trainers for class. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 10: 55% of people who start IDA financial literacy program complete it. Activities include begin training classes and monitor training classes. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 11: 80% of families signed up for home buyer education program begin classes. Activities include following up on families interested and obtain firm commitments, preparing curricula for training, arranging facility/space for training classes, and obtaining trainers for class. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 12: 55% of families who start home buyer education program complete it. Activities include beginning training classes and monitoring training classes. To date this output has not been started as attention has been focused on obtaining support and collaboration for the project in the community.

Output 13: 30 referrals of Opportunities' clients to MT Job Services will be done. Activities include getting executive director's approval for printing and posting job openings at Opportunities, meeting with persons at Job Services to coordinate and arrange for weekly job postings at Opportunities, obtaining bulletin board and begin job postings in Opportunities lobby, assisting with screening individuals for MT Job Services, and providing referral to MT Job Services.

Completed activities to date include meeting with executive director of Opportunities and obtaining permission to print and post job opportunities from Job Services on the bulletin board in the lobby, meet with persons at job services to

coordinate and arrange for weekly job postings at the agency, and posting job opportunities on bulletin board in the Community Resource Center lobby.

Output 14: 15 unemployed and underemployed individuals are assisted with job placement to increase ability for asset accumulation. Activities include assisting with screening individuals for MT Job Services and providing referral to MT Job Services, working with MT Job Services to assist with increasing job skills to obtain employment, and working with MT Job Services to assist with job placement.

Completed activities for output 14 include activities from output 13 and screening individuals for Job Services and providing referrals to Job Services through Opportunities' Community Resource Center.

Output 15: 20 new low-income housing units are constructed over a five year period in conjunction with the CLT. Activities include scheduling meetings with administrators of other agencies in Great Falls and developing collaboration toward financing and constructing affordable housing (CLT) and homebuyer education classes, begin meeting with administrators, preparing MOU's, discuss, agree and sign MOU's with other agencies to form collaboration, presenting project and providing information and signup at community informational meeting, providing signup sheets at Opportunities and at collaborative agencies, holding meeting with those interested in CLT (families and agencies) to determine degree of interest and need, and investigating potential land sites for the CLT.

Output 15 contains various related activities that are in progress. Activities in progress toward achieving output number 15 include schedule meetings with administrators of other agencies and begin meeting with the administrators to develop

collaborative efforts for the project. This has been a time consuming process with several roadblocks that occurred. However, with effort and ingenuity, these roadblocks are in the process of being chipped away with a different focus than what was originally intended. After repeated attempts to contact the administrators of these agencies to no avail, energies were focused elsewhere. The project was presented and discussed with a representative at the MSU extension office on March 29, 2012. She was interested and offered moral support, but was unwilling to commit time and funding to the project.

During March 2012, a different avenue was pursued to make connections with other agency administrators in the community and with Neighbor Works. A professional networking approach by using LinkedIn assisted with putting the project idea out in the community. Connections were made with the resource development director at Neighbor Works, president of United Way, president/CEO of Easter Seals-Goodwill, executive director of Rural Dynamics, executive director of Great Falls Rescue Mission, and the former executive director of the RSVP program. These administrators will be contacted using the email account through LinkedIn to determine level of interest in the project. Once level of interest is determined and obtained, face-to-face meetings will be conducted to present and discuss the project idea.

Progress will continue on the project to achieve various outputs and related activities that pertain to project outcomes. After support and collaboration (evidenced by MOU's) are obtained from various community entities the next phase of project implementation will begin. This phase includes community service announcements broadcasted via local radio stations and newspapers for the project as well as a community informational meeting targeting 50 attendees, IDA/financial literacy

(targeting 25 individuals), 25 families interested in the CLT, and home buyer education classes (targeting 12 families). As time marches on, the project will gain support and momentum in the community and complete the necessary activities for outputs that will achieve the intended outcomes of the project.

b. Methods, Tools, Forms

Various monitoring methods, tools, and forms are used to measure the completion of activities that are done to obtain the outputs. The methods, tools and forms will monitor increased community awareness for the CLT and IDA programs as well as participation for the programs.

Data is gathered from performing the various activities that will be done to complete the outputs. A calendar detailing meeting dates, purpose of meeting, and where meetings will be held will be used. Attendance sheets for various meetings, such as with other agency administrators, the community informational meeting, and training classes will be used. Sign-up sheets for those interested in the program will be used. Evidence can also be derived from preparing necessary items to market the CLT and IDA program, such as presentations, literature handouts and brochures, CSA write-ups, and MOU's. A record log is used to record the number of individuals referred to MT Job Services. These activities are noted on the monthly monitoring and reporting matrix.

c. Team/Tasks

The project team consists of the project manager, assistant, and supervisor. Each will have responsibilities associated with completing project activities and with project monitoring.

