Thank you for attending this public meeting and for your support of affordable housing.

Date: Tuesday, January 19, 2016  
Time: 8:30 a.m.  
Chairperson: JP Crowley

AGENDA ITEMS
Public Comments - Public comment is welcome on any public matter that is not on the agenda and that is within the jurisdiction of the agency. Please sign in on our attendance sheet.

Minutes
- Approve Prior Board Meeting Minutes  1

Finance Program (Manager: Ginger Pfankuch)
- Finance Update  1

Homeownership Program (Manager: Vicki Bauer)
- Bond Resolution  1
- Homeownership Program Update  2

Multifamily Program (Manager: Mary Bair)
- Vista Villa Inducement Resolution  1
2016 Application Awards
  - Little Jon Apartments
  - Big Sky Villas
  - Noblehomestead
  - Cascade Ridge
  - Aspen III
  - Courtyard Apartments
  - Nicole Court
  - Riverview Meadows
  - Meadows Senior Apartments
  - Gateway Vista
  - Polson Landing
  - North Star
  - Rose Park
  - Timber Meadows
  - Red Fox
  - Valley Villas
  - Stower Commons
  - Freedom’s Path
  - Blackfeet VI

Sweetgrass Commons 2015 Application Change

Sweetgrass Additional Credit Request

Multifamily Program Update

Executive Director (Bruce Brensdal)

Updates

Mortgage Servicing Update (Mary Palkovich)
  - Strategic Planning
  - Updates

Operations Update (Stacy Collette)
  - Strategic Planning
Marketing Update (Penny Cope)

- Upcoming events
- Housing Conference
- MFEC Conference

Miscellaneous

Meeting Adjourns

Training Session (if schedule allows)
*All agenda items are subject to Board action after public comment requirements are fulfilled.

*We make every effort to hold our meetings at fully accessible facilities. Any person needing reasonable accommodation must notify the Housing Division at (406) 841-2840 or TDD (406) 841-2702 before the scheduled meeting to allow for arrangements.

Future Meeting Dates and Locations (subject to change)

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ROLL CALL OF BOARD

MEMBERS:  
J.P. Crowley, Chairman (Present)  
Bob Gauthier (Present)  
Doug Kaercher (Present)  
Ingrid Firemoon (Present)  
Jeanette McKee (Present)  
Pat Melby (Present)  
Sheila Rice (Present)  

STAFF:  
Bruce Brensdal, Executive Director  
Mary Bair, Multifamily Program  
Ginger Pfankuch, Accounting & Finance Manager  
Vicki Bauer, Homeownership Program  
Mary Palkovich, Servicing Program  
Stacy Collette, Operations Manager  
Paula Loving, Executive Assistant  
Kellie Guariglia, Multifamily Program  
Angela Heffern, Accounting Program  
Todd Jackson, Multifamily Program  
Charlie Brown, Homeownership Program  
Jeannene Maas, Homeownership Program  
Rena Oliphant, Multifamily Program  
Dave Parker, Section 8 Program Manager  

COUNSEL:  
Greg Gould, Luxan and Murfitt  
John Wagner, Kutak Rock  

UNDERWRITERS:  
Mina Choo, RBC Capital  

OTHERS:  
Kay Midro, Aloha Noblehouse, Inc.  
Jodie Paxton, Aloha Noblehouse, Lake County Housing  
Brad Butler, Aloha Noblehouse, Inc.  
Adam Gratzer, Freedom’s Path  
Mike Tolomeo, Freedom’s Path  
Don Sterhan, Mountain Plains Equity Group, Inc.  
Eileen Piekarz, Courtyard Apartments – RCAC  
Marney McCleary, Courtyard Apartments – CAPNM  
Jennifer Seigel, Courtyard Apartments – RCAC  
Chris DSchaak, City of Wolf Point, Mayor  
Marvin Presser, Citizen – Wolf Point  
Duane Kurokawa, Wolf Point
CALL MEETING TO ORDER
Chairman JP Crowley called the Montana Board of Housing (MBOH) meeting to order at 8:30 a.m. (Tape 1 – 4:34) Introductions were made. (Tape 1 – 4:35) Bruce Brensdal reviewed the meeting and webinar process. Chairman asked for any public comment not on the agenda (Tape 1 – 10:43).

Kia Peterson, NeighborWorks Montana, presented MBOH staff, Vicki Bauer and Jeannene Maas, recognition awards for all their support given to NeighborWorks. (Tape 1 – 53:57) Sheila Rice stated that through the years, both Vicki and Jeannene have reviewed numerous grants which have allowed NeighborWorks to provided services across Montana.
APPROVAL OF MINUTES
Doug Kaercher moved to approve the August 10, 2015 MBOH Board meeting and Bob Gauthier seconded the motion (Tape 1 – 12:46). Chairman Crowley asked for comments. The August 10, 2015 Board meeting minutes were passed unanimously. Ingrid Firemoon moved to approve the August 20, 2015 Board Conference call and Doug Kaercher seconded the motion. (Tape 1 – 13:17) Chairman Crowley asked for comments. The August 20, 2015 Board meeting minutes were passed unanimously.

FINANCE PROGRAM
Ginger Pfankuch provided Finance program update. (Tape 1 – 13:47) There is a slight increase in the weighted average yield, which is a sign of recovery of the decrease in June 2015. The debt service has been calculated for December 2015. The 2015B Bond issue was completed on October 29, 2015 for $30 million.

HOMEOWNERSHIP PROGRAM
Vicki Bauer provided a Homeownership Program update. (Tape 1 – 15:50) In the month of October, MBOH received 40 new loan reservations, of which, 39 loans were from the regular bond program. The current interest rate is 3.25%. There were four Veteran’s home loans at the rate of 2.25%, leaving a balance of $8.95 million. Two Score Advantage loans and three 80% Combined loans were reserved during October. Vicki stated of the recent bond issuance, the balance is approximately $2 million, so MBOH will bridge reservations and the Board will look at a new bond issuance after the first of the year.

MULTIFAMILY PROGRAM
Mary Bair brought to the Board the 2015 CMA requirement. (Tape 1 – 15:55) Through the review of the threshold process for Housing Credits 2016 applications, it was discovered that two applications, (Antelope Court and Stower Commons) did not submit CMA or appraisal. Antelope Court was funded with 2015 Housing Credits. This was an oversight by the MBOH staff and wanted to disclose it to the Board.

Mary Bair introduced Greg Gould, Luxan Murfitt, who reviewed threshold issues for the six applications submitted for the 2016 Housing Credits. (Tape 1 – 21:27) Please see Attachment I. Chairman Crowley asked for public comments.

Alex Burkhalter, Housing Solutions, appreciated Mr. Gould’s analysis of the issue at hand. (Tape 1 – 32:28) Mr. Burkhalter stated this was not intentional and based on the previous year’s application which was not funded, Housing Solutions did not realize this was an issue. Mr. Burkhalter assured the Board this item will be submitted in the future.

Don Sterhan, Mountain Plains Equity Group, is acting as consultant on one project and a co-developer on another project and stated he believes the interpretation is unclear. (Tape 1 – 33:35) The application was submitted based on the 2015 interpretation. Mr. Sterhan stated this requirement does not apply to projects which the land is donated
and a CMA does not provide any meaningful information when the land is basically at no cost.

Lucy Brown, Housing Authority of Billings, apologized for the confusion of the lack of cover letter with the application. (Tape 1 – 39:49) Ms. Brown stated she was confused because it was not on the checklist and a Letter of Intent had been previously sent. Ms. Brown stated this project could really help with the waitlist of 2,200 for affordable housing.

Kay Midro, Aloha Noblehouse, apologized for the lack of CMA/Appraisal in the application. (Tape 1 – 41:05) This was an oversight and Ms. Midro hoped the application would be able to continue. In addition, the issue of the lack of notarized signature of the market study analyst has been corrected.

Sheila Rice moved that the Board hereby finds, determines and resolves: ((Tape 1 – 44:12)

1. That the 2016 Housing Credit Application submitted for the Red Fox Apartments Project failed to meet the mandatory Threshold Requirement to include a cover letter summarizing the Project (2016 QAP, Section 8, pp. 26-27);

2. That despite the failure to include such cover letter, the Application is substantially complete and late submission of the cover letter is not a substantial revision to the Application and is permitted under the 2016 QAP as a minor correction (2016 QAP, Section 8, p. 26); and

3. That upon Applicant’s submission of a cover letter summarizing the Project, as required under the Threshold Requirements of the 2016 QAP (2016 QAP, Section 8, pp. 26-27), such cover letter to be delivered to and received by MBOH no later than November 16, 2015 at 5:00 p.m., the Application be evaluated and scored as provided in the 2016 QAP; provided, however, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

Pat Melby seconded the motion. (Tape 1 – 45:45) Chairman Crowley asked for comments. Sheila stated that through her experience of application writing she relies heavily on checklists and so she can relate to the issue. The motion was passed unanimously. (Tape 1 – 46:20)

Sheila Rice moved that the Board hereby finds, determines and resolves: (Tape 1 – 46:52)

1. That the 2016 Housing Credit Applications submitted for the Gateway Vista, Noblehomestead, Polson Landing, Stower Commons and Timber Meadows Projects failed to meet the mandatory Threshold Requirement to include a comparative market analysis or appraisal as required by Threshold Requirement No. 13 (“CMA Requirement”) (2016 QAP, Section 8, pp. 26-27);

2. Section 4 of the 2016 QAP provides that the Board, in its discretion, may waive any requirement of the QAP if it determines such waiver to be in the
best interests of MBOH, the HC program or the application cycle (2016 QAP, Section 4, pp. 22);

3. Waiver of the Threshold Requirement to include a comparative market analysis or appraisal as required by Threshold Requirement No. 13 (“CMA Requirement”) (2016 QAP, Section 8, pp. 26-27), as applicable to all 2016 Applications for Housing Credits, is in the best interests of the MBOH, the HC program and the application cycle. The Board deems consideration of all Applications without regard to such requirement to be in the best interests of the MBOH, the HC program and the application cycle;

4. That the Threshold Requirement to include a comparative market analysis or appraisal as required by Threshold Requirement No. 13 (“CMA Requirement”) of the 2016 QAP be and hereby is waived in its entirety for all 2016 Housing Credit Applications, and that any comparative market analyses or appraisals submitted with or as part of any such Applications pursuant to such Threshold Requirement shall be disregarded and not further considered for any purpose in the 2016 Allocation Round; and

5. That all submitted 2016 Applications for Housing Credits be evaluated and scored as provided in the 2016 QAP; provided, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

Pat Melby seconded the motion. (Tape 1 – 49:10) Chairman Crowley asked for comments. Jeanette McKee stated she would appreciate when questions arise, for applicants to call staff in order to avoid these possible disqualifications. Pat Melby stated 20% of all applicants did not comply with this requirement, which questions the clarity. Bruce Brensdal state staff and applicants have a very active communication. Greg Gould also reminded the Board that through the recent lawsuit, staff does not unilaterally have the ability to interpret the requirements. The motion was passed unanimously. (Tape 1 – 51:40)

Sheila Rice moved that the Board hereby finds, determines and resolves: (Tape 1 – 52:10)

1. That the 2016 Housing Credit Application submitted for the Noblehomestead Project failed to meet the mandatory Threshold Requirement to include a Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized (2016 QAP, Section 8, pp. 26-27), in that the analysist’s signature on the certificate was not notarized;

2. That submission of a corrected Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized, is permitted under the 2016 QAP as a minor correction to such Application (2016 QAP, Section 8, p. 26); and
3. That upon Applicant’s submission of such corrected Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized, as required under the Threshold Requirements of the 2016 QAP, such corrected Market Study to be delivered to and received by MBOH no later than November 16, 2015 at 5:00 p.m., the Application be evaluated and scored as provided in the 2016 QAP; provided, however, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

Pat Melby seconded the motion. (Tape 1 – 53:40) Chairman Crowley asked for comments. The motion was passed unanimously.

Bruce Brensdal reviewed the presentation process of the 2016 Housing Credits. (Tape 1 – 29:24) The order of presentation was created by a random electronic draw during the meeting and each applicant had ten minutes to present their project. (Tape 1 – 1:20:52) Public comment was allowed at the beginning or after the presentation.

- Riverview Meadow Apartments, Whitefish (Tape 1 – 1:09:56) – Developer is Commonwealth Development Corporation – Daryn Murphy stated the proposed project will be the new construction of 36 family units. Lori Collins, Whitefish Housing Authority, provided update on the area. (Tape 1 – 1:14:40) There was no public comment for the project.

- Aspen Place III, Butte – Developer is Butte Affordable Housing/Thomas Development Co. (Tape 1 – 1:22:06) – Ravonda Storhdal and Thomas Mannschreck stated the proposed project will be the new construction of 32 family units. No public comment was made.

- Valley Villa 1 & 2, Hamilton – Developer is Beki Glyde Brandborg (Tape 1 – 1:30:30) – Beki Brandborg stated the proposed project will be the acquisition/rehabilitation of 34 family units. Bernadette Sandright (sp) provided public comment in support of project.

- Little Jon Apartments, Big Fork – Developer is GMD Development/Homeward (Tape 1 – 1:43:00) – Steve Dymoke and Julie Stiteler stated the proposed project will be the new construction of 32 family units. No public comment was made.

- Stower Commons, Miles City – Developer is Housing Solutions (Tape 1 – 1:56:40) – Alex Burkhalter stated the proposed project will be the new construction of 24 family units. No public comment was made.

- Blackfeet Homes VI, Browning – Developer is Blackfeet Housing (Tape 1 – 2:04:30) – Chancy Kittson stated the proposed project will be the new construction of 30 family units. No public comment was made.

- Polson Landing, Polson – Developer is Housing Solutions (Tape 1 – 2:14:32) – Alex Burkhalter stated the proposed project will be the new construction of 40 family units. Bob Gauthier made a comment for the project. (Tape 1 – 2:24:36).

