

# homeWORDbound

BUILDING FUTURES FOR ALL. Spring 2010 Issue 27



## *A Word From . . .*

Andrea Davis  
Executive Director

## *Breaking Ground*

This season will prove to be one of growth for homeWORD as we start construction on Solstice near the corner of Russell and Broadway in Missoula. Solstice is the second phase of an urban redevelopment project and the first phase, Equinox, provides for 35 households living in quality, affordable housing located along the banks of the Clark Fork River and close to services and amenities. Solstice is distinctive from Equinox; it is a mixed-use building composed of commercial space on the first floor and 34 units of affordable rental apartments on the second and third floors. Similar to Equinox, these affordable apartments provide safe, healthy housing for working Missoulians and those on fixed incomes. We will break ground this summer and finish construction of Solstice in summer/fall 2011.

Solstice is a unique project for Missoula, and for the state. For the first time in Montana history, homeWORD will be building a project that includes the use of Low Income Housing Tax Credits (LIHTC) for the residential units and New Markets Tax Credits (NMTC) for the commercial portion. The New Markets allow homeWORD to create office space not only for itself but for other businesses or non-profits at below market rate. Most importantly, this commercial space will house homeWORD's new and expanded HomeOwnership Center (HOC). Our existing office space (we currently rent) and HOC do not serve the large classes we have for "Get Ready for Home Ownership" and "Financial Fitness." The new HOC will allow advances in technology to reach a greater number of people of all abilities. We will also have the opportunity to expand the number, frequency and types of classes offered to those looking to repair their credit, save to buy a home or keep their home by working with a counselor to reduce expenses or learn inexpensive home improvement skills.

This new HOC will be a seamless, one stop shop for the customer.

This redevelopment near the corner of Russell and Broadway in Missoula signifies much more than housing - it revitalizes the urban core, provides high quality affordable housing that the residents respect and neighbors feel proud to have in their neighborhood, and provides economic development and job creation.

An effort of this magnitude takes the force of many, with public investment securing private venture. We at homeWORD are privileged in the confidence shown by state housing finance agencies, lenders, private investors and donors. Solstice combines Low Income Housing Tax Credits awarded by the Montana Board of Housing, New Markets Tax Credits and private investment provided by US Bank for both the residential and commercial portions of the building, as well as the construction and permanent debt on the project. We are grateful for funding provided by The Home Depot Foundation, the Kresge Foundation, the State Department of Commerce HOME Program, the City of Missoula HOME and CDBG Program, the Stranahan Foundation, the Charles Engelhard Foundation, the Enterprise Holdings Foundation, the Missoula Housing Corporation, an anonymous donor and public investment via Federal Appropriation. While all of these pieces have come together, we are still raising funds because the more we can leverage, the more sustainable homeWORD will become with reduced operating costs. This furthers homeWORD's ability to provide affordable housing and housing counseling and education for those most in need across the state of Montana.

We are honored to announce that Equinox was recently awarded the 16th Annual Charles L. Edson Tax Credit Excellence Award for Green Housing. homeWORD is the recipient of this national award celebrating the best in affordable rental housing development.

With all best wishes for a safe and happy summer,

## *Gold Dust Resident Among YWCA Award Winners*

Hanna Hannan, a resident of homeWORD's Gold Dust development in Missoula, was honored along with eight other outstanding women leaders at the YWCA's 22nd Salute to Women awards dinner. The ceremony was held Thursday, May 13 at the Holiday Inn Downtown at the Park, and proceeds from the event benefited the YWCA's GUTS! girls leadership program.

The Salute to Women awards honor women from of all backgrounds who have demonstrated a commitment to creating opportunities for women's growth, leadership and power and the YWCA's mission of promoting peace, justice, freedom, and dignity for all people. Hanna, who founded the Zootown Arts Community Center (ZACC) two years ago at the age of 27, was the 2010 "Rising Star" award winner.

As a nonprofit arts community center providing facilities and expertise, the ZACC delivers all ages arts education, fosters sustainable community development, and promotes accessible, life-enriching art experiences for Missoula residents and visitors.