The project manager is responsible for the monitoring of this project and will obtain the necessary information to perform the monitoring and input this information on the monitoring and reporting matrix. Almost all of the activities that will be done to achieve the outputs are performed by the project manager. The project manager prepares and provides the project plan, project proposal, CSAs, various project presentations, and informational handouts. The project manager instigates community networking and collaboration with various entities for the project. The project manager will oversee the curricula for the financial literacy and home buyer education classes. The project manager annotates the calendar, collects attendance and sign-up sheets, and gathers other various items used for monitoring, which are inputted on the monthly monitoring and reporting matrix.

The assistant will assist the project manager as needed to ensure that monitoring tasks are completed and noted on the monitoring and reporting matrix. The assistant will be responsible for various attendance and sign-up sheets. The assistant will make sure the informational handouts and brochures are printed, collated and passed out. The assistant will perform any other duties deemed necessary by the project manager.

The supervisor will supervise the project manager and ensure the project's success at the agency and in the community. The supervisor will provide additional guidance, support and direction for the project. The project manager and the supervisor

will meet on a continual basis throughout the project's timeline to go over the monthly monitoring reporting matrix and discuss the project.

d. Monitoring Schedule

The monitoring and reporting matrix is updated continually throughout the life of the project at least on a monthly basis. This is done to ensure timely completion of activities that will lead to the desired output. Data is gathered for the matrix throughout the month and is inputted on the matrix as soon as possible. The project manager has continually updated the monthly matrix to ensure the project is proceeding as scheduled and has made timely adjustments for the project as necessary. The matrix, which includes the 15 outputs and timeframe for completion during the next year, is contained in the appendix.

VII. Evaluation

a. Evaluation Variables and Indicators

Evaluation will be a continual process for the CLT and IDA project endeavor as it will determine the long-term effectiveness of building asset wealth for the low-income community members in Great Falls. The information derived from the evaluation will be required by the major stakeholders of the project (host organization and various community entities) to determine the viability and sustainability of the project in the community. The evaluation will assist with determining if the project is fulfilling the desired outcomes and effect on the community. The independent method of evaluation will be used as the host organization for the project has yet to be determined.

The project evaluation plan listed below in Table 5 depicts how the CLT and IDA programs will be evaluated. This plan lists the variable indicators that will be measured and evaluated, how the variable indicators align with the project outcomes, the data gathering methods that will be used, the sources of the data, and the timeframe for the evaluation.

Table 5: Project Evaluation Plan Matrix

OUTCOMES	INDICATORS	DATA GATHERING METHOD(S)	SOURCE(S)	TIMEFRAME
LTO: A sustainable economic growth in the Great Falls area that provides an increased stability in the low income workforce, thus allowing these families to develop asset accumulation with a 12% increase in permanent housing and a 10% increase in savings. As a result of the retention in these passable assets among generations, community service agencies in Great Falls are able to make a 15% reduction in processed applications for subsidized housing, which helps break the cycle of poverty and dependency of social aid.	<ul style="list-style-type: none"> • 12% increase in permanent housing (construction and/or refurbish) • 10% increased asset accumulation (CLT and IDA) for community residents • 15% reduction in processed applications for subsidized housing • 10% increase in savings for community residents 	<ul style="list-style-type: none"> • Document review 	<ul style="list-style-type: none"> • City of Great Falls statistics • Opportunities, Inc. statistics • U.S. Census Bureau statistics • U.S. Bureau of Labor Statistics 	After CLT and IDA are set up in community (approximately 2-3 years to do), then progress will be evaluated on a yearly basis for 5-7 years of project
IO: Twenty percent of the population living in Great Falls will have an affordable housing alternative (CLT) along with an IDA to enable asset accumulation and financial literacy within the next five years.	<ul style="list-style-type: none"> • 20% of population will have access to affordable housing alternative (CLT) • 250 families will take advantage and complete home buyer education classes • 250 people will take advantage and complete IDA program 	<ul style="list-style-type: none"> • Document review 	<ul style="list-style-type: none"> • City of Great Falls statistics • Opportunities, Inc. statistics • Neighbor Works statistics 	Yearly

STO 1: Increase opportunities for asset accumulation in Great Falls	<ul style="list-style-type: none"> • 50 community members become aware and interested in CLT and IDA • 25 community members sign up for financial literacy classes and IDA program • 15 families sign up for CLT • 12 families sign up for home buyer education classes • 2 signed MOU's for collaboration among agencies • 15 community residents that are unemployed/underemployed are assisted with job services 	<ul style="list-style-type: none"> • Document review • Surveys 	<ul style="list-style-type: none"> • Opportunities, Inc. statistics • Neighbor Works statistics • MT Job Services statistics • Participants Signup sheets 	Quarterly
STO 2: Increase ability to save for down payment on a house	<ul style="list-style-type: none"> • 25 community members sign up for financial literacy classes and IDA program • 55% complete IDA program • 2 signed MOU's for collaboration among agencies • 2% of community residents are able to put down payment on house 	<ul style="list-style-type: none"> • Document review • Surveys 	<ul style="list-style-type: none"> • Opportunities, Inc. statistics • Neighbor Works statistics • Participants • Signup sheets 	Quarterly