- Big Sky Villas, Belgrade – Developer is HRDC District IX, Inc. (Tape 1 – 2:25:18) – Heather Grenier stated the proposed project will be the
acquisition/rehabilitation of 24 family units. Ted Barkley made public comment in support of project. (Tape 1 – 2:34:40)

- Red Fox Apartments, Billings – Developer is Housing Authority of Billings (Tape 1 – 2:42:16) – Lucy Brown and Patti Webster stated the proposed project will be the new construction of 30 family units. Julie Stiteler made comment in support of project.

- Noblehomestead, Pablo – Developer is Aloha Noblehouse (Tape 1 – 2:53:29) – Jodi Paxton and Kay Midro stated the proposed project will be the new construction of 24 family units. Brad Butler made comment in support of project. (Tape 1 – 3:30:30)

- Rose Park Apartments, Bozeman – Developer is Summit Housing Group, LP (Tape 2 – 3:16) – Sam Long stated the proposed project will be the new construction of 16 senior units. Wendy Thomas, Jeff Rupp and Carson Daly made comment in support of project. (Tape 2 – 12:26)

- Gateway Vista, Billings – Developer is Billings YWCA and CR Builders LLC (Tape 2 – 16:14) – MerryLee Olson from Mountain Plains Equity Group stated the proposed project will be the new construction of 24 family units. No public comment was made.

- Timber Meadows, Kalispell – Developer is Immanuel Lutheran Communities and CR Builders, LLC (Tape 2 – 26:44) – Jason Cronk and Don Sterhan from Mountain Plains Equity Group stated the proposed project will be the new construction of 40 senior units. No public comment was made.

- North Star Apartments, Wolf Point – Developer is GL Development (Tape 2 – 36:00) – Gene Leuwer stated the proposed project will be the new construction of 28 family units. Bill Haynes, Gary MacDonald, Duane Kurokawa, Chris DSchaak and Pat Wills comment was made in support of the project. (Tape 2 – 40:40)

- Meadows Senior Apartments, Lewistown – Developer is Thies and Talle Enterprises (Tape 2 – 52:10) – Julie Stiteler, Homeword, and Ken Talle stated the proposed project will be the acquisition/rehabilitation of 35 senior units. No public comment was made.

- Nicole Court Senior Apartments, Stevensville – Developer is District XI Human Resource Council (Tape 2 – 1:01:14) – Jim Morton and Harlan Wells from Missoula Housing Authority stated the proposed project will be the new construction of 16 senior units. Bob Robinson, Desera Cole, Tim Hunter, and Bill Perrin made comment in support of project. (Tape 2 – 1:11:38)

- Cascade Ridge Senior Living – Phase II, Great Falls (Tape 2 – 1:19:58) – Developer is Benefis Cascade Ridge, LLC and CR Builders, LLC – Peter Gray from Benefis stated the proposed project will be the new construction of 16 senior units. No public comment was made.

- Sweetgrass Commons, Missoula – Developer is Homeword, Inc. (Tape 2 – 1:24:30) – Julie Stiteler stated the proposed project will be the new construction
of 26 family units. No public comment was made.

- Freedom’s Path at Fort Harrison, Helena – Developer is Communities for Veterans Montana LLC (Tape 2 – 1:37:06) – Adam Gratzer stated the proposed project will be the acquisition/rehabilitation of 22 family units and new construction of 20 family units. Mike Tolomeo, made comment in support of project. (Tape 2 – 1:48:08)

- Courtyard Apartments, Kalispell – Developer is Recapitalization Montana, LLC and Rural Integrity, LLC (Tape 2 – 1:55:05) – Marney McClearay from Community Action Partnership of Northwest Montana and Eileen Pickard from RCAC stated the proposed project will be the acquisition/rehabilitation of 32 family units. No public comment was made.

Mary Bair provided the Board with the Multifamily program update. (Tape 2 – 2:05:00)

EXECUTIVE DIRECTOR UPDATE

Bruce Brensdal updated the Board on the recent NCSHA Annual Conference which took place in Nashville. (Tape 2 – 2:05:21) Pat Melby and Sheila Rice attended for the Board.

Stacy Collette provided the Operations update. (Tape 2 – 2:06:00) Staff has been working on the job profiles.

Penny Cope provided the Marking update. (Tape 2 – 2:08:10) The Open House at Hillview in Havre was a complete success. The 2016 Housing Conference will be in Kalispell on May 23-25, 2016 and the Board is encouraged to attend. The Montana Financial Education Coalition conference is scheduled for February 24, 2016 in Helena.

Meeting adjourned at 2:00 p.m. (Tape 2 – 2:12:26)

____________________
Sheila Rice, Secretary

____________________
Date
This memorandum is provided to assist the Board in its consideration of requests from several 2016 Housing Credit Applicants for reconsideration of MBOH staff determinations that their applications do not meet the 2016 QAP’s threshold requirements for further consideration.

2016 QAP Provisions

The 2016 QAP specifies a number of threshold requirements that applications must meet in order to be further considered for an award of credits. The 2016 QAP provides in pertinent part:

Threshold Requirements Are Mandatory

Threshold Requirements are mandatory for all Letters of Intent and Applications. Letters of Intent and Applications received not meeting all Threshold Requirements or other requirements of this QAP will be returned un-scored and will receive no further consideration. Fees will not be returned.

***

MBOH staff may communicate with Applicants for purposes of providing interpretive guidance or other information or for purposes of clarifying Applications. MBOH staff may allow minor corrections to Applications, but will return and will not further consider Applications requiring substantial revision or those that are substantially incomplete.


The 2016 QAP further provides:

Applications must:

***

3. Include a cover letter summarizing the Project, limited to 2 pages, which will be provided to MBOH Board members within one week following the application deadline;

***

7. Market Study prepared and signed by a disinterested third party analyst, with certificate (included in Exhibit B) signed by analyst and notarized. Market Studies must be completed within six (6) months prior to the submission date of the Application, must have the market analyst complete a physical inspection of the market area within one (1) year of the Application and must adhere to minimum market study requirements in Exhibit B.

***

13. All Applications for land and/or Acquisition transactions must include a comparative market analysis (“CMA”) or an appraisal done by an independent (non-related) party. A CMA or appraisal is not required on leased land.
2016 QAP, pp. 26-27. The CMA Requirement (item 13) was first added in the 2015 QAP and remained the same in substance in the 2016 QAP.

Note that Section 4 of the 2016 QAP provides that MBOH Board, in its discretion, may waive any requirement of the QAP if it determines such waiver to be in the best interests of MBOH, the HC program or the application cycle.

**THRESHOLD DETERMINATIONS**

On initial review of 2016 applications, MBOH staff determined that certain applications did not meet one or more of these threshold requirements as follows:

- The following application did not include a cover letter as required by threshold requirement 1:
  - Red Fox

- The following applications did not include a comparative market analysis or appraisal as required by threshold requirement 13:
  - Gateway Vista (new construction, donated land)
  - Noblehomestead (new construction, purchased land)
  - Polson Landing (new construction, purchased land)
  - Stower Commons (new construction, purchased land)
  - Timber Meadows (new construction, donated land\(^1\))

- The following application included a Market Study, but the analyst’s certificate signature was not notarized as required by threshold requirement 7:
  - Noblehomestead

MBOH staff determined that the plain language of these threshold requirements is clear and unambiguous and, based upon the Court determination in the Fort Harrison suit, that staff has no authority to waive them. Accordingly, staff notified the Applicants of the respective threshold deficiencies, and that the applications will be returned and will not be considered further in the 2016 Application round. Staff allowed each applicant the opportunity to indicate where the missing item was included in the application or to request Board review of the staff determination. In response, all of the above-referenced Applicants have submitted written requests for Board review.

**DISCUSSION**

I will discuss separately each issue and the options available to Board for each issue.

I. **Cover Letter Requirement.**

The 2016 QAP plainly states that applications must include a cover letter summarizing the Project. The Applicant states that it did not think a cover letter was needed because the Board already had received the Letter of Intent submitted 3 months earlier. The Applicant “assumed” the Board had what it needed. The application as submitted clearly failed to meet the threshold requirement. Moreover, the details of projects may change from the letter of intent stage to the application stage.

**Options:** The following options are available to address this issue.

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\(^1\) The Application’s response to the threshold requirement for “proof of ownership” indicates that the sponsor has a buy/sell agreement for purchase of the land for $320,000. The Application later indicates that the sponsor will contribute the land to the development. A land cost of $1.00 is indicated in the Application’s use of funds. For purposes of this discussion, the land will be considered to be donated.
Determine that the threshold requirement was not met and that the application will be returned unscored and not considered further [ALTERNATIVE MOTION1].

(2) Waive the Cover Letter requirement for all Applicants [ALTERNATIVE MOTION2].

(3) Allow the Applicant to submit the cover letter as a “minor correction” to the application [ALTERNATIVE MOTION3].

I recommend that the Board adopt option 1 or option 3. I do not recommend waiver of this requirement, as this omission was made by only a single applicant and there appears to be no basis to conclude that the requirement was unclear or that the omission was caused by any lack of clarity or MBOH action.

II. Comparative Market Analysis/Appraisal Requirement (“CMA Requirement”).

Some of the Applicants argue that this requirement does not apply to new construction or to land acquired by donation from project sponsors. One Applicant states that the failure to submit a CMA was simply an oversight by its analyst.

Interpretation of CMA Requirement. The Applicants argue that the CMA Requirement does not apply to new construction projects or to projects involving donated land, based upon the language of the requirement. They argue that the CMA provision lacks clarity, is confusing and is subject to various interpretations. They argue that terminology used in this requirement is not used or applied consistently throughout the QAP, i.e., the defined term “Acquisition.” They argue that the phrase “land and/or Acquisition transactions” can be read to include only Acquisition/Rehab projects and not new construction projects. Applicants argue that receipt of the project land by donation is not a land transaction, as the term “transaction” includes only a purchase or sale, and not a donation.

In my opinion, these arguments lack merit. The phrase “land and/or Acquisition transactions” plainly includes and applies to any land transaction and to any Acquisition transaction. Only leased land is excepted from this requirement.

The requirement plainly includes “Acquisition transactions”. The 2016 QAP defines “Acquisition” to mean “obtaining title, lease or other legal control over a property for purposes of an HC Project.” This would, at a minimum, apply to and include Acquisition/Rehab projects, none of which are at issue here.

The requirement, however, also applies to and includes “land transactions.” This phrase is very broad and plainly includes any land transaction. “Transaction” certainly includes a business deal or a purchase or sale, but it also includes “something performed or carried out” and “any activity involving two or more persons.” Black’s Law Dictionary (7th Ed. 1999). Whether land, title to land or the right to use and possess land is obtained by donation from one party to another or for use in a new construction project, it is nonetheless within the plain meaning of “land transaction.” There is no confusion, lack of clarity or ambiguity in the language of this requirement. Moreover, even if “Acquisition” is used to reference Acquisition/Rehab projects, the additional phrase “land transaction” plainly includes other types of projects. If the Board or staff had intended to except donated land or new construction, it could have and presumably would have specifically so provided, as it did with leased land.

Applicants argue that it is unnecessary for MBOH to know the value of the land for new construction projects, because the purchase and sale agreement identifies the cost of the land. This argument, however, misapprehends the purposes behind the requirement. Purchase and sale agreements may be affected by the relationship between the parties or other factors. The CMA or appraisal provides documentation to support the reasonableness of such land costs.

Applicants also argue that the CMA requirement applies only to projects involving the acquisition and rehabilitation of existing structures, because the value of the land is critical to a proper determination of the amount of 4% acquisition credits allowed and to prevent unscrupulous applicants from manipulating land value to increase 4% acquisition credits.

See attached Alternative Motions provided for the Board’s consideration.
Applicants, however, do not point to any MBOH Board or Staff pronouncement that this was the sole purpose of the CMA Requirement. Staff intent behind this requirement included providing support for the reasonableness of land costs for purposes of overall project and square footage cost and the amount of credits awarded. Staff intended the requirement to apply broadly and so worded the provision, excepting only leased land.

One developer argues that a CMA makes sense where the project is burdened by a land acquisition cost, the reasonableness of which must be supported by a CMA or appraisal. But where the land is being contributed to the partnership, the value is meaningless because there is no land cost and no cost to justify as reasonable. Such a requirement adds to the project cost but provides no relevant information and could cause the project to incur the cost of 2 appraisals (note, however, that a market analysis meets the requirement and an appraisal is not required). While this may be a good argument that the requirement should be revised to exclude donated land, it does not make the plain language of the requirement any less clear.

In my opinion, the language of the requirement plainly and unambiguously applies to all land transactions, including new construction and donated land projects, and should not be interpreted in the strained fashion suggested by the Applicants.

Prior Failure to Apply CMA Requirement. The Applicants point out that substantially the same CMA Requirement was included in the 2015 QAP, but that no CMA or appraisal was submitted for 2 new construction applications that were scored, evaluated and advanced for Board consideration. These 2 projects were Stower Commons and Antelope Court, both of which involved purchased land. One of those applications received an award of 2015 credits (Antelope Court). The developers of 4 of the 5 applications at issue here state that they relied upon the Board’s consideration of these applications in 2015 without submission of a CMA in determining that no CMA was required for 2016 applications.

MBOH Staff agree that the referenced 2015 applications did not include the required CMA or appraisal but nonetheless were scored and submitted to the Board for consideration, with Antelope Court receiving an award of credits. Staff indicate, however, that the failure to apply and enforce the CMA requirement to these applications was an oversight and an error. Staff did not make any interpretation or determination that the requirement was inapplicable to those applications; rather, Staff simply erred in failing to note the applicants’ omission of this requirement and inadvertently passed the applications on to the scoring and evaluation process.