By bringing working artists, artists-to-be, children, and community members together, the ZACC emphasizes the richness of our own community. Its slogan, "Missoula's Do-It-by making it possible for anyone to they don't stop there. The ZACC into the world.

Since 2008, the ZACC has served community and art in Missoula. founders sought to develop a place creation to experience – were the community. The space they ZACC. A nucleus of creative provides opportunities in arts development, and acts as a safe,



and strengthens the organization. Yourself Art Center," is lived out create art from start to finish. But helps the community launch its art

as the central bridge between Hanna and the ZACC's other where all aspects of art – from housed in a single space shared by envisioned now exists as the activity, this multi-use facility education and economic creative community center.

Hanna grew up in Rapid City, SD and fell in love with art through her involvement with the Dahl Fine Arts Center. She came to Missoula to study education and history at The University of Montana and went on to teach special education at Hellgate High School. Hanna's time in the classroom raised her awareness of the disconnect between art and people in the rest of the community who don't have the same access to hands-on creative opportunities as students.

In 2007, Hanna survived a life-threatening car accident and decided to pursue her passion – art. The Zootown Arts Community Center was started as "art on a cart," where Hanna traveled around the community bringing art to people's homes, churches, workplaces and anywhere else they asked for it. By 2008, she had acquired the former Sun Mountain Sports building and the ZACC was born.

Today the ZACC serves over 600 community members annually through its programs. It runs primarily on volunteers and two paid staff and prides itself on being able to accomplish a lot with a little.

Hanna has been a Gold Dust resident for about a year and credits homeWORD with providing her a safe, healthy affordable place to live and studio space to create her art. She commissions master study replications and creates ink drawings as well as mixed media large work acrylic paintings. She is working on a series of intaglio prints and large works on paper for an exhibit at the Women's Club of Missoula in August. Hanna is the proud owner of Hobbes the Wonder Dog and likes taking long walks with him through her neighborhood on the Northside. You can check out her blog at [HannaHannan.blogspot.com](http://HannaHannan.blogspot.com).

Hanna was honored to receive the Salute to Women "Rising Star" award and says that the recognition makes her feel like she's done something worthwhile for the community. homeWORD couldn't agree more! Congratulations, Hanna, and the rest of this year's winners: Susan Hay Patrick, Keolani Brewer, Anna Martello, Martha Newell, Stephanie Voisine, Kelly Slattery, Gay Peterson and Maylinn Smith.

## Welcome to homeWORD. . .

**Kellie Battaglia, Operations & Program Manager (OPM)**, works closely with and provides support to the Executive Director, staff and Board of Directors, continuing to help homeWORD become more efficient and organized. Working closely with the Executive Director on organizational development, this position oversees technology needs and planning, establishes effective controls, oversees Housing Counseling and education programs and record keeping, and assists with resource development, primarily for programs.

Kellie came to homeWORD from Boulder, CO where she was the Department Administrator for the Department of Human and Housing Services for 10 years. There she played a key role in coordinating communication, developing and implementing all administrative and operation policies and procedures, and in conjunction with the Department Director, worked with City Council and Council committees. Kellie and her husband Tom enjoy spending their days on Montana's rivers fly fishing, and love their two cats and dog.

**Brendan Moles, Housing Counselor**, joined homeWORD in May 2010. He has 13 years of professional experience in pre-purchase housing counseling, and first-time homebuyer down-payment and homeowner repair financing. Along the way he found the time to receive his housing counseling certification. Brendan does housing and foreclosure prevention counseling and coordinates the Financial Fitness class. Brendan has just returned from Phoenix where he received his Foreclosure Intervention and Default Counseling Certification.

Brendan relocated to the wilds of Montana after spending a majority of his youth and early adult years on the east coast. After receiving his B.S. in Economics at Clemson University in South Carolina, he returned to the relative peace and calm of New York City working for Marine Midland Bank in a number of financial capacities. Finding it "too quiet," he loaded up the van and moved to Missoula to enroll in the Environmental Studies graduate program at UM. Twenty-one years and one grown daughter later he remains in Missoula with his partner Caryn, and their four dogs and two cats.