<p>STO 3: Increase financial literacy to encourage budgeting to meet monthly obligations and increase savings efforts to accumulate assets</p>	<ul style="list-style-type: none"> • 25 community members sign up for financial literacy classes and IDA program • 55% complete IDA program • 2 signed MOU's for collaboration among agencies • 2% of community residents are able to budget to meet monthly obligations and begin saving for future • 3% decrease in requests for emergency assistance (food, shelter, medical, etc.) 	<ul style="list-style-type: none"> • Document review • Surveys 	<ul style="list-style-type: none"> • Opportunities, Inc. statistics • Neighbor Works statistics • Participants • Signup sheets 	<p>Quarterly</p>
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STO 4: Increase housing affordability options in Great Falls	<ul style="list-style-type: none"> • 15 families sign up for CLT • 12 families sign up for home buyer education classes • 55% complete home buyer education classes • 3% decrease in requests for subsidized housing vouchers • 2 signed MOU's for collaboration among agencies • 20 new homes will be constructed over a five year period 	<ul style="list-style-type: none"> • Document review • Surveys 	<ul style="list-style-type: none"> • Opportunities, Inc. statistics • Neighbor Works statistics • Participants • Signup sheets 	Quarterly
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b. Data Gathering Methods, Tools, Forms

The evaluator will track the progress of the project endeavor by performing document reviews and surveys. This will be done to provide quantitative and qualitative data, which provides a tracking mechanism to assist with obtaining the long-term outcome of the project. Document review will entail data collection and statistical information from the host organization, City of Great Falls, BLS, MT Job Services, the Census Bureau and collaborative organizations to include RDI, Neighbor Works, MSU, Easter Seals-Goodwill, Rescue Mission, and the United Way. Data will also be collected from participants in the program to include bank statements, financial reports, and when

possible, income tax returns. Sign-ups sheets for program interest and classes will be logged and analyzed.

Surveys will be performed periodically throughout the progression of the program to collect qualitative data and assist with determining the effectiveness of the program. For example, participants in classes will be given pre-tests as well as post-tests to see how much knowledge is gained and subsequently retained. Class evaluations will be completed at the conclusion of the training to include evaluations on the instructor, facility, and curriculum. Client satisfaction surveys and interviews will be performed to determine varying levels of satisfaction and success with the program as well as assist with determining areas that need improvement. Additional qualitative data will be obtained about each participant's success or failure with the program through feedback from the class instructors.

c. Data Analysis

The evaluator will want to know if the project endeavor is successful with building asset wealth among low-income members of the community. The evaluation will focus on answering various questions that will determine the success and sustainability of the project. These evaluation questions include, "Are the outcome goals of the CLT and IDA project being achieved (i.e. short term outcomes leading to the intermediate and long-term outcome)?", "Do the CLT and IDA services have a beneficial effect on recipients of these services (marginalized community of Great Falls)?", and "Is the situation of twenty-one percent of the population in Great Falls spending approximately 35-50% of their monthly income on housing (rent/mortgage) leaving them

struggling to afford minimal necessities (food and utilities) and unable to save for anything else being effectively addressed by the CLT and IDA project?''.

Evidence obtained and analyzed from data gathering will be reported in a timely manner. Care will be taken to ensure the project is moving forward to reach the short-term, intermediate, and long-term outcomes. Many variables will be measured and evaluated, which are important to the evaluator. These variables include:

- Enabling and increasing the number of participants who have the opportunity to acquire and retain various forms of passable assets among generations
- Enabling and increasing the number of participants in the program who are getting on track with budgeting and saving
- Increasing participants education pertaining to financial literacy and home buying
- A decreasing number of community residents who are applying for housing vouchers
- An increasing number of participants who are able to acquire skills and obtain a better paying job and are now on a career path toward success
- New construction of safe, affordable housing and the ability and realization for participants to reside in the housing

These measurable variables assist with strategic planning to allocate resources to better meets the need of the community with the alternative affordable housing initiative (CLT) and the IDA.

The organizations that enter into collaboration with the host organization will be interested in the progression of the project and will also want to be assured that they are

supporting and funding a successful project endeavor. These organizations will be providing data to support the evaluation of the project and will need to be kept apprised of the analysis and the conclusion derived from the data. These organizations will need to know if the short-term, intermediate and long-term outcomes will be met by the project for the community. The organizations will need this information for strategic planning to better allocate resources within the collaboration and at the agencies themselves.

d. Evaluation Team/Tasks

The independent method of evaluation will be used as the host organization for the project has yet to be determined. It is hoped that after a host organization is determined, the evaluation method process will be transitioned to a participatory (collaborative) method, which would involve an organized team of the stakeholders of the project to determine the effectiveness of the project.