Nonetheless, the fact that the CMA requirement was not applied to these 2015 applications is troublesome. It is difficult to determine whether all of the 2016 Applicants involved here were aware of that omission at the time they submitted their 2016 applications. The Stower Commons Applicant, however, clearly had to be aware when it submitted its 2016 application that it had not submitted a CMA or appraisal with its 2015 application and that it was not disqualified from further consideration in the 2015 round. An Applicant that in fact knew this information and relied upon it in not submitting a CMA or appraisal could make a case that it justifiably relied upon the Board’s nonapplication of the same requirement in the prior round and that it cannot be penalized for doing so.

Note that one Applicant that failed to submit a CMA or appraisal, Noblehomestead, does not argue that the CMA requirement is inapplicable, but simply submits that its contractor, Gill Group, omitted the appraisal from its report.

Options: The Board has the following options to address this issue.

1. Determine that the threshold requirement was not met and that the application will be returned unscored and not considered further [ALTERNATIVE MOTION4].
2. Interpret the CMA Requirement as being inapplicable to new construction and donated land projects [ALTERNATIVE MOTION5].

3 The Stower Commons 2015 Application indicated that the partnership had a buy/sell agreement to purchase the land for $255,000. The Antelope Court 2015 Application indicated that the HRDC owned the land but the cost of the land to the partnership was indicated as $20,000. For purposes of this memo, both projects are considered to include purchased land.

4 See attached Motion Alternatives provided for the Board’s consideration.
(3) Waive the CMA Requirement for all Applicants and direct that any submitted CMAs/Appraisals will not be used for any purpose in scoring, evaluation or award [ALTERNATIVE MOTION6].

(4) Allow the Applicants to submit the CMA or Appraisal as a “minor correction” to the applications [ALTERNATIVE MOTION7].

Based upon legal considerations and risks, I recommend option 3 (Alternative Motion 6), waiver of the requirement for all applicants. Although I believe the language of the requirement is clear and unambiguous, at least some of the Applicants involved were aware of and may have relied upon the fact that the requirement was not applied to some 2015 applications. Therefore, enforcement of the requirement under option (1) would not be equitable. In my opinion, the plain language cannot reasonably be interpreted to exclude new construction or donated land projects as contemplated under option (2). Further, the requirement is substantive and option (4) would set a problematic precedent.

If the Board determines that waiver of the requirement is in the best interests of MBOH, the HC program or the application cycle, I recommend that the requirement be waived for all applications (option (3)) and that the CMAs and appraisals that were submitted by other applicants will not be used for any purpose in scoring, evaluation or award. Waiver of the requirement for only some but not all applicants may create actual or perceived inequities among the Applicants.

III. Notarial Acknowledgement Requirement.

The 2016 QAP mandatory threshold requirements include submission with the application of a Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized. Noblehomestead’s application included a Market Study with a certificate that was signed by the analyst but not notarized as required by the QAP. Noblehomestead acknowledges that the analyst’s signature on the Market Study certificate was not notarized but argues that this was a rare oversight by its market analyst, Gill Group. Noblehomestead begs the Board’s grace based upon Gill’s professionalism. The notarization is a clear threshold requirement which, by the Applicant’s own admission, was not met.

Options: The Board has the following options to address this issue.

(1) Determine that the notarization requirement was not met and that the application be returned unscored and not considered further [ALTERNATIVE MOTION8].

(2) Allow the Applicant to resubmit the certificate with notarization as a “minor correction” to the application [ALTERNATIVE MOTION9].

I do not recommend waiver of this requirement, as this omission was made by only a single applicant and there appears to be no basis to conclude that the requirement was unclear or that the omission was caused by any lack of clarity or MBOH action.

I will be available at the Board meeting to answer any further questions you may have.

5 If Noblehomestead’s Application is disqualified based upon the CMA requirement, the Board need not consider or decide this issue.

6 See attached Motion Alternatives provided for the Board’s consideration.
INDEX OF ALTERNATIVE MOTIONS

1. Red Fox Cover Letter Omitted – Application Disqualified
2. Red Fox Cover Letter Omitted – Requirement Waived For All Applicants
3. Red Fox Cover Letter Omitted – Correction Permitted
4. Applicants’ CMA/Appraisal Omitted – Applications Disqualified
5. Applicants’ CMA/Appraisal Omitted – Interpretation: Requirement Not Applicable
6. Applicants’ CMA/Appraisal Omitted – Requirement Waived For All Applicants
7. Applicants’ CMA/Appraisal Omitted – Corrections Permitted
8. Noblehomestead Notarization Omitted – Application Disqualified
9. Noblehomestead Notarization Omitted – Correction Permitted

ALTERNATIVE MOTION NO. 1

Moved that the Board hereby finds, determines and resolves:

4. That the 2016 Housing Credit Application submitted for the Red Fox Apartments Project failed to meet the mandatory Threshold Requirement to include a cover letter summarizing the Project (2016 QAP, Section 8, pp. 26-27);

5. That the Application be returned to the Applicant un-scored and receive no further consideration for an award of Housing Credits in the 2016 Allocation Round, as provided in the 2016 QAP (2016 QAP, Section 8, p. 26); and

6. That Applications fees will not be returned, as provided in the 2016 QAP (2016 QAP, Section 8, p. 26).

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 2

Moved that the Board hereby finds, determines and resolves:

1. That the 2016 Housing Credit Application submitted for the Red Fox Apartments Project failed to meet the mandatory Threshold Requirement to include a cover letter summarizing the Project (2016 QAP, Section 8, pp. 26-27);

2. Section 4 of the 2016 QAP provides that the Board, in its discretion, may waive any requirement of the QAP if it determines such waiver to be in the best interests of MBOH, the HC program or the application cycle (2016 QAP, Section 4, pp. 22);

3. Waiver of the Threshold Requirement to include a cover letter summarizing the Project on pp. 26-27 of the 2016 QAP, as applicable to all 2016 Applications for Housing Credits, is in the best interests of the MBOH, the HC program and the application cycle. The information to be included in the cover letters was provided to MBOH previously in the Projects’ respective Letters of Intent and the Board deems consideration of all Applications without regard to the cover letter to be in the best interests of the MBOH, the HC program and the application cycle;

4. That the Threshold Requirement to include a cover letter summarizing the Project on pp. 26-27 of the 2016 QAP be and hereby is waived in its entirety for all 2016 Housing Credit Applications, and that any cover letters submitted with or as part of any such Applications shall be disregarded and not further considered for any purpose in the 2016 Allocation Round; and
5. That all submitted 2016 Applications for Housing Credits be evaluated and scored as provided in the 2016 QAP; provided, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 3

Moved that the Board hereby finds, determines and resolves:

1. That the 2016 Housing Credit Application submitted for the Red Fox Apartments Project failed to meet the mandatory Threshold Requirement to include a cover letter summarizing the Project (2016 QAP, Section 8, pp. 26-27);

7. That despite the failure to include such cover letter, the Application is substantially complete and late submission of the cover letter is not a substantial revision to the Application and is permitted under the 2016 QAP as a minor correction (2016 QAP, Section 8, p. 26); and

8. That upon Applicant’s submission of a cover letter summarizing the Project, as required under the Threshold Requirements of the 2016 QAP (2016 QAP, Section 8, pp. 26-27), such cover letter to be delivered to and received by MBOH no later than November 16, 2015 at 5:00 p.m., the Application be evaluated and scored as provided in the 2016 QAP; provided, however, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 4

Moved that the Board hereby finds, determines and resolves:

1. That the 2016 Housing Credit Applications submitted for the Gateway Vista, Noblehomestead, Polson Landing, Stower Commons and Timber Meadows Projects failed to meet the mandatory Threshold Requirement to include a comparative market analysis or appraisal as required Threshold Requirement No. 13 (“CMA Requirement”) (2016 QAP, Section 8, pp. 26-27);

2. That the 2016 Housing Credit Applications submitted for the Gateway Vista, Noblehomestead, Polson Landing, Stower Commons and Timber Meadows Projects be returned to the respective Applicants un-scored and receive no further consideration for an award of Housing Credits in the 2016 Allocation Round, as provided in the 2016 QAP (2016 QAP, Section 8, p. 26); and

3. That Applications fees for the respective Applications will not be returned, as provided in the 2016 QAP (2016 QAP, Section 8, p. 26).

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 5

Moved that the Board hereby finds, determines and resolves:

1. That the Board adopts, ratifies and approves the following interpretation of the 2016 QAP Threshold Requirement No. 13 (2016 QAP, Section 8, pp. 26-27): Threshold Requirement No. 13 of the 2016 QAP, set forth in Section 8 at pages 26-27, does not apply to 2016 Housing Credit Applications: (a) for new construction projects, or (b) with respect to any land donation transaction proposed or completed for or as part of any project; and
2. That the failure to submit a Comparative Market Analysis or Appraisal with or as part of a 2016 Application pursuant to 2016 QAP Threshold Requirement No. 13 shall not require return of or disqualification of such Application from further consideration or award of credits to the extent such Application proposes a new construction project or a project including a land donation transaction, and such Applications shall be evaluated, scored and further considered as provided in the 2016 QAP.

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 6

Moved that the Board hereby finds, determines and resolves:

6. That the 2016 Housing Credit Applications submitted for the Gateway Vista, Noblehomestead, Polson Landing, Stower Commons and Timber Meadows Projects failed to meet the mandatory Threshold Requirement to include a comparative market analysis or appraisal as required by Threshold Requirement No. 13 (“CMA Requirement”) (2016 QAP, Section 8, pp. 26-27);

7. Section 4 of the 2016 QAP provides that the Board, in its discretion, may waive any requirement of the QAP if it determines such waiver to be in the best interests of MBOH, the HC program or the application cycle (2016 QAP, Section 4, pp. 22);

8. Waiver of the Threshold Requirement to include a comparative market analysis or appraisal as required by Threshold Requirement No. 13 (“CMA Requirement”) (2016 QAP, Section 8, pp. 26-27), as applicable to all 2016 Applications for Housing Credits, is in the best interests of the MBOH, the HC program and the application cycle. The Board deems consideration of all Applications without regard to such requirement to be in the best interests of the MBOH, the HC program and the application cycle;

9. That the Threshold Requirement to include a comparative market analysis or appraisal as required by Threshold Requirement No. 13 (“CMA Requirement”) of the 2016 QAP be and hereby is waived in its entirety for all 2016 Housing Credit Applications, and that any comparative market analyses or appraisals submitted with or as part of any such Applications pursuant to such Threshold Requirement shall be disregarded and not further considered for any purpose in the 2016 Allocation Round; and

10. That all submitted 2016 Applications for Housing Credits be evaluated and scored as provided in the 2016 QAP; provided, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 7

Moved that the Board hereby finds, determines and resolves:

1. That the 2016 Housing Credit Applications submitted for the Gateway Vista, Noblehomestead, Polson Landing, Stower Commons and Timber Meadows Projects failed to meet the mandatory Threshold Requirement to include a comparative market analysis or appraisal as required by Threshold Requirement No. 13 (“CMA Requirement”) (2016 QAP, Section 8, pp. 26-27);

2. That the late submission of such comparative market analyses or appraisals is permitted under the 2016 QAP as minor correction to such Applications (2016 QAP, Section 8, p. 26); and

3. That upon each respective Applicant’s submission of a comparative market analysis or appraisal, as required by Threshold Requirement No. 13 (“CMA Requirement”) of the 2016 QAP, such
comparative market analysis of appraisal to be delivered to and received by MBOH no later than November 16, 2015 at 5:00 p.m., the Application be evaluated and scored as provided in the 2016 QAP; provided, however, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 8

Moved that the Board hereby finds, determines and resolves:

1. That the 2016 Housing Credit Application submitted for the Noblehomestead Project failed to meet the mandatory Threshold Requirement to include a Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized (2016 QAP, Section 8, pp. 26-27), in that the analyst’s signature on the certificate was not notarized;

2. That the Application be returned to the Applicant un-scored and receive no further consideration for an award of Housing Credits in the 2016 Allocation Round, as provided in the 2016 QAP (2016 QAP, Section 8, p. 26); and

3. That Applications fees will not be returned, as provided in the 2016 QAP (2016 QAP, Section 8, p. 26).

DATED this 9th Day of November 2015.

ALTERNATIVE MOTION NO. 9

Moved that the Board hereby finds, determines and resolves:

4. That the 2016 Housing Credit Application submitted for the Noblehomestead Project failed to meet the mandatory Threshold Requirement to include a Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized (2016 QAP, Section 8, pp. 26-27), in that the analyst’s signature on the certificate was not notarized;

5. That submission of a corrected Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized, is permitted under the 2016 QAP as a minor correction to such Application (2016 QAP, Section 8, p. 26); and

6. That upon Applicant’s submission of such corrected Market Study prepared and signed by a disinterested third party analyst, with a certificate signed by the analyst and notarized, as required under the Threshold Requirements of the 2016 QAP, such corrected Market Study to be delivered to and received by MBOH no later than November 16, 2015 at 5:00 p.m., the Application be evaluated and scored as provided in the 2016 QAP; provided, however, that this determination shall not be deemed to waive any requirement or provision of the 2016 QAP except as specifically provided herein.