## Thank you to our 2010 Sustainability Tour Sponsors!

### High Performance



### Innovator



### Green Builder

The Missoulian  
Heritage Timber  
Missoula Indoor Ads  
The Independent  
Abode  
Beaudette Consulting Engineers  
Eko Compost  
Energetechs  
Housing Assistance Council  
MacArthur, Means & Wells  
Architecture  
Missoula Federal Credit Union  
Missoula In Motion  
Montana Energy Services

Montana Radiant  
Scooterville Montana  
Sustainable Building Systems  
Sustainable Business Council  
Territorial-Landworks, Inc.

### Green Supporter

Altoona Ridge Lodge  
edibleMISSOULA  
Design Balance LLC  
ClearSky Climate Solutions  
Anderson ZurMuehlen & Co., PC  
Daniel Kiely  
NeighborWorks Montana  
Big Sky Brewery  
Betty's Divine  
Fokus Builders  
MUD  
Marchie's Nursery  
Adapt Design & Build  
AERO

Big Bear Sign Co  
Confluence Construction  
Epic Steel Corporation  
Good Food Store  
GPM Heating and Cooling  
GreenPath Properties  
Home Resource  
KBGA  
Missoula Valley Recycling  
Mountain West Bank  
New Era Plumbing & Heating  
Portico Real Estate  
Prudential Missoula Properties  
Sherba Tile & Terrazzo  
Sierra Pacific Windows and Showrooms  
Sunelco



## homeWORD Community UNite

Join homeWORD for a post-Sustainability Tour celebration!

**Wednesday, July 7, 2010**

**5-8pm**

**Northside Kettlehouse**

**313 N 1<sup>st</sup> St W**

Kettlehouse will donate \$.50 of every pint sold to homeWORD! Winners of the 8<sup>th</sup> Annual Sustainability Tour raffle will be announced. Get your tickets online at [www.homeword.org](http://www.homeword.org) or by calling 532-4663 x16!

### Summer Class Schedule

#### Missoula "Get Ready for HomeOwnership"

July 6, 8, 13 and 15

6-9pm

August TBD

(check website for updated schedule)

#### Billings "Get Ready for HomeOwnership"

June 8, 9 and 10

July 6, 7 and 8

August 10, 11 and 12

6-9pm

#### Missoula "Financial Fitness"

June 21, 22 and 23

6-9pm

July and August TBD

(check website for updated schedule)

[www.homeword.org](http://www.homeword.org)

### homeWORD Endorses I-164

homeWORD has joined over a dozen other organizations in support of I-164, a ballot initiative that would cap the interest rate on payday and car title loans at 36%. Did you know...

- Montana law currently allows some of the highest rates in the country: 650% annual interest for payday loans and 300% annual interest for title loans;
- 90% of payday lending business is generated by trapped borrowers with five or more loans per year;
- The average payday loan borrower repays about \$800 for a \$300 loan;
- Montanans pay over \$9 million per year in fees and interest for these predatory loans;

- Since over 70% are owned by large out-of-state firms, predatory lenders are draining millions of dollars from Montana's economy each year.

The campaign submitted over 36,000 signatures by the June 18 deadline, which should be more than enough to meet the requirement of 24,337 validated signatures. Though we are awaiting official results from the Secretary of State, we can expect to be on the November ballot. To read the full text of the initiative, visit <http://sos.mt.gov>.



Former State Senator Dan W Harrington, Treasurer  
PO Box 335 Helena, MT 59624 • 406.244.1164 (4164)  
[www.captherate.com](http://www.captherate.com)

### Save The Date

**Who:** You!  
**What:** homeWORD Bi-Monthly Outreach Tour  
**When:** Tuesday, August 3, 4:30-5:30pm  
**Where:** Gold Dust (330 N 1<sup>st</sup> St W, Missoula)  
**Why:** To learn more about homeWORD's innovative programs and award-winning sustainable housing!