The evaluator is responsible for developing the evaluation plan, conducting the evaluation and communicating the results of the evaluation. The evaluator will seek input from various stakeholders to assist with formulating and editing the evaluation. The evaluator will collect and analyze various quantitative and qualitative measurement indicators that will determine if the project is on track and is accomplishing the desired outcomes. The evaluation process will be monitored by the evaluator who will make periodic adjustments to the process as deemed necessary. The evaluator will also perform a periodic cost-benefits analysis and cost-effectiveness analysis to determine feasibility of the project and to assist with decision making, strategic planning and resource allocation.

The evaluator will evaluate to see if increasing numbers of community members are able to budget, open a savings accounts and save, put a down payment on a house, acquire assets, and able to obtain employment at or above the living wage in the community. Additional evaluations will be performed to determine if there is an increase in the number of affordable homes in the community as well as an increase in the number of low-income residents who own a home.

The stakeholders will give input to the evaluator in the independent evaluation process to assist with determining the success or failure of this project endeavor in the community. The evaluator will seek additional assistance from the stakeholders and will turn the evaluation responsibility to the host organization in the future. It is hoped that after a host organization is determined, the evaluation method process will be transitioned to a participatory (collaborative) method, which would involve an organized team of the stakeholders of the project to determine the effectiveness of the project.

The evaluator will assist community organizations and governmental entities with evaluation of the project. The community organizations and governmental entities will evaluate to see if there is an increasing economic beneficial factor in the community such as an increase in the number of affordable housing units in the community, an increase in the number of low-income residents owning a home, an increase in the number of savings accounts opened, and an increase in the number of residents employed at or above the living wage of the community.

e. Evaluation Schedule

The evaluation of the project commenced in April 2012 and will continue throughout the life of the project. The short-term outcomes will be evaluated by the evaluator and discussed with the host organization's executive director and board on a semi-annual basis. The short-term outcomes will be evaluated with collaborative organizations annually at a minimum, but is expected to be done on a semi-annual basis.

It is expected to take 5-10 years before seeing measurable progress in obtaining intermediate and long-term outcomes of this project. The intermediate outcome will be evaluated and discussed with the executive director, board, collaborative organizations, and governmental entities on an annual basis. The long-term outcome will be evaluated and discussed annually with the executive director, board, collaborative organizations and governmental entities after the CLT and IDA are set up in the community. This set up is expected to take approximately two to three years.

VIII. Sustainability

Financial, political, and social sustainability elements affect the CLT and IDA project in Great Falls. These elements are interrelated and dependent upon each other, and it is imperative to understand this relationship and depict the total interrelated environment of the project from these elements.

Financial

Financial limitations and restrictions are apparent in the community. The financial status in the community is dependent on governmental funders, as there is little industry in this rural area. Governmental funders are local, state, and federal. Funds are restrictive because of budget cuts and competition for funding is fierce among community entities. The local economy is stable with unemployment currently at 6.1%, but there is lack of available jobs at living wage, thus many residents are still struggling to afford basic necessities, such as food, shelter and healthcare (U.S. Bureau of Labor Statistics, 2010 and 2012).

Many residents realize the need to build asset wealth and construct affordable housing in the community, but it is not a “popular” issue right now as the focus is on youth in the community. Alternative revenue streams should be sought from a foundation, such as a philanthropic arm of a regional or national corporation.

Political

The political scene in Great Falls is closely related to the social scene, as it pertains to networking and preservation. A focus is on preserving the past and territorial rights in the community. It will continue to take much effort to be heard and taken seriously in the community in regards to the project.

Social

The social scene in Great Falls is a closely-knit community as everyone seems to know each other and or is related to each other. Perceptions of what is transpiring in the community vary depending on who you are talking to. Residents agree there is a desperate need for affordable housing and a way to enable low-income residents to obtain asset wealth, but many do not clearly see this as a crisis in the community. Patience and persistence is imperative to overcome bias and fear in the community.

The culture is focused on the retail service and hospitality industry along with farming and ranching. The community is predominately white, but does have the largest Native American population (about 5%) in the state, not affiliated with a reservation (U.S. Census Bureau, 1999). The socioeconomic status varies widely in the community, and there is a vast difference among various community members. Time, patience, and a strong marketing campaign will assist with the social scene in the community.

The sustainability plan contains a framework which is focused on longevity and growth for the CT and IDA project endeavor in Great Falls. The framework is to create, build, and strengthen a community coalition that embraces and supports the project in Great Falls. The rationale is designed with building block logic. By obtaining visible strength for the project through networking and relationship-building, this will in turn enable sharing of resources (funding and staff) and assist with a strong marketing campaign for the project, thus ensuring continued growth as well as stability and sustainability for the project. This coalition would be instrumental in pushing the project forward to success and to assist with obtaining diversified funding streams. The vision is in five years, there will be strong community support with the coalition that would enable

the program have a community-wide impact, along with generating self-supporting revenue streams.