DATED this 9th Day of November 2015.
Accounting & Finance Dashboard
Data as of November 30, 2015

**Investment Diversification**

- **US Treasury Bonds @ 6.46%**
- **FNMA Securities @ 5.77%**
- **FNMA Discount Notes @ 0.10%**
- **FNMA MBS @ 5.14%**
- **FHLMC Discount Note @ 0.10%**
- **Investment Contracts @ 5.00%**
- **Money Market @ 0.01% - 0.02%**
- **FHLMC Bonds @ 4.73254%**
- **FFCB Bonds @ 3.41%**

FNMA = Federal National Mortgage Association
FHLB = Federal Home Loan Bank
FHLMC = Federal Home Loan Mortgage Corporation
FFCB = Federal Farm Credit Bank

**Weighted Average Yield Trend**

- **Portfolio Maturity**

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Montana Board of Housing
Accounting and Finance
Investment Maturity Schedule
November 30, 2015

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202,713,530.11

FNMA = Federal National Mortgage Association
FHLB = Federal Home Loan Bank
FHLMC = Federal Home Loan Mortgage Corporation
FFCB = Federal Farm Credit Bank
PROGRAM
Homeownership Program

AGENDA ITEM
Approval of Bond Resolution

BACKGROUND
The attached Resolution is to authorize the issuance of $80,000,000 in bonds. 2007A bonds are callable on June 1, with bonds outstanding of $33,130,000. We have not determined if we will incorporate refunding those bonds into the 2016 series or if this will just be a new money deal but wanted to keep our options open, so John prepared the resolution so we could issue one or more series to finance loans or refund bonds and issue in either indenture. The issuance(s) are not to exceed $80,000,000.

As of the end of December we had $7.4 million of reserved against the 2016 issue.
RESOLUTION NO. 16-0119-S1

A RESOLUTION OF THE MONTANA BOARD OF HOUSING MAKING FINDINGS WITH RESPECT TO HOUSING NEEDS WITHIN MONTANA; APPROVING THE ISSUANCE AND DELIVERY OF, AND AUTHORIZING THE DETERMINATION OF CERTAIN TERMS OF, ONE OR MORE NEW ISSUES OF SINGLE FAMILY BONDS IN AN AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED $80,000,000 TO FINANCE LOANS, REFUND OUTSTANDING BONDS OR BOTH; APPROVING THE SALE OF SAID BONDS PURSUANT TO A PURCHASE CONTRACT; APPROVING THE SUPPLEMENTAL TRUST INDENTURE, PRELIMINARY OFFICIAL STATEMENT AND FINAL OFFICIAL STATEMENT, CONTINUING DISCLOSURE AGREEMENT AND OTHER DOCUMENTS RELATED THERETO; AUTHORIZING THE EXECUTION OF SUCH DOCUMENTS; AND PROVIDING FOR OTHER MATTERS PROPERLY RELATING THERETO.

WHEREAS, the Montana Board of Housing (the “Board”) is authorized pursuant to the Montana Housing Act of 1975, Montana Code Annotated, Sections 90-6-101 through 90-6-127, as amended (the “Act”), to issue and refund its bonds and to purchase mortgage loans or mortgage-backed securities in order to finance single family housing which will provide decent, safe and sanitary housing for persons and families of lower income in the State of Montana (the “State”); and

WHEREAS, the Board has previously implemented mortgage purchase programs in order to finance single family dwellings in the State for families and persons of lower income; and

WHEREAS, the Board intends to issue its Single Family Mortgage Bonds or Single Family Program Bonds, in one or more series in an aggregate principal amount not to exceed $80,000,000 (the “2016 Bonds”), under the provisions of either the Trust Indenture dated March 7, 1977, as restated and amended, or the Trust Indenture dated August 16, 1979, as amended (the “General Indenture”), both between the Board and Wells Fargo Bank, National Association (as successor trustee), as trustee, which 2016 Bonds will be used to finance mortgage loans to provide additional moneys to finance single family dwellings in the State pursuant to the Mortgage Purchase and Servicing Guide and the forms of the Invitation to Participate and Notice of Acceptance previously approved by the Board, and to fund certain reserve funds, if necessary, or to refund bonds previously issued for such purpose; and

WHEREAS, a Supplemental Trust Indenture (the “Supplemental Indenture”) (together with the General Indenture under which the series of 2016 Bonds are to be issued, which it supplements, the “Trust Indenture”), between the Board and Wells Fargo Bank, National Association (as successor trustee), as Trustee, will be prepared in substantially the form of such document previously approved by the Board and used in connection with the issuance of the
Single Family Program Bonds, 2015 Series B (the “2015 Series B Bonds”), whereby the Board would issue the 2016 Bonds subject to the terms, conditions and limitations established in the Trust Indenture; and

WHEREAS, a Preliminary Official Statement (the “Preliminary Official Statement”) will be prepared in substantially the form of such document previously approved by the Board and used in connection with the marketing of the 2015 Series B Bonds, containing certain information relating to the Board, the Trust Indenture and the series of 2016 Bonds, and which will be distributed to the prospective purchasers of such 2016 Bonds and others by a group of investment dealers and brokers represented by RBC Capital Markets, LLC (the “Underwriters”); and

WHEREAS, a Continuing Disclosure Agreement (the “Continuing Disclosure Agreement”) will be prepared in substantially the form of such document previously approved by the Board and used in connection with the sale of each series of the 2015 Series B Bonds containing the agreement of the Board to annually update certain financial and operating information in the final Official Statement (as hereinafter described) and to timely provide notice of the occurrence of certain specified events; and

WHEREAS, a Purchase Contract (the “Purchase Contract”), to be dated the date of sale of the series of 2016 Bonds, between the Board and the Underwriters, will be prepared in substantially the form of such document previously approved by the Board and used in connection with the sale of the 2015 Series B Bonds, pursuant to which the Board would agree to sell and the Underwriters would agree to purchase the 2016 Bonds, at the prices and upon the terms and conditions therein set forth;

NOW, THEREFORE, BE IT RESOLVED BY THE MONTANA BOARD OF HOUSING as follows:

Section 1. Findings.

(a) The Board hereby finds and determines:

(i) that the homes to be financed through the issuance of 2016 Bonds, and the purchase by the Board from proceeds thereof of mortgage loans or mortgage-backed securities as contemplated by the Trust Indenture, constitute “housing developments” within the meaning of Section 90-6-103(8) of the Act; and

(ii) that the housing market area to be served by homes to be financed as aforesaid consists of the entire State of Montana.

(b) In accordance with Section 90-6-109 of the Act, the Board previously found and hereby confirms:

(i) that there exists a shortage of decent, safe and sanitary housing at rentals or prices which persons and families of lower income can afford within the general housing market area to be served;
that private enterprise has not provided an adequate supply of decent, safe and sanitary housing in the housing market area at rentals or prices which persons or families of lower income can afford, or provided sufficient mortgage financing for homes for occupancy by persons or families of lower income;

(iii) that the conditions, restrictions and limitations contained in the Trust Indenture and contained in the program documents relating to the mortgage loans financed thereby and to be financed are sufficient to ensure that the homes will be well planned and well designed so as to constitute decent, safe and sanitary housing and that the “housing sponsors” (as defined in Section 90-6-103(10) of the Act) are financially responsible;

(iv) that the homes financed and to be financed which are referred to in paragraph (a) above will be of public use and will provide a public benefit, taking into account the existence of local government comprehensive plans, housing and land use plans and regulations, area-wide plans and other public desires;

(v) that the homes financed and to be financed with the proceeds of the 2016 Bonds do not involve the construction of “second homes,” which are defined in the Act to mean homes which would not qualify as the primary residence of the taxpayer for federal income tax purposes relating to capital gains on the sale or exchange of residential property; and

(vi) that the findings required by Section 90-6-109(1)(f) of the Act are inapplicable because the homes financed by the 2016 Bonds do not involve direct loans.

Section 2. Approval of Supplemental Indenture. A Supplemental Indenture for a series of 2016 Bonds is hereby approved in the form described above and the Chairman or the Vice Chairman of the Board is hereby authorized and directed to execute and deliver the Supplemental Indenture with such changes, insertions or omissions therein as may be approved by such Chairman or Vice Chairman, such approval to be evidenced conclusively by such execution of the Supplemental Indenture, and the Treasurer, the Secretary or any other member of the Board is hereby authorized and directed to attest thereto.

Section 3. Authorization of Bonds. The issuance, sale and delivery of the Board’s 2016 Bonds, in one or more series or subseries, is hereby authorized and approved, subject to the following provisions. The 2016 Bonds shall be issued in an aggregate principal amount (not to exceed $80,000,000), mature on the date or dates (but no more than 40 years from the date of issuance), bear interest at the rate or rates (not exceeding 6.0% per annum), be sold to the Underwriters for an amount (but not less than 98.5% of the principal amount of the Bonds), be subject to optional, special optional, mandatory and sinking fund redemption, be issued under the related General Indenture, and have such other terms and provisions, all as are determined by the Chairman and Executive Director (with the advice of such members of the Board as are available upon the pricing of such 2016 Bonds) and definitively set forth in the related Supplemental Indenture or Purchase Contract upon execution and delivery as authorized in Sections 2 and 5.
hereof. The 2016 Bonds shall be executed and delivered substantially in the form set forth in the Trust Indenture, with such additions, omissions and changes as are required or permitted by the Trust Indenture. The 2016 Bonds shall be executed in the name of the Board by the Chairman or the Vice Chairman of the Board, and attested to by the Secretary or the Treasurer, each of whom is hereby appointed as an Authorized Officer (as such term is defined in the Trust Indenture) for purposes of executing and attesting the 2016 Bonds. Such signatures may be in facsimile, provided, however, that such 2016 Bonds shall not be valid or obligatory for any purpose until authenticated by the manual signature of an authorized officer of the Trustee.

Section 4. Approval of Preliminary Official Statement and Official Statement. A Preliminary Official Statement for a series of 2016 Bonds is hereby approved in the form described above, with such changes, insertions or omissions therein as may be approved by the Executive Director, and the Chairman or the Vice Chairman of the Board is hereby authorized to execute and deliver a final official statement (the “final Official Statement”) substantially in the form of the Preliminary Official Statement with such changes, insertions or omissions therein as may be approved by the Chairman or Vice Chairman, such approval to be evidenced conclusively by such execution of the final Official Statement.

Section 5. Approval of Purchase Contract and Sale of the Bonds. A Purchase Contract for a series of 2016 Bonds is hereby approved in the form described above and the execution of the Purchase Contract by the Chairman, the Vice Chairman or Executive Director of the Board is hereby authorized and directed in order to effectuate the sale of the related 2016 Bonds with such changes, insertions or omissions therein as may be approved by such person, such approval to be evidenced conclusively by such execution of the Purchase Contract.

Section 6. Approval of Continuing Disclosure Agreement. A Continuing Disclosure Agreement for a series of 2016 Bonds is hereby approved in the form described above, and the Chairman or Vice Chairman of the Board or the Executive Director is authorized and directed to execute and deliver the same with such changes, insertions or omissions therein as may be approved by such person, such approval to be evidenced conclusively by such execution of the Continuing Disclosure Agreement.

Section 7. Approval of Program Documents. The Executive Director and Single Family Program Manager are hereby authorized to continue to use the form of the Mortgage Purchase and Servicing Guide, Invitation to Participate and Notice of Acceptance presently in use, and to the extent they deem necessary and appropriate, the Executive Director and Single Family Program Manager are authorized to execute and deliver the same, with such changes, insertions or omissions therein as may be approved by such person, to continue the Single Family Program.

Section 8. Ratification of Prior Actions. All action previously taken by the officers, members or staff of the Board with respect to the Trust Indenture, a Preliminary Official Statement, a Purchase Contract and the 2016 Bonds is hereby approved, confirmed and ratified.

Section 9. Execution of Documents. In the event of the absence or disability of the Chairman, the Vice Chairman or the Treasurer of the Board, or if for any other reason any of them are unable to execute the documents referred to in this Resolution, such documents may be
executed by another member of the Board or by the Single Family Program Manager or the Accounting and Finance Manager, with the same effect as if done by the Chairman, the Vice Chairman or the Treasurer of the Board and without the further authorization of the Board. The execution of such documents by such member shall be conclusive evidence of his or her authority to so act.

Section 10. Execution of Tax Certificate and Declaration of Intent. The Chairman, the Vice Chairman or the Executive Director of the Board is hereby authorized to issue certifications as to the Board’s reasonable expectations regarding the amount and use of the proceeds of the 2016 Bonds as described in Section 148 of the Internal Revenue Code of 1986, as amended. The Board also hereby declares its intention, within the meaning of Section 1.150-2 of the Internal Revenue Code regulations, to facilitate continuous funding of its Single Family Program (as described above) by, from time to time, financing mortgage loans and then issuing bonds in an amount to be determined by the Board in one or more series within 18 months thereof to reimburse itself for such financing, which reimbursement amount is presently expected to not exceed $50,000,000 (or such greater reimbursement amount as may be time to time be determined by written declaration of the Executive Director), provided that this declaration does not obligate the Board to issue any such bonds.

Section 11. Additional Actions Authorized. The Chairman, the Vice Chairman, the Secretary or any other member of the Board, and the Executive Director and Treasurer, the Single Family Program Manager and the Accounting and Finance Manager, acting alone or acting with others, are hereby authorized and directed to execute and deliver any or all other documents which may be required under the terms of the Trust Indenture and a Purchase Contract, and to take such other action as may be required or appropriate for the performance of the duties imposed thereby or to carry out the purposes thereof, and the members and officers named above are hereby designated as Authorized Officers for such purposes.

Section 12. Effective Date. This Resolution shall become effective immediately.

ADOPTED by the Montana Board of Housing this 19th day of January, 2016.