The key aspects of the sustainability plan involve the financial, political, and social sustainability elements, which are interrelated and dependent upon each other. The financial element pertains to seeking alternative funding streams in order to ensure continued viability and funding for operations and growth. These alternative funding streams can be found by joining forces and forming the coalition in the community. The coalition would be responsible for locating and securing funding for continued success and sustainability in the community.

The political element is concentrated on the current governmental power structure in the community. This power structure involves various city and county elected officials that have impact on the project's success in the community. The power structure can be persuaded to support the desire of the community with an effective campaign designed and implemented by the coalition. The coalition can use gentle persuasion techniques that involve networking and relationship building that demonstrate the need for the CLT and IDA project in the community. This in turn would ensure growth and sustainability for the project.

The social element is focused on a tightly-knit group of community residents who know each other and care about the community they reside in. Perceptions of the community vary among residents, and most agree that there is a need for affordable housing with a way to enable asset wealth building for low-income community members. The coalition would be effective in breaking down intangible barriers based upon bias, fear, and or mistrust. The coalition would involve a way for community members to be

involved and to demonstrate a united front in regards to various situations surrounding the need for the CLT and IDA in the community. The coalition would be effective in forming a resilient power base that would enable a strong presence for the project in the community, thus ensuring sustainability for the project in the community.

The sustainability plan contains several key areas of action, which will propel the project momentum forward to success. The coalition must be formed in the community to ensure visibility, viability, and sustainability for the project endeavor. The first area of action involves continued networking with other entities and individuals in the community. Enhanced efforts including increasing social network campaigning as well as face-to-face interactions would be done. Social networking can be expanded beyond LinkedIn to include Facebook and Twitter. Face-to-face interactions involve attending various community social functions, volunteering at a different agency, and widening friendship circles.

The second area of action is to be vigorously involved in the coalition and assist with various campaign efforts, marketing, fundraising activities, and relationship building. Campaign efforts involve persuading current power structures the need and desire for the CLT and IDA program. Marketing entails getting the right word out about the project in the community. Fundraising is developing various alternative funding streams to enable the project to thrive and grow in the community. Relationship building assists with generating support and excitement for the project in the community.

The third area of action pertains to extending and supporting the efforts of the coalition in the community. This extension and support could feasibly be accomplished during a long period of time, and would involve continued efforts to enable the coalition

to remain strong and visible in the community. Over time, the coalition could lose steam and lose sight of the ultimate goal of supporting the project, but with effort and initiative, the coalition could thrive into the future and allow for continued livelihood of the project. The coalition would need continued motivation and the ability to rotate leadership in order for it to remain fresh, lively, and focused. Clear, concise guidelines for the coalition must be established that set boundaries and parameters for the members to follow. Care must be taken to build relationships inside the coalition in order for it to remain strong and focused.

The coalition is an important piece for the sustainability plan of the project in the community. The coalition should assist with generating sustainable success for the project. By focusing on the political, social and financial capitals of the community, the project should be able to sustain post the 18 month start-up phase.

IX. Results

At this time, minimal progress has occurred toward achieving the outcomes associated with the CLT and IDA project. Outputs and activities associated with the outcomes of the project have not been accomplished, but progress is being made to establish a foundation to begin operations. Networking and relationship-building strategies are being employed to gain support and momentum for the project in the community.

Assumptions were made about Opportunities being the host organization for the project. Unfortunately due to agency infrastructure and lack of funding because of state and federal budget cuts, Opportunities could not support the project.

A different focus emerged in order to gain support and obtain resources for the project. A networking campaign was started to get the word out about the project in the community. Networking involved researching the community's power structure and determining which entities in the community would align with the project, and pursuing relationships with entity administrators. Montana State University (MSU) and other community entities were targeted.

The project was presented to the Montana State University Extension office in March 2012. The representative was interested and offered moral support, but was unwilling to commit time and funding to the project.

Networking has occurred with administrators of Neighbor Works, RDI, United Way, Easter Seals-Goodwill, and the Great Falls Rescue Mission. Continued efforts will be done to secure a host organization for the project and to form a coalition for the project in the community.

Lessons learned include patience, persistence, and willingness to venture out on a different path in order to build a foundation to begin project operations. This path involves networking and campaigning to get the right word out in the community about the project.

Networking has assisted with giving hope and direction to lay an operational foundation for the project. Networking has involved patience and persistence as support and commitment for the project has been taking a longer time than expected. Apathy for the project in the community was discovered through networking attempts. However, hope is emerging as diligent networking and relationship building efforts have begun to assist with obtaining commitments in the community for the project.

X. Conclusions and Recommendations

a. Prospects of Attaining Intermediate and Long-Term Outcomes

Realization of the project's short-term outcomes will lead into the attainment of the intermediate and long-term outcomes of the project, therefore resulting in desired, sustainable change for the Great Falls community. The path of the project is underway toward networking and relationship building in the community to achieve the short-term outcomes of the project.

Relationship building in the community will lead to collaboration possibilities that will enable a sharing of resources to build and sustain the project endeavor. Certain factors, such as securing a host agency and locating funding have hindered the progress of the project thus far. Once these barriers are eradicated, the attainment of the short-term outcomes becomes a possibility, which will lead into the attainment of the intermediate and long-term outcomes of the project.

Increasing opportunities for asset accumulation, increasing opportunities to save for a down payment on a house, increasing financial literacy to encourage budgeting to meet monthly obligations and increase saving efforts to accumulate assets, and increasing housing affordability options will lead to asset-wealth building for the low-income members of the community. This in turn will lead to the realization of 20% of the population living in the community will have an affordable housing alternative (CLT) along with an IDA to enable asset accumulation and financial literacy within the next five years. Additionally, this will allow for a sustainable economic growth in the Great Falls area during the next ten years, which will provide an increased stability in the low income workforce, thus allowing these families to develop asset accumulation with a 12%

increase in permanent housing and a 10% increase in savings. As a result of the retention in these passable assets among generations, community service agencies in Great Falls will be able to make a 15% reduction in processed applications for subsidized housing, which helps break the cycle of poverty and dependency of social aid.

A coalition would enable a way to generate support and enthusiasm for the project. The coalition can be instrumental in paving the way to overcome financial, political and social barriers that exist for the project in the community. The coalition can use non-threatening persuasive techniques to enable the prospect of obtaining short-term, intermediate and long-term outcomes for the project. Without visible community support, financial backing, and a strong networked base, the prospect for obtaining outcomes for the project become nonexistent.

b. Personal Thoughts

The journey of this project endeavor has been an eye-opening learning experience for me. I have obtained useful knowledge pertaining to designing, implementing, monitoring and reporting, evaluating and reflecting a project to achieve desired, sustainable change in my community. I now realize the amount of time and effort it takes in order to accomplish this.

The project starts with a well-designed logic model with much thought and effort, along with sound research. The outcomes are determined, along with varying measurable outputs with activities that assist with achieving the goals of the outcomes. The outcomes measure and determine the success of the project, and whether or not sustainable change is occurring in the community.

Looking back over my project endeavor during the past year, I can see that I have made progress toward achieving the outcomes of the project thus far. This progress can be measured by steps taken as a result of circumstances that occurred, which were beyond my control. My hope and intent was to be further along with my project at this point in time, but I discovered limitations due to agency infrastructure and shortage of funding, which lead to the opportunity to network and build relationships as well as other resources in the community.

I have learned patience and perseverance as I have explored different options to locate a host agency for my project. I learned to step out of my comfort zone and began to network. As time marches on, I can see the need to form a movement around my project. I think a coalition would be an ideal way to touch the financial, political, and social factors present in my community's environment. Residing in a rural area, a coalition would be powerful, yet persuasive in a firm, non-threatening manner that would enable the project to gain momentum and move forward. In the meantime, I will continue moving forward with networking and relation-ship building to secure support and resources for my project.

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XII. Appendices

a. Monthly Monitoring Reports

MONITORING REPORT FOR THE MONTH OF: June 2012

ACTIVITIES	DATES	STATUS	TIMELI- NESS	EXPLANA TION, IF DELAYED	ALTERNA TIVE ACTION, IF DELAYED	ATTAIN -MENT OF OUTPU T
Revise project presentation	Start: 8/8/11 End: 9/1/11	Completed	As planned	N/A	N/A	OUTPUT 1: Meetings with administrators of other agencies Target: 8 To date: 0
Set up meeting with executive director of Opportunities, Inc.	Start: 8/29/11 End: 9/15/11	Completed	As planned	N/A	N/A	
Present and discuss project idea with executive director of Opportunities, to obtain approval	Start: 9/1/11 End: 10/16/11	Completed	As planned	N/A	Enthusiasm for project has waned because of agency infrastructure and funding.	
Present project idea to	Start: 10/15/11	Completed. Board not	As planned	N/A	Presented project to	

Opportunities, Inc. board of directors	1 End: 2/29/12	enthusiastic and supportive because of funding and possible duplication of services in the community			board in November, sought out advice and support from board member at UGF.	
Schedule meetings with administrators of other agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes	Start: 12/1/11 End: 2/15/12	Canceled	Did not happen.	I have attempted to make contact with Neighbor works (twice), Habitat for Humanity (twice), MTFCU (twice) to no avail.	I am refocusing my energies on contacting MSU-GF and UGF extension offices, grassroots community groups, and established not-for-profit organizations in my area.	
Schedule meetings with UGF and MSU extension	Start: 2/1/12	Completed.	As planned.	Was unable to connect with UGF extension		