MONTANA BOARD OF HOUSING

By ____________________________________________

Attest:

Chairman

By ____________________________________________

Treasurer/Executive Director
### Homeownership Program Dashboard

**January 8, 2016**

#### Rates

<table>
<thead>
<tr>
<th></th>
<th>Current</th>
<th>Last Month</th>
<th>Last Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>MBOH</td>
<td>3.25</td>
<td>3.25</td>
<td>3.50</td>
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<tr>
<td>Market</td>
<td>3.66</td>
<td>3.69</td>
<td>3.81</td>
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<tr>
<td>10 yr treasury</td>
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<td>2.15</td>
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<tr>
<td>30 yr Fannie Mae</td>
<td>3.49</td>
<td>3.54</td>
<td>3.43</td>
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#### Loan Programs

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<tr>
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<th>Dec 2015 reservations</th>
<th>Total: Number</th>
<th>Original Amount</th>
<th>Balance</th>
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<td>Series 2015B</td>
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<td>-</td>
<td>194</td>
<td>29,984,538</td>
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<tr>
<td>Series 2016A</td>
<td>44</td>
<td>6,660,373</td>
<td>49</td>
<td>7,429,142</td>
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<table>
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<th>Set-asides:</th>
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<th></th>
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<tr>
<td>Veterans (Orig)</td>
<td>0</td>
<td>-</td>
<td>206</td>
<td>30,854,547</td>
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<tr>
<td>Score Advantage</td>
<td>7</td>
<td>42,163</td>
<td>117</td>
<td>613,712</td>
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<tr>
<td>80% Combined (20+)</td>
<td>3</td>
<td>342,240</td>
<td>58</td>
<td>6,985,849</td>
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<tr>
<td>Foreclosure Prevent</td>
<td>0</td>
<td>-</td>
<td>1</td>
<td>4,365</td>
</tr>
<tr>
<td>Disabled Accessible</td>
<td>0</td>
<td>-</td>
<td>226</td>
<td>16,358,432</td>
</tr>
<tr>
<td>Lot Refi</td>
<td>0</td>
<td>-</td>
<td>12</td>
<td>1,273,560</td>
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<tr>
<td>Habitat</td>
<td>0</td>
<td>-</td>
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<td>-</td>
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#### MBOH Portfolio as of November 2015

*5,382 Loans* *(4,222 serviced by MBOH)*

<table>
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<tr>
<th></th>
<th>FHA 57%</th>
<th>RD 25%</th>
<th>VA 8%</th>
<th>non ins 7%</th>
<th>PMI 2%</th>
<th>HUD184 1%</th>
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<tbody>
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<td>129</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>352</td>
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<td>432</td>
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<td>1,354</td>
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<td>3,046</td>
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*This a 5.9% decrease in portfolio size from November 2014 when we had 5,719 loans*

#### Delinquency and Foreclosure Rates

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<thead>
<tr>
<th></th>
<th>Nov-15</th>
<th>Nov-14</th>
<th>Montana</th>
<th>Region</th>
<th>Nation</th>
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<tbody>
<tr>
<td>30 Days</td>
<td>2.51</td>
<td>2.55</td>
<td>1.53</td>
<td>1.95</td>
<td>2.55</td>
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<tr>
<td>60 Days</td>
<td>1.37</td>
<td>1.20</td>
<td>0.46</td>
<td>0.63</td>
<td>0.89</td>
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<tr>
<td>90 Days</td>
<td>2.21</td>
<td>1.87</td>
<td>0.68</td>
<td>1.11</td>
<td>1.69</td>
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<tr>
<td>Total Delinquencies</td>
<td>6.09</td>
<td>5.62</td>
<td>2.67</td>
<td>3.69</td>
<td>5.13</td>
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<tr>
<td>In Foreclosure</td>
<td>0.78</td>
<td>1.08</td>
<td>0.75</td>
<td>1.07</td>
<td>1.88</td>
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</tbody>
</table>
**Home Ownership Training and Outreach**

Lender Training Sessions (with RD and NeighborWorks)

* Got good feedback from lenders about trainings held in Billings, Great Falls and Missoula
- lenders would like more Question and Answer, more specific examples
- and training on an annual cycle

Kalispell, MT TBD

Upcoming Events in Conjunction with Lender Visits

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Missoula Home Builders Show</td>
<td>January 8 &amp; 9, 2016</td>
</tr>
<tr>
<td>Bitterroot Building Industry Show</td>
<td>February 5 &amp; 6, 2016</td>
</tr>
<tr>
<td>Billings Home Improvement Show</td>
<td>March 4 - 6, 2016</td>
</tr>
<tr>
<td>Flathead Home &amp; Garden Showcase</td>
<td>March 12 &amp; 13, 2016</td>
</tr>
<tr>
<td>Helena Assoc of Realtors, GRI</td>
<td>March 15 - 17, 2016</td>
</tr>
<tr>
<td>Bozeman Home Show</td>
<td>March 19 &amp; 20, 2016</td>
</tr>
<tr>
<td>Great Falls Home Show</td>
<td>April 1 - 3, 2016</td>
</tr>
<tr>
<td>Helena Home Show</td>
<td>April 9 &amp; 10, 2016</td>
</tr>
<tr>
<td>Montana Housing Partnership Conference</td>
<td>May 23 - 25, 2016</td>
</tr>
</tbody>
</table>
PROGRAM
Multifamily Program

AGENDA ITEM
Vista Villa – Great Falls, MT – Inducement resolution request.

BACKGROUND
Vista Villa located in Great Falls Montana is a 96 unit family at 715 Third Ave. NW. 92 of the units have PBS8 subsidy. This will be an estimated $9,000,000 tax exempt bond transaction.

PROPOSAL
Staff has reviewed the request for an Inducement Resolution.

Staff requests the Board consider the request for the Inducement Resolution

If the Board decides to move forward staff recommends:

   Approving the attached Inducement Resolution
RESOLUTION 16-0119-MF1

RESOLUTION OF THE MONTANA BOARD OF HOUSING GRANTING PRELIMINARY APPROVAL TO THE ISSUANCE OF ITS MULTIFAMILY HOUSING REVENUE BONDS OR NOTES IN ONE OR MORE SERIES IN AN AGGREGATE PRINCIPAL AMOUNT NOT TO EXCEED $9,000,000 TO FINANCE A MULTIFAMILY HOUSING PROJECT

WHEREAS, the Montana Board of Housing (the “Board”) is authorized by the Montana Housing Act of 1975, Montana Code Annotated, Sections 90-6-101 through 90-6-127, as amended, to issue its revenue bonds or notes and to make or purchase mortgage loans in order to provide decent, safe and sanitary housing for persons and families of lower income in the State of Montana (the “State”);

WHEREAS, Wishrock Investment Group (“Wishrock”) has requested that the Board indicate its willingness to issue its revenue bonds or notes in an amount not to exceed $7,500,000 (the “Bonds”) and use the proceeds thereof to finance one or more loans to Villa Vista Housing Associates LLLLP or another affiliate of Wishrock (the “Borrower”) for the purpose of acquiring and substantial rehabilitating a multifamily residential rental project containing approximately 96 scattered site units (92 of which benefit from project-based Section 8 rental assistance contracts), tentatively named Villa Vista Apartments, in Great Falls, Montana (the “Project”);

WHEREAS, in furtherance of the purposes of the Act, the Board is preliminarily considering the issuance of the Bonds, the proceeds of which will be used to finance one or more loans to the Borrower to assist the Borrower in the acquisition, substantial rehabilitation and equipping of the Project; and

WHEREAS, it is intended that the Board take “official action” within the meaning of the applicable provisions of the Internal Revenue Code of 1986, as amended, and any regulations promulgated thereunder for the purpose of issuing the Bonds in an amount not to exceed $9,000,000 for the purpose of acquiring, constructing and equipping the Project.

NOW, THEREFORE, BE IT RESOLVED, by the Montana Board of Housing that:

Section 1. Preliminary Approval. The issuance of the Bonds for the purpose of financing one or more loans to the Borrower to allow the Borrower to acquire, substantially rehabilitate and equip the Project is hereby preliminarily approved, and, pursuant to Section 1.150-2 of the Internal Revenue Code Regulations, the Board hereby states its intention to reimburse itself or the Borrower from Bond proceeds for any advances of funds prior to the issuance of any such Bonds.

Section 2. Conditions. The preliminary approval of Section 1 does not obligate the Board to finally approve the issuance of said Bonds. Final approval of the issuance of the Bonds can only be authorized by subsequent Board action, which may contain such conditions thereto as the Board may deem appropriate. The Board in its absolute discretion may refuse to finally authorize the issuance of the Bonds and shall not be liable to the Borrower or any other person for its refusal to do so.
Section 3. Prior Resolutions. All provisions of prior resolutions, or parts thereof, in conflict with the provisions of this Resolution are, to the extent of such conflicts, hereby repealed.

Section 4. Effectiveness. This Resolution shall be effective immediately.

ADOPTED by the Montana Board of Housing this 19th day of January, 2016.

MONTANA BOARD OF HOUSING

_________________________________________
Chairman

Attest:

_________________________________________
Treasurer/Executive Director
PROGRAM
Multifamily Program

AGENDA ITEM
2016 Application Site Visits

BACKGROUND
Mary Bair and Kellie Guariglia traveled around the State of Montana and looked at the sites for the 18 Housing Credit applications for the 2016 Housing Credit allocation round.

PROPOSAL
PowerPoint presentation given by Kellie Guariglia showing each site location and giving information that is in the board packet.
PROGRAM
Multifamily Program

AGENDA ITEM
2016 Housing Credit Applications

BACKGROUND
Mary will explain application packet items, the application spreadsheet and the summary hi point spreadsheet

PROPOSAL
Staff has reviewed the applications and submitted information and scores for board review and award.
<table>
<thead>
<tr>
<th>YEAR</th>
<th>PROJECT</th>
<th>CITY</th>
<th>CREDITS</th>
<th>UNITS</th>
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<tbody>
<tr>
<td>2006</td>
<td>CRESTVIEW APTS</td>
<td>BIGFORK</td>
<td>226,860</td>
<td>24</td>
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<tr>
<td>2006</td>
<td>FRASER TOWER**</td>
<td>BILLINGS</td>
<td>110,540</td>
<td>64</td>
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<td>2006</td>
<td>SAGE TOWER**</td>
<td>BILLINGS</td>
<td>165,511</td>
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<td>BILLINGS</td>
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<td>WHITETAIL RUN APARTMENTS</td>
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<td>ARRA</td>
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<tr>
<td>2009</td>
<td>BIG BOULDER</td>
<td>BOULDER</td>
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<td>ARRA/1000</td>
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<td>BLACKFEET HOMES V</td>
<td>BROWNING</td>
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<td>MOUNTAIN VIEW APARTMENTS</td>
<td>BUTTE</td>
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<td>2010</td>
<td>MEADOWLANDS APARTMENTS</td>
<td>BUTTE</td>
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<td>APSAALOOKE WARRIOR APARTMENTS</td>
<td>CROW AGENCY</td>
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<td>BUFFALO GRASS APARTMENTS</td>
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<td>581,250</td>
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<td>BUFFALO COURT</td>
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<td>2009</td>
<td>SPRING CREEK APARTMENTS 2</td>
<td>KALISPELL</td>
<td>661,750</td>
<td>33</td>
</tr>
<tr>
<td>2012</td>
<td>DEPOT PLACE</td>
<td>KALISPELL</td>
<td>608,000</td>
<td>40</td>
</tr>
<tr>
<td>2008</td>
<td>SHOULDERBLADE COMPLEX</td>
<td>LAME DEER</td>
<td>394,812</td>
<td>35</td>
</tr>
<tr>
<td>2009</td>
<td>OUELLETTE PLACE</td>
<td>LEWISTOWN</td>
<td></td>
<td>ARRA</td>
</tr>
</tbody>
</table>

36
<table>
<thead>
<tr>
<th>YEAR</th>
<th>PROJECT</th>
<th>CITY</th>
<th>CREDITS</th>
<th>UNITS</th>
</tr>
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<tbody>
<tr>
<td>2010</td>
<td>LOLO VISTA APARTMENTS</td>
<td>LOLO</td>
<td>607,500</td>
<td>40</td>
</tr>
<tr>
<td>2011</td>
<td>LOLO VISTA APARTMENTS - adjustment</td>
<td>LOLO</td>
<td>15,000</td>
<td>40</td>
</tr>
<tr>
<td>2014</td>
<td>CEDAR VIEW APARTMENTS</td>
<td>MALTA</td>
<td>253,415</td>
<td>32</td>
</tr>
<tr>
<td>2015</td>
<td>GALLATIN FORKS</td>
<td>MANHATTAN</td>
<td>153,494</td>
<td>16</td>
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<tr>
<td>2006</td>
<td>CORNERSTONE APARTMENTS</td>
<td>MILES CITY</td>
<td>229,328</td>
<td>21</td>
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<tr>
<td>2006</td>
<td>UNION PLACE II</td>
<td>MISSOULA</td>
<td>492,555</td>
<td>33</td>
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<tr>
<td>2007</td>
<td>EQUINOX</td>
<td>MISSOULA</td>
<td>545,000</td>
<td>35</td>
</tr>
<tr>
<td>2008</td>
<td>GARDEN DISTRICT I</td>
<td>MISSOULA</td>
<td>474,071</td>
<td>37</td>
</tr>
<tr>
<td>2009</td>
<td>SOLSTICE</td>
<td>MISSOULA</td>
<td>ARRA</td>
<td>34</td>
</tr>
<tr>
<td>2010</td>
<td>SENTINEL VILLAGE APARTMENTS</td>
<td>MISSOULA</td>
<td>484,828</td>
<td>60</td>
</tr>
<tr>
<td>2010</td>
<td>ASPEN PLACE- returned credits</td>
<td>MISSOULA</td>
<td>214,747</td>
<td>36</td>
</tr>
<tr>
<td>2010</td>
<td>SOLSTICE</td>
<td>MISSOULA</td>
<td>500,000</td>
<td>34</td>
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<tr>
<td>2013</td>
<td>ASPEN PLACE</td>
<td>MISSOULA</td>
<td>575,000</td>
<td>36</td>
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<tr>
<td>2015</td>
<td>SWEETGRASS COMMONS</td>
<td>MISSOULA</td>
<td>396,939</td>
<td>26</td>
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<td>2015</td>
<td>RIVER RIDGE</td>
<td>MISSOULA</td>
<td>403,599</td>
<td>70</td>
</tr>
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<td>2011</td>
<td>THE PALACE APARTMENTS</td>
<td>MISSOULA</td>
<td>616,250</td>
<td>60</td>
</tr>
<tr>
<td>2007</td>
<td>FORT PECK LP1</td>
<td>POPLAR</td>
<td>265,739</td>
<td>46</td>
</tr>
<tr>
<td>2013</td>
<td>FORT PECK SUSTAINABLE VILLAGE</td>
<td>POPLAR</td>
<td>647,500</td>
<td>20</td>
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<tr>
<td>2011</td>
<td>FORT PECK HOMES II</td>
<td>POPLAR &amp; WOLF POINT</td>
<td>614,401</td>
<td>22</td>
</tr>
<tr>
<td>2014</td>
<td>CHIPPEWA CREE</td>
<td>ROCKY BOY/BOX ELDER</td>
<td>488,966</td>
<td>40</td>
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<tr>
<td>2012</td>
<td>SWEET GRASS APARTMENTS</td>
<td>SHELBY</td>
<td>200,000</td>
<td>12</td>
</tr>
<tr>
<td>2012</td>
<td>PARKVIEW VILLAGE</td>
<td>SIDNEY</td>
<td>403,013</td>
<td>20</td>
</tr>
<tr>
<td>2014</td>
<td>SUNSET VILLAGE</td>
<td>SIDNEY</td>
<td>540,471</td>
<td>36</td>
</tr>
<tr>
<td>2011</td>
<td>TWO RIVERS PLACE - 2nd round</td>
<td>ST. REGIS</td>
<td>118,913</td>
<td>10</td>
</tr>
<tr>
<td>2011</td>
<td>TWO RIVERS PLACE - adjustment</td>
<td>ST. REGIS</td>
<td>17,223</td>
<td>10</td>
</tr>
<tr>
<td>2009</td>
<td>SUPERIOR COMMONS</td>
<td>SUPERIOR</td>
<td>466,250</td>
<td>24</td>
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<tr>
<td>2008</td>
<td>CASTLE MOUNTAIN APARTMENTS I</td>
<td>WHT SULPHUR SPRNGS</td>
<td>237,317</td>
<td>10</td>
</tr>
<tr>
<td>2013</td>
<td>WOLF PONT VILLAGE</td>
<td>WOLF POINT</td>
<td>403,599</td>
<td>24</td>
</tr>
</tbody>
</table>
Housing and Population Demographics

The regions used for QAP Housing and Demographic data are the regions that are known in Montana as Human Resource Development Councils (HRDCs). These regions were first created in 1964 to organize the statewide efforts to help individuals and families out of poverty and should be easily recognized by most affordable housing advocates. Montana’s HRDCs operate a wide variety of different programs such as home energy assistance and weatherization, emergency food and shelter, workforce training, affordable housing, child care and child feeding, Head Start and a variety of other family self-sufficiency programs.

The data on the next few pages is represented as COUNTY totals or averages, as well as for the REGION that they are a part of. The Housing Tax Credits are also shown as a total for each CITY they were used in.
Data Sources

"PopulationByAge2012" Spreadsheet
Source: US Census Bureau, Population Division
Data: Annual County Resident Population Estimates by Age, Sex, Race, and Hispanic Origin: April 1, 2010 - 2012
File: 7/1/2012 County Characteristics Resident Population Estimates
Release Date: June 2013
Downloaded & Compiled 11/14/2013

Total Population by Age Group - 2012

"VariousStats" Spreadsheet
Source: US Bureau of Labor Statistics; MT Department of Labor & Industry
Data: Local Area Unemployment Statistics (LAUS)
Downloaded 11/13/2013
Data is not seasonally adjusted; Data represents annual averages for the calendar year 2012

Labor Force - 2012
Total number of people in the labor force, on average, in calendar year 2012

Total Employed - 2012
Total number of people employed, on average, in calendar year 2012.

Unemployment Rate - 2012
The ratio of the Total Unemployed to the Labor Force expressed as a percent (%)
Source: US Bureau of Labor Statistics; MT Department of Labor & Industry
Data: Quarterly Census of Employment & Wages (QCEW)
Downloaded 11/13/2013

Avg. Annual Wage/Salary 2012 - All Industries
The ratio of the total wage and salaries paid to all employees to the average number of employees in all industries in calendar year 2012
Source: US Census Bureau
Data: Census 2010 - Summary File 1 (SF1) 100% Data
Table: H3. Occupancy Status
Universe: Housing Units
Downloaded 11/13/2013

Total Housing Units - 2010
Total number of housing units as of April 1, 2010
Source: US Census Bureau
Data: Census 2010 - Summary File 1 (SF1) 100% Data
Table: H12. Average Household Size of Occupied Housing Units by Tenure
Universe: Occupied housing units
Downloaded 11/13/2013

Avg. Household Size 2010 - Total
Average number of people per household for all occupied housing units as of April 1, 2010
Source: US Census Bureau
Data: Census 2010 - Summary File 1 (SF1) 100% Data
Table: PCT14. Presence of Multigenerational Households
Universe: Households
Downloaded 11/13/2013

Total Number of Households
Total number of occupied housing units - "households" - as of April 1, 2010

Households with three or more generations
Number of households with three or more generations living within the household as of April 1, 2010
Source: eREMI - a Product of Regional Economic Models, Inc. (REMI)
Released April 2013
Compiled 11/14/2013

Projected Total Population - 2017
Projected total resident population (people) in the year 2017
Total
Housing
Units
2010
Montana
Region 1 Totals

Avg.
Total Number Household
of
Size 2010
Households
Total

Percentage of
households
with three or
more
generations

Population
Total
July 2012

Projected
Total
Population
2017

Projected
Population
Growth

Population
July 2012
Age 0 to 54
years

Population
July 2012
Age 55 to
64 years

Population
July 2012
Age 65 or
older

Labor
Force
2012

Percent
Unemployed
2012

Avg. Annual
Wage/Salary
All Industries
2012

482,825

409,607

2.35

2.26%

1,005,141

1,064,867

5.94%

700,019

146,833

158,289

507,565

6.0%

$

36,850

9.7%

$

33,880

81,642

62,900

2.31

2.27%

151,518

160,211

5.74%

99,526

25,116

26,876

67,094

Flathead County

46,963

37,504

2.4

2.10%

91,633

99,005

8.05%

62,536

14,677

14,420

43,840

9.0% $

34,940

Lake County

16,588

11,432

2.46

3.49%

28,986

29,100

0.39%

19,232

4,421

5,333

11,300

8.9% $

31,618

Lincoln County

11,413

8,843

2.2

1.88%

19,491

20,479

5.07%

11,330

3,759

4,402

7,722

13.5% $

32,433

Sanders County

6,678

5,121

2.19

1.46%

11,408

11,627

1.92%

6,428

2,259

2,721

4,232

13.2% $

72,135

64,770

2.28

1.88%

155,761

165,066

5.97%

110,072

22,291

23,398

78,761

Region 2 Totals

6.5%

$

28,429
34,575

Mineral County

2,446

1,911

2.2

2.20%

4,167

4,280

2.71%

2,317

804

1,046

1,934

10.1% $

27,104

Missoula County

50,106

45,926

2.3

1.81%

110,977

119,108

7.33%

82,702

14,468

13,807

58,869

5.9% $

35,395

Ravalli County
Region 3 Totals
Cascade County

19,583

16,933

2.35

2.04%

40,617

41,678

2.61%

25,053

7,019

8,545

17,958

53,390

47,214

2.45

2.98%

118,776

125,852

5.96%

84,086

15,760

18,930

57,169

8.0% $
5.8%

31,086

$

34,887
35,097

37,276

33,809

2.33

2.28%

81,723

87,480

7.04%

57,719

10,814

13,190

40,281

5.4% $

Chouteau County

2,879

2,294

2.48

3.18%

5,904

5,774

-2.20%

3,967

903

1,034

2,584

4.0% $

28,486

Glacier County

5,348

4,361

2.91

9.68%

13,711

14,028

2.31%

10,749

1,521

1,441

6,116

10.2% $

34,577

Pondera County

2,659

2,285

2.41

3.54%

6,165

6,626

7.48%

4,133

845

1,187

2,591

5.6% $

31,311

Teton County

2,892

2,450

2.29

1.43%

6,053

6,286

3.85%

3,864

893

1,296

2,953

4.8% $

32,177

Toole County

2,336

2,015

2.26

1.24%

5,220

5,658

8.39%

3,654

784

782

2,644

4.3% $

40,921

37,930

33,553

2.38

1.99%

82,033

85,983

4.82%

55,978

13,441

12,614

43,132

$

39,775

Broadwater County

Region 4 Totals

2,695

2,347

2.37

1.45%

5,756

5,615

-2.45%

3,741

950

1,065

2,327

8.2% $

31,494

Jefferson County

5,055

4,512

2.48

1.93%

11,401

11,983

5.10%

7,213

2,265

1,923

5,874

5.2% $

33,853

30,180

26,694

2.3

2.05%

64,876

68,385

5.41%

45,024

10,226

9,626

34,931

4.9% $

39,979

30,407

2.17

1.76%

70,914

72,249

1.88%

46,435

11,327

13,152

35,327

Beaverhead County

5,273

4,014

2.19

1.10%

9,346

9,584

2.55%

6,109

1,515

1,722

5,093

5.2% $

31,439

Deer Lodge County

5,122

4,018

2.11

1.52%

9,227

9,405

1.93%

5,870

1,548

1,809

4,099

7.4% $

33,063

Lewis and Clark County
Region 5 Totals

5.1%

6.3%

$

40,473
34,973

Granite County

2,822

1,417

2.14

1.34%

3,109

3,079

-0.96%

1,627

619

863

1,274

10.0% $

28,308

Madison County

6,940

3,560

2.11

1.04%

7,733

8,390

8.50%

4,319

1,609

1,805

4,034

6.0% $

30,016

3,105

2,466

2.23

2.03%

7,096

7,184

1.24%

4,779

1,090

1,227

2,820

7.8% $

33,656

Silver Bow County

16,717

14,932

2.22

2.18%

34,403

34,607

0.59%

23,731

4,946

5,726

18,007

5.8% $

37,759

Region 6 Totals

Powell County

11,136

9,454

2.50

4.14%

25,441

26,987

6.08%

18,653

3,258

3,530

11,972

$

32,860

Blaine County

2,843

2,357

2.66

6.75%

6,683

6,812

1.93%

4,979

805

899

2,691

5.6% $

30,845

Hill County

7,250

6,275

2.47

3.60%

16,366

17,774

8.60%

12,083

2,114

2,169

8,494

5.5% $

33,608

Liberty County

1,043

822

2.36

0.73%

2,392

2,401

0.38%

1,591

339

462

787

5.3% $

28,255

11,823

9,544

2.21

1.63%

21,578

22,787

5.60%

13,084

3,757

4,737

11,419

5,836

5,099

2.18

1.47%

11,435

11,317

-1.03%

6,946

1,899

2,590

5,978

5.3% $

32,086

476

363

2.19

1.93%

839

773

-7.87%

499

140

200

528

3.6% $

25,846
30,060

Region 7 Totals
Fergus County
Golden Valley County

5.5%

5.1%

$

33,488

Judith Basin County

1,336

924

2.24

1.73%

2,024

2,205

8.94%

1,217

350

457

1,135

4.4% $

Musselshell County

2,654

2,046

2.19

2.05%

4,665

5,357

14.83%

2,817

929

919

2,458

5.3% $

44,632

324

225

2.2

0.00%

511

629

23.09%

323

84

104

254

5.1% $

25,650

Petroleum County
Wheatland County
Region 8 Totals

1,197

887

2.28

1.80%

2,104

2,506

19.11%

1,282

355

467

1,066

53,096

44,666

2.20

1.14%

110,105

118,240

7.39%

83,320

13,953

12,832

59,823

4.8% $
5.5%

26,544

$

36,626
37,604

Gallatin County

42,289

36,550

2.36

1.14%

92,614

100,654

8.68%

72,198

10,880

9,536

50,329

5.3% $

Meagher County

1,432

806

2.13

1.24%

1,924

1,887

-1.92%

1,116

347

461

857

6.1% $

25,721

Park County

9,375

7,310

2.12

1.12%

15,567

15,699

0.85%

10,006

2,726

2,835

8,637

6.4% $

29,678

Region 9 Totals

82,030

74,633

2.478

2.86%

187,870

201,212

7.10%

133,692

25,849

28,329

100,919

$

40,815

Big Horn County

4,695

4,004

3.18

12.94%

13,061

12,912

-1.14%

10,217

1,450

1,394

5,252

12.8% $

4.8%

37,776

Carbon County

6,441

4,571

2.19

1.36%

10,127

9,560

-5.60%

6,106

1,897

2,124

5,284

4.7% $

28,396

Stillwater County

4,803

3,796

2.37

1.61%

9,195

9,691

5.39%

5,817

1,699

1,679

4,497

4.9% $

54,006

Sweet Grass County

2,148

1,590

2.27

1.76%

3,605

4,134

14.67%

2,193

599

813

2,406

2.8% $

42,969

Yellowstone County

63,943

60,672

2.38

2.41%

151,882

164,915

8.58%

109,359

20,204

22,319

83,480

4.4% $

40,800

Region 10 Totals

39,664

32,466

2.28

2.53%

81,145

86,280

6.33%

55,173

12,081

13,891

41,951

$

38,615

Carter County

810

532

2.16

0.56%

1,177

1,336

13.51%

671

222

284

696

4.3%

3.2% $

25,324

Custer County

5,560

5,031

2.24

1.65%

11,888

13,565

14.11%

8,070

1,679

2,139

6,349

3.7% $

34,375

Daniels County

1,111

798

2.14

0.63%

1,786

1,929

8.01%

1,043

296

447

770

4.0% $

35,537

Dawson County

4,233

3,749

2.26

1.41%

9,249

9,425

1.90%

6,240

1,400

1,609

4,452

3.5% $

35,434

Fallon County

1,470

1,233

2.32

1.38%

3,024

3,751

24.04%

2,083

452

489

2,143

1.9% $

55,779

Garfield County

844

532

2.27

0.56%

1,261

1,411

11.90%

767

219

275

645

3.4% $

21,750

McCone County

1,008

774

2.22

0.65%

1,701

1,906

12.05%

996

324

381

1,049

3.1% $

31,229

Phillips County

2,335

1,819

2.27

1.32%

4,128

4,290

3.92%

2,587

680

861

2,125

5.7% $

30,555

Powder River County

1,022

755

2.26

1.19%

1,763

1,829

3.74%

1,030

313

420

966

4.0% $

24,404

Prairie County
Richland County

673

551

2.1

0.73%

1,157

1,335

15.38%

581

240

336

554

4.2% $

32,931

4,550

4,167

2.33

1.42%

10,810

11,705

8.28%

7,799

1,523

1,488

6,897

2.7% $

49,397

Roosevelt County

4,063

3,553

2.88

7.88%

10,927

11,103

1.61%

8,447

1,296

1,184

4,335

7.4% $

34,065

Rosebud County

4,057

3,395

2.7

5.27%

9,396

9,325

-0.76%

6,915

1,319

1,162

4,174

7.2% $

43,677

Sheridan County

2,089

1,587

2.08

0.88%

3,580

3,535

-1.26%

2,150

638

792

2,023

3.0% $

33,851

Treasure County

422

335

2.14

1.19%

736

795

8.02%

419

132

185

379

4.7% $

27,511

4,879

3,198

2.26

2.22%

7,505

7,949

5.92%

4,745

1,176

1,584

3,783

4.4% $

31,890

538

457

2.17

1.53%

1,057

1,091

3.22%

630

172

255

611

2.8% $

26,319

Valley County
Wibaux County

40


<table>
<thead>
<tr>
<th>GEOGRAPHIC LOCATION</th>
<th># OF PROJECTS</th>
<th>TOTAL UNITS</th>
<th>% of TOTAL UNITS</th>
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<th>% of POPULATION</th>
<th>% of TOTAL UNITS</th>
<th>YEARS FUNDED</th>
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**Housing Credits 2016**

**Small Project Pool:**
- Project Name: Little Jon, Big Sky Villas, Noblehomestead
- Developer / General Ptnr: GMD/Homeword, HRDC IV, Aloha
- GP Organizational Type: Non-Profit, Non-Profit, Non-Profit
- Set-aside: Small/NP
- HC Requested: $2,625,390.00, $2,680,000.00, $2,680,000
- Project Type: Family, Family, Family
- Projected Construction Start: May-16, Sep-16, Apr-16
- Projected Completion: Dec-16, Nov-17, Oct-16

**General Project Pool:**
- Project Name: Cascade Ridge II, Aspen III, Courtyard Apt, Nicole Court
- Developer / General Ptnr: Benefis/CR, Builder, Recapitalization
- GP Organizational Type: Non-Profit, Non-Profit, Non-Profit, Non-Profit
- Set-aside: General
- HC Requested: $319,730, $5,185,610, $3,539,270, $3,158,209
- Project Type: Elderly, Family
- Projected Construction Start: May-16, Jul-16, Jul-16, Sep-16
- Projected Completion: Jan-17, Feb-17, Dec-16, Dec-16

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**Square Footage**

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**Total**
- 29,871
- 19,358
- 29,100
- 17,081

**Total Units**
- 31
- 24
- 24
- 16

**Square Footage**

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**Total**
- 29,871
- 19,358
- 29,100
- 17,081

**Packet 1 of 2**
### Housing Credits 2016

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#### Expenses

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#### Packet 1 of 2

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#### Expenses

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<td>Taxes</td>
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### Summary

* Total Project Pool: $128,000
* Other: $69,047
* Total: $197,047

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| Debt Service | $59,766 | $24,610 | $78,116 | 0.14 | 1.14 | 1.18 |
| Total Debt Service | $52,440 | $9,076 | 78,116 | $28,023 | 1.25 | 1.30 |
| Debt Coverage Ratio | 1.14 | 2.71 | 1.16 | 1.18 | 1.25 | 1.31 |

| Project Costs | $1,274,691 | $757,509 | $365,000 | $1 | 350,000 | 1,015,400 |
| Site Work | - | 5,000 | 52,000 | 96,000 | 500,000 | 136,275 |
| Construction / Rehab | $1,722,860 | $1,876,131 | $2,579,100 | 60,000 | 2,049,000 | 2,384,001 |
| Soft Costs | $452,153 | $450,370 | $507,500 | 363,004 | 693,218 | 590,783 |
| Developer Fees | $466,788 | $430,000 | $362,712 | $360,000 | 690,375 | 462,000 |
| Reserves | $116,058 | $79,000 | 145,000 | 58,362 | 102,004 | 173,295 |
| Total Project Costs | $4,032,550 | 3,598,010 | 4,011,312 | 2,926,967 | 6,101,565 | 4,741,754 |

| Debt Coverage Ratio (DCR) | 1.14 | 2.71 | 1.16 | 1.18 |
| Debt Service | $59,766 | $24,610 | $78,116 | $28,023 |
| Total Debt Service | $52,440 | $9,076 | 78,116 | $28,023 |
| Debt Coverage Ratio | 1.14 | 2.71 | 1.16 | 1.18 | 1.25 | 1.30 |

| LAND/BUILDING/Acquisition | $1,274,691 | $757,509 | $365,000 | $1,015,400 | $350,000 | 1,000,000 |
| SITE WORK | - | 5,000 | 52,000 | 96,000 | 500,000 | 136,275 |
| CONSTRUCTION/REHAB | $1,722,860 | $1,876,131 | $2,579,100 | 60,000 | 2,049,000 | 2,384,001 |
| SOFT COSTS | $452,153 | $450,370 | $507,500 | 363,004 | 693,218 | 590,783 |
| DEVELOPER FEES | $466,788 | $430,000 | $362,712 | $360,000 | 690,375 | 462,000 |
| RESERVES | $116,058 | $79,000 | 145,000 | 58,362 | 102,004 | 173,295 |
| TOTAL PROJECT COSTS | $4,032,550 | 3,598,010 | 4,011,312 | 2,926,967 | 6,101,565 | 4,741,754 | 4,704,081 | 7,877,198 | 4,704,081 |
### Costs versus Sources

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### Per Unit Comparison

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### Owner Paid Utilities

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**Evaluation Scoring Points**

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**City**

- Bigfork
- Belgrade
- Pablo
- Great Falls
- Butte
- Kalispell
- Stevensville
- Whitefish
- Lewistown

**County**

- Flathead
- Gallatin
- Lake
- Cascade
- Silver Bow
- Flathead
- Ravalli
- Flathead
- Fergus

**Packet 1 of 2**
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<th>Rose Park</th>
<th>Timber Meadows</th>
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<td>GL Development</td>
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## HOUSING CREDITS 2016

### GENERAL PROJECT POOL:

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<th>Polson</th>
<th>Wolf Point</th>
<th>Bozeman</th>
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<th>Billings</th>
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### Project Name

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<td>Housing Solutions</td>
<td>GL Development</td>
<td>Summit &amp; HRDC</td>
<td>Immanuel/CR</td>
<td>Builders</td>
<td>Billings HA</td>
<td>Echo Enterprises</td>
<td>Housing Solutions</td>
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### Unit Rents

| 0-bdrm 40% | - | - | - | - | - | - | - | - | - | - | - | 250 |
| 0-bdrm 50% | - | - | - | - | - | - | - | - | - | - | - | 250 |
| 0-bdrm 60% | - | - | - | - | - | - | - | - | - | - | - | 645 |
| 1-bdrm 40% | 380 | - | 374 | 429 | 340 | 405 | 341 | 345 | 552 | - |
| 1-bdrm 50% | 495 | 435 | 486 | 557 | 445 | 525 | 562 | 450 | 640 | - |
| 1-bdrm 60% | - | - | - | - | 445 | - | - | 450 | - | - |
| 2-bdrm 40% | - | - | 480 | 599 | 555 | - | 566 | 515 | 640 | - |
| 2-bdrm 50% | - | - | 395 | 447 | 515 | - | 405 | 415 | 663 | - |
| 2-bdrm 60% | 595 | 520 | 550 | 669 | 535 | 631 | 675 | 535 | 864 | - |
| 3-bdrm 50% | - | - | 582 | 535 | - | - | - | 535 | - |
| 3-bdrm 60% | 730 | 650 | 717 | 738 | 670 | 776 | 675 | 660 | 864 | - |
| 3-bdrm 50% | - | - | 435 | - | - | - | - | - | - |
| 3-bdrm 50% | - | - | 580 | 655 | 515 | - | - | 515 | 220 |
| 3-bdrm 50% | - | - | 655 | 675 | 655 | - | 956 | 220 |
| 3-bdrm 50% | - | - | 730 | 811 | - | - | - | - | - |
| other mgr 5% | - | - | - | - | - | - | - | - | - |
| other mkp 5% | - | - | - | - | - | - | - | - | - |
| Total Monthly Rents | 13,645 | 18,790 | 16,664 | 25,477 | 20,055 | 18,140 | 21,289 | 12,310 | 31,669 | 6,900 |
| vacancy factor | 7.00% | 5.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 7.00% | 5.00% |
| Adjusted Rent | 12,690 | 17,651 | 15,498 | 23,694 | 18,651 | 16,670 | 19,799 | 11,448 | 29,452 | 6,555 |
| other/commercial income | - | - | 350 | - | - | - | - | 150 | - |
| total rent | 12,690 | 18,001 | 15,498 | 24,044 | 18,651 | 16,670 | 19,799 | 11,598 | 29,452 | 6,555 |
| x 12 months | 152,278 | 216,006 | 185,970 | 288,523 | 223,814 | 202,442 | 237,585 | 139,180 | 353,426 | 78,660 |

### Expenses

| Administration | 15,280 | 14,000 | 17,500 | 14,500 | 19,755 | 37,543 | 16,500 | 11,440 | 25,831 | 15,450 |
| Management | 10,234 | 15,120 | 21,000 | 17,311 | 15,041 | 21,387 | 20,400 | 9,743 | 21,206 | 3,933 |
| Maintenance | 53,724 | 58,140 | 61,767 | 87,310 | 63,524 | 19,418 | 61,800 | 34,740 | 203,702 | 21,150 |
| Operating | 30,400 | 32,450 | 31,000 | 26,000 | 54,500 | 52,008 | 35,500 | 27,950 | 39,910 | 17,850 |
| Taxes | 5,000 | 6,000 | 6,000 | 23,821 | 8,300 | 12,469 | 14,000 | - | - | 1,060 |
| Replacement Reserve | 7,200 | 10,500 | 8,400 | 12,600 | 10,000 | 9,000 | 10,200 | 7,200 | 12,600 | 9,000 |
| Total Expenses | 121,838 | 136,270 | 145,667 | 181,342 | 171,120 | 151,825 | 158,400 | 91,073 | 303,249 | 68,443 |
| Debt Service | 30,440 | 79,736 | 40,303 | 107,181 | 52,694 | 50,617 | 79,185 | 48,107 | 50,177 | 10,217 |
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- **Stower Commons**
- **Freedoms Path**
- **Blackfeet 6**

### Developer / General Ptnr

- **YWCA**
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- **Housing Solutions**
- **Summit & HRDC**
- **Immanuel/CR Builders**
- **Billings HA**
- **Echo Enterprises**
- **Housing Solutions**
- **Comm for Veterans**
- **Blackfeet Housing**

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<tr>
<td>Hard Loan</td>
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<tr>
<td>$6,150,000</td>
<td>$5,900,000</td>
<td>$6,587,500</td>
<td>$6,700,000</td>
<td>$3,395,885</td>
<td>$5,325,624</td>
<td>$4,138,086</td>
<td>$6,301,750</td>
<td>$5,894,236</td>
<td>-</td>
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</tr>
<tr>
<td>Soft Loan</td>
<td>-</td>
<td>-</td>
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<td>$150,000</td>
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<tr>
<td>HOME Program</td>
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<td>-</td>
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<tr>
<td>CDBG Program</td>
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<tr>
<td>Other</td>
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<td>Deferred Dev Fee</td>
<td>-</td>
<td>$183,161</td>
<td>$98,713</td>
<td>$84,752</td>
<td>-</td>
<td>$30,670</td>
<td>$60,000</td>
<td>$234,002</td>
<td>$38,742</td>
<td>-</td>
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<tr>
<td>Tax Credits</td>
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<td>$5,718,928</td>
<td>$5,310,000</td>
<td>$6,099,894</td>
<td>$6,364,364</td>
<td>$3,955,885</td>
<td>$5,325,624</td>
<td>$4,138,086</td>
<td>$6,301,750</td>
<td>$5,894,236</td>
</tr>
<tr>
<td>Other</td>
<td>-</td>
<td>-</td>
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<td>-</td>
<td>-</td>
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<td>-</td>
<td>-</td>
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</tr>
<tr>
<td>Total Sources</td>
<td>$4,529,444</td>
<td>$6,852,089</td>
<td>$6,439,713</td>
<td>$7,372,746</td>
<td>$7,543,084</td>
<td>$4,646,942</td>
<td>$6,994,133</td>
<td>$4,942,088</td>
<td>$9,659,836</td>
<td>$6,883,110</td>
</tr>
<tr>
<td>% of Project Financed by HC</td>
<td>85.36%</td>
<td>83.46%</td>
<td>82.46%</td>
<td>83.19%</td>
<td>84.37%</td>
<td>72.28%</td>
<td>76.14%</td>
<td>83.73%</td>
<td>65.24%</td>
<td>85.63%</td>
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</tbody>
</table>

### Return on Sale of HTC

<table>
<thead>
<tr>
<th>HTC Requested</th>
<th>$4,157,760.00</th>
<th>$6,150,000</th>
<th>$5,900,000</th>
<th>$6,587,500.00</th>
<th>$6,700,000</th>
<th>$3,395,880</th>
<th>$5,603,920</th>
<th>$4,450,000</th>
<th>$6,704,660</th>
<th>$6,623,400</th>
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</thead>
<tbody>
<tr>
<td>HTC Equity</td>
<td>$3,866,330</td>
<td>$5,718,928</td>
<td>$5,310,000</td>
<td>$6,099,894</td>
<td>$6,364,364</td>
<td>$3,955,885</td>
<td>$5,325,624</td>
<td>$4,138,086</td>
<td>$6,301,750</td>
<td>$5,894,236</td>
</tr>
<tr>
<td>HTC Return on Sale</td>
<td>$0.930</td>
<td>$0.930</td>
<td>$0.900</td>
<td>$0.920</td>
<td>$0.950</td>
<td>$1.000</td>
<td>$0.950</td>
<td>$0.930</td>
<td>$0.940</td>
<td>$0.890</td>
</tr>
</tbody>
</table>

### Debt Coverage Ratio (DCR)

| Debt Service           | $30,440       | $79,736     | $40,303     | $107,181    | $52,694     | $50,617    | $79,185    | $48,107    | $50,177    | $10,217    |
| Total Debt Service     | $14,006       | $66,527     | $20,217     | $89,402     | $31,676     | $22,467    | $55,349    | $39,916    | $-         | $-         |
| Debt Coverage Ratio    | 2.17          | 1.20        | 1.99        | 1.20        | 1.66        | 2.25       | 1.47       | 1.21       | #DIV/0!    | #DIV/0!    |

### Project Costs

| Land/Building/Acquisition | $-           | $-           | $-           | $-           | $-           | $-           | $-           | $-           | $-           | $-           |
| Site Work                | $579,336     | $421,830     | $435,000     | $300,000     | $541,986     | $559,238    | $5,000      | $440,000    | $471,285    | $-           |
| Construction / Rehab     | $2,768,242   | $4,622,235   | $4,434,467   | $5,255,350   | $5,164,904   | $3,838,105  | $4,014,786  | $3,086,417  | $6,642,320  | $6,173,255  |
| Soft Costs               | $593,354     | $546,685     | $510,246     | $578,196     | $1,055,213   | $302,317    | $636,347    | $503,177    | $903,239    | $487,041    |
| Developer Fees           | $500,000     | $800,000     | $750,000     | $872,200     | $656,000     | $333,282    | $820,000    | $980,000    | $1,197,239  | $200,000    |
| Reserves                 | $88,512      | $101,339     | $100,000     | $117,000     | $125,000     | $69,000     | $146,000    | $65,494     | $445,773    | $22,814     |
| Total Project Costs      | $4,529,444   | $6,852,089   | $6,439,713   | $7,372,746   | $7,543,084   | $4,646,942  | $6,994,133  | $4,942,088  | $9,659,836  | $6,883,110  |

### Debt Coverage Ratio (DCR)

- HTC Requested: $4,157,760.00
- HTC Equity: $3,866,330
- HTC Return on Sale: $0.930
- Total Project Costs: $4,529,444
- Total Debt Service: $30,440
- Debt Coverage Ratio: 2.17
- Total Debt Service: $14,006
- Debt Coverage Ratio: 1.20
- Total Project Costs: $6,883,110
## HOUSING CREDITS 2016

### Project Name

<table>
<thead>
<tr>
<th>Project Name</th>
<th>Gateway Vista</th>
<th>Poison Landing</th>
<th>North Star</th>
<th>Rose Park</th>
<th>Timber Meadows</th>
<th>Red Fox</th>
<th>Valley Villas</th>
<th>Stower Commons</th>
<th>Freedoms Path</th>
<th>Blackfeet 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Developer / General Ptnr</td>
<td>YWCA</td>
<td>Housing Solutions</td>
<td>GL Development</td>
<td>Summit &amp; HRDC</td>
<td>Immanuel/CR</td>
<td>Builders</td>
<td>Billings HA</td>
<td>Echo Enterprises</td>
<td>Comm for Veterans</td>
<td>Housing Solutions</td>
</tr>
</tbody>
</table>

### Costs versus Sources

<table>
<thead>
<tr>
<th>Total Project Costs</th>
<th>$4,529,444</th>
<th>$6,852,089</th>
<th>$6,439,713</th>
<th>$7,372,746</th>
<th>$7,543,084</th>
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<th>$4,942,088</th>
<th>$9,659,836</th>
<th>$6,883,110</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Financing Sources</td>
<td>$4,529,444</td>
<td>$6,852,089</td>
<td>$6,439,713</td>
<td>$7,372,746</td>
<td>$7,543,084</td>
<td>$4,698,392</td>
<td>$6,994,133</td>
<td>$4,942,088</td>
<td>$9,659,836</td>
<td>$6,883,110</td>
</tr>
<tr>
<td>Difference</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$(51,450)</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
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### Project Cost Limitations

<table>
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<tr>
<th>Limits</th>
<th>General Requirements</th>
<th>Contractor Overhead</th>
<th>Contractor Profit</th>
<th>Developer Fees</th>
<th>Soft Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>6%</td>
<td>4.10%</td>
<td>5.61%</td>
<td>5.67%</td>
<td>5.36%</td>
<td>3.42%</td>
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<tr>
<td>2%</td>
<td>1.58%</td>
<td>1.62%</td>
<td>1.90%</td>
<td>1.70%</td>
<td>0.91%</td>
</tr>
<tr>
<td>6%</td>
<td>3.94%</td>
<td>5.31%</td>
<td>5.70%</td>
<td>5.09%</td>
<td>3.31%</td>
</tr>
<tr>
<td>15%</td>
<td>12.81%</td>
<td>14.46%</td>
<td>14.36%</td>
<td>14.57%</td>
<td>9.78%</td>
</tr>
<tr>
<td>30/35%</td>
<td>33%</td>
<td>25%</td>
<td>24%</td>
<td>25%</td>
<td>30%</td>
</tr>
</tbody>
</table>

### Per Unit Comparison

| Cost per unit | $188,727 | $201,532 | $229,990 | $175,542 | $193,412 | $154,898 | $205,710 | $205,920 | $229,996 | $229,437 |
| Credits per unit | $173,240 | $180,882 | $210,714 | $156,845 | $171,795 | $113,196 | $164,821 | $185,417 | $159,635 | $220,780 |
| Operating Cost per unit | $5,077 | $4,008 | $5,202 | $4,318 | $4,388 | $5,061 | $4,659 | $3,795 | $7,220 | $2,281 |
| Replacement Reserves | $300 | $309 | $300 | $300 | $256 | $300 | $300 | $300 | $300 | $300 |

### Per Square Foot Comparison

| Cost per sq ft | $179 | $186 | $248 | $178 | $176 | $185 | $264 | $219 | $279 | $162 |
| Credits per sq ft | $164 | $167 | $227 | $159 | $156 | $135 | $212 | $197 | $194 | $156 |
| Operating Cost per sq ft | $5 | $4 | $6 | $4 | $4 | $6 | $4 | $4 | $4 | $9 |

### Tenant Paid Utilities

- x
- x
- x
- x
- x
- x
- x
- x
- x

### Owner Paid Utilities

- x
<table>
<thead>
<tr>
<th>Project Name</th>
<th>Gateway Vista</th>
<th>Poisson Landing</th>
<th>North Star</th>
<th>Rose Park</th>
<th>Timber Meadows</th>
<th>Red Fox</th>
<th>Valley Villas</th>
<th>Stower Commons</th>
<th>Freedoms Path</th>
<th>Blackfeet 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>County</td>
<td>Yellowstone</td>
<td>Lake</td>
<td>Roosevelt</td>
<td>Gallatin</td>
<td>Flathead</td>
<td>Yellowstone</td>
<td>Ravalli</td>
<td>Custer</td>
<td>Lewis &amp; Clark</td>
<td>Browning</td>
</tr>
</tbody>
</table>

### Evaluation Scoring Points

**Available**

1. **Extended Low Income L**
   - 100

2. **Lower Income Tenants**
   - 220

3. **Project Location**
   - Grocery Store: 20
   - Other: 80

**Total**

4. **Housing Needs Characteristics**
   - Community Input: 40
   - Appropriate Size: 50
   - Appropriate Development Type: 40
   - Market Need - Vacancy: 20
   - Market Need - Absorption Rate: 20

**Total**

5. **Project Characteristics**
   - Preservation of or Increase: 20
   - QCT or Revitalization Plan: 10
   - Preservation of Aff Hsing: 20
   - Project Based Rent Subsidy: 50
   - Amenities: 40
   - Green & Energy: 100

**Total**

6. **Development Team Characteristics**
   - Demonstrated Track Record: 180
   - Trained & Cert Dev Team: 60
   - Cold Weather Dev Experience: 90

**Total**

7. **Participation of Local En**
   - 50

8. **Tenant Populations**
   - 100

9. **Developer Knowledge and Response**
   - Management past performances:
   - Late responses to MBOH:
   - Management Weaknesses:

**Total Points Available**

- 1,330
- 1,250
- 1,220
- 1,225
- 1,250
- 1,250
- 1,300
- 1,280
- 1,230
- 1,330
- 1,245
October 5, 2015

Board of Directors
Mary Bair – Multifamily Program Officer
Montana Board of Housing
301 S. Park Avenue, Room 240
Helena, MT 59601

Re: Little Jon Apartments, Bigfork, MT – LIHTC Application

Dear Ms. Bair and Board Members,

On behalf of the housing development staffs of GMD Development and Homeward, Inc., we are pleased to submit for your consideration our application for 9% low income housing tax credits for the acquisition and renovation of the Little Jon Apartments, located in Bigfork, Montana.

Since 1994, Little Jon has provided 32 units of critical housing for those most in need in Bigfork. An allocation of 9% credits now would allow for the acquisition and renovation; preserve a property with existing unit based RD rental assistance; address the needed capital repair items and improve energy efficiency; enhance sustainable operations, and providing a quality and sustainable place for residents to call home.

Highlights of our application include:

- Little Jon Apartments was constructed over 20 years ago and has building components, finishes and fixtures well beyond their useful life. An allocation of 9% credits, at present, is the only financial alternative to adequately address the capital needs and preservation of this important community asset for decades to come.
• Preservation of an existing affordable housing property, which includes rental subsidy from the USDA Rural Development rental assistance program, allowing this property to serve multiple households at or below 40% AMI; without tax credits, preserving this property to serve this level of income is not feasible.

• Per the Market Study (see application), the community of Bigfork has “a very strong need for affordable rental units for very low to low income families, and once renovated the [property] will be among of the nicest rentals in the area.” Little Jon is one of two income restricted properties in the area, with the other property being for senior households, and is vital to the community due to very high rents caused from the town of Bigfork being a tourist destination.

• Preserving existing multifamily housing and affordable housing meets the planning goals for both the Flathead County and Bigfork, as indicated in the respective Growth Policy and Neighborhood Plan.

• A key component of this project is an exciting collaboration with the local Bigfork ACES Program. The renovation scope will include the conversion of the existing leasing office and adjacent 2 bedroom non-RD subsidized unit to a classroom/office for the ACES program that provides academic enrichment opportunities during non-school hours primarily for students who attend high poverty and low performing schools, many of whom currently reside at Little Jon.

The attached LIHTC application demonstrates the urgent need to preserve this vital community housing, valuable rental assistance, local support, a solid financing plan, a construction scope that addresses immediate needs and improves energy efficiency, all carefully managed by a highly experienced affordable housing development team with an outstanding track record in Montana.

If you have any questions, please do not hesitate to contact Greg at 206-745-3699 or Greg@gmddev.net or Andrea at (406) 532-HOME x18, or andrea@homeword.org.

Regards,

Gregory M. Dunfield
GMD Development, LLC

Andrea Davis
Homeword, Inc.

GMD Development, LLC
520 Pike Street, Suite 1010
Seattle, WA 98101
### Green Initiatives:

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Little Jon</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Star appliances (where replaced)</td>
<td>X</td>
</tr>
<tr>
<td>LED Exterior</td>
<td></td>
</tr>
<tr>
<td>Photovaltaic Panels</td>
<td></td>
</tr>
<tr>
<td>Low/No VOC paint/adhesive (where used)</td>
<td>X</td>
</tr>
<tr>
<td>Use of Montana products</td>
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</tr>
<tr>
<td>Engineered Lumber</td>
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</tr>
<tr>
<td>Flyash concrete greater than 30%</td>
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</tr>
<tr>
<td>Recycled insulation</td>
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</tr>
<tr>
<td>Recycled sheetrock</td>
<td></td>
</tr>
<tr>
<td>Water efficient landscaping</td>
<td></td>
</tr>
<tr>
<td>No Urea-Formaldehyde added/full sealed countertop and cabinets (where replaced)</td>
<td>X</td>
</tr>
<tr>
<td>On-site recycle of construction materials</td>
<td></td>
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<tr>
<td>Range/bathroom fans that vent to the outside</td>
<td></td>
</tr>
<tr>
<td>Recycled material carpet/flooring (where replaced)</td>
<td>X</td>
</tr>
<tr>
<td>Smokefree policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi unit complex but within the property lines</td>
<td>X</td>
</tr>
<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
<td>X</td>
</tr>
<tr>
<td>Water flow saving device (where replaced)</td>
<td>X</td>
</tr>
<tr>
<td>Permeable paving</td>
<td></td>
</tr>
</tbody>
</table>

Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
October 31, 2015

GMD Development
Mr. Gregory Dunfield
520 Pike Street, Suite 1010
Seattle WA 98101

Dear Mr. Dunfield:

The Bigfork Area Chamber of Commerce formally supports the application made by GMD Development to the Montana Board of Housing to rehabilitate and preserve the affordable housing property, Little John Apartment in Bigfork.

From our understanding, GMD