administrators to develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes	End: 5/31/12			office. But met with representative at MSU extension office and gained her moral support.		
Schedule meetings with administrators of United Way, Easter Seals-Goodwill, Rural Dynamics, Rescue Mission, Neighbor Works, and Montana Home Ownership Network to develop collaboration toward financing and constructing affordable housing (CLT);	Start: 3/1/12 End: 6/30/12	In Progress	As planned.	I have made professional network connections with agency administrators from United Way, Easter Seals-Goodwill, Rural Dynamics, Rescue Mission, Neighbor Works, and Montana Home Ownership Network through		

and homebuyer education classes				LinkedIn. I plan to email and phone administrators to determine interest and set up face-to-face meetings to present project.		
Begin meeting with administrators	Start: 1/1/12 End: 6/30/12	In Progress	As planned.	Have begun to make headway, as I met with representative at MSU extension office and gained her moral support.	Refocusing on different alliances (MSU extension office and other agency administrators).	
Prepare MOU's	Start: 5/1/12 End: 7/1/12	Not started	Delayed	Have begun to meet with administrators (MSU extension office thus far) and remain	N/A	OUTPUT 2: Signed MOU's

				optimistic with new connections.		Target: 2
Discuss, agree and sign MOU's with other agencies to form collaboration	Start: 5/1/12 End: 7/1/12	Not started	Delayed	Have begun to meet with administrators (MSU extension office thus far) and remain optimistic with new connections.	N/A	To date: 0
Increase public awareness through community service announcements (CSAs) using local newspapers and radio	Start: 4/1/12 End: 6/15/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	OUTPUT 3 Daily radio broadcasts for CSAs
Write up CSAs	Start: 4/1/12 End: 5/2/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	Target: 5 To date: 0

Broadcast CSAs using local newspapers and radio	Start: 5/1/12 End: 6/15/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	
Increase public awareness through community service announcements (CSAs) using local newspapers and radio	Start: 4/1/12 End: 6/15/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	OUTPUT 4: Daily newspapers circulated containing CSAs Target: 5 To date: 0
Write up CSAs	Start: 4/1/12 End: 5/2/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	
Broadcast CSAs using local newspapers and radio	Start: 5/1/12 End: 6/15/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition	N/A	

				in community.		
Arrange facility/space and date for community informational meeting and open discussion	Start: 5/1/12 End: 5/31/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	<p>OUTPUT 5:</p> <p>Community informational meeting</p> <p>Target: 50 attendees</p> <p>To date: 0</p>
Prepare literature/handouts and signup sheets for community informational meeting	Start: 5/1/12 End: 5/31/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	
Fine tune presentation for meeting	Start: 5/1/12 End: 7/1/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	
Present project and provide information/open discussion	Start: 6/1/12 End:	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration	N/A	

	7/1/12			n/coalition in community.		
Present project and provide information/sig nup at community informational meeting	Start: 6/1/12 End: 7/1/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboratio n/coalition in community.	N/A	OUTPU T 6: People sign up for financial literacy classes (IDA) Target: 25 To date: 0
Provide signup sheets collaborative agencies	Start: 5/1/12 End: ongoing	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboratio n/coalition in community.	N/A	
Present project and provide information/sig nup at community informational meeting	Start: 6/1/12 End: 7/1/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboratio n/coalition in community.	N/A	OUTPU T 7: Families sign up to participat e in CLT program
Provide signup	Start:	Not started,	Delayed	In process	N/A	

sheets at collaborative agencies	5/1/12 End: ongoing	as would like to have host agency.		of securing host agency and forming collaboration/coalition in community.		Target: 15 To date: 0
Present project and provide information/signup at community informational meeting	Start: 6/1/12 End: 7/1/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	OUTPUT 8: Families sign up for home buyer education classes
Provide signup sheets collaborative agencies	Start: 5/1/12 End: ongoing	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	Target: 12 To date: 0
Follow up on individuals interested and obtain firm commitments	Start: 7/1/12 End: 9/1/12	Not started	As planned	N/A	N/A	OUTPUT 9 IDA/financial literacy

Prepare curricula for training (financial literacy and home buyer education classes)	Start: 7/1/12 End: 8/31/12	Not started	As planned	N/A	N/A	classes Target: 80% start To date: 0
Arrange facility/space for training classes	Start: 7/1/12 End: 8/1/12	Not started	As planned	N/A	N/A	
Obtain trainers for class	Start: 8/1/12 End: 9/16/12	Not started	As planned	N/A	N/A	
Begin training classes	Start: 9/15/12 End: 10/31/12	Not started	As planned	N/A	N/A	OUTPUT 10 IDA/financial literacy classes
Monitor	Start:	Not started	As planned	N/A	N/A	

training classes	9/15/12 End: ongoing					Target: 55% completi on To date: 0
Follow up on families interested and obtain firm commitments	Start: 7/1/12 End: 9/1/12	Not started	As planned	N/A	N/A	OUTPU T 11 Homebu yer education classes Target: 80% start To date: 0
Prepare curricula for training (financial literacy and home buyer education classes)	Start: 7/1/12 End: 8/31/12	Not started	As planned	N/A	N/A	
Arrange facility/space for training classes	Start: 8/1/12 End: 9/1/12	Not started	As planned	N/A	N/A	
Obtain trainers for class	Start: 8/1/12	Not started	As planned	N/A	N/A	

	End: 9/16/12					
Begin training classes	Start: 9/15/12 End: 10/31/12	Not started	As planned	N/A	N/A	OUTPUT 12 Homebuyer education classes
Monitor training classes	Start: 9/15/12 End: ongoing	Not started	As planned	N/A	N/A	Target: 55% completion To date: 0
Get executive director's approval for printing and posting job openings at Opportunities, Inc.	Start: 4/1/12 End: 5/1/12	Completed	As planned	N/A	Was informed that job opportunities postings are already done and are posted at the community resource	OUTPUT 13 Referrals of Opportunities' clients to

					center.	MT Job Services
Meet with persons at Job Services to coordinate and arrange for weekly job postings at Opportunities, Inc.	Start: 4/1/12 End: 5/1/12	Completed	As planned	N/A	Jobs are posted at the community resource center and are updated frequently. Job Services emails a listing of job announcements to the center coordinator, who ensures that they are posted.	Target: 30 To date: 0
Obtain bulletin board and begin job postings in Opportunities lobby	Start: 5/1/12 End: ongoing	Completed	As planned	N/A	Jobs are posted in the community resource center lobby.	
Assist with screening individuals for MT Job Services and provide referral	Start: 5/1/12 End: ongoing	Completed	As planned	N/A	This is being accomplished by the community resource	

to MT Job Services					center.	
Assist with screening individuals for MT Job Services and provide referral to MT Job Services	Start: 5/1/12 End: ongoing	Completed	As planned	N/A	This is being accomplished by the community resource center.	OUTPUT 14 Unemployed and underemployed are assisted with job placement to increase ability for asset accumulation
Work with MT Job Services to assist with increasing job skills to obtain employment	Start: 6/1/12 End: ongoing	Not started	As planned	N/A	N/A	Target: 15 To date: 0
Work with MT Job Services to assist with job placement	Start: 6/1/12 End: ongoing	Not started	As planned	N/A	N/A	
Schedule meetings with administrators of other	Start: 12/1/11	Canceled	Did not happen.	I have attempted to make contact with	I am refocusing my energies on	OUTPUT 15

agencies in Great Falls and develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes	End: 2/15/12			Neighbor works (twice), Habitat for Humanity (twice), and MTFCU (twice) to no avail.	contacting MSU-GF and UGF extension offices, grassroots community groups, and established not-for-profit organizations in my area.	New low-income housing units constructed over a 5 year period in conjunction with CLT
Schedule meetings with UGF and MSU extension administrators to develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes	Start: 2/1/12 End: 5/31/12	Completed	As planned.	Was unable to connect with UGF extension office. But met with representative at MSU extension office and gained her moral support.		Target: 20 To date: 0
Schedule meetings with administrators of United Way,	Start: 3/1/12	In Progress	As planned.	I have made professional network connections		

Easter Seals-Goodwill, Rural Dynamics, Rescue Mission, Neighbor Works, and Montana Home Ownership Network to develop collaboration toward financing and constructing affordable housing (CLT); and homebuyer education classes	End: 6/30/12			with agency administrators from United Way, Easter Seals-Goodwill, Rural Dynamics, Rescue Mission, Neighbor Works, and Montana Home Ownership Network through LinkedIn. I plan to email and phone administrators to determine interest and set up face-to-face meetings to present project.		
Begin meeting with	Start: 1/1/12	In Progress	As planned.	Have begun to make	Refocusing on different	

administrators	End: 6/30/12			headway, as I met with representative at MSU extension office and gained her moral support.	alliances (MSU extension office and other agency administrators).	
Prepare MOU's	Start: 5/1/12 End: 7/1/12	Not started	Delayed	Have begun to meet with administrators (MSU extension office thus far) and remain optimistic with new connections.	N/A	
Discuss, agree and sign MOU's with other agencies to form collaboration	Start: 5/1/12 End: 8/1/12	Not started	Delayed	Have begun to meet with administrators (MSU extension office thus far) and remain optimistic with new connections.	N/A	

Present project and provide information/signup at community informational meeting	Start: 6/1/12 End: 7/1/12	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	
Provide signup sheets at collaborative agencies	Start: 5/1/12 End: ongoing	Not started, as would like to have host agency.	Delayed	In process of securing host agency and forming collaboration/coalition in community.	N/A	
Hold meeting with those interested in CLT (families and agencies) to determine interest and need	Start: 8/1/12 End: 10/1/12	Not started	As planned	N/A	N/A	
Investigate potential land sites for CLT	Start: 9/1/12 End: ongoing	Not started	As planned	N/A	N/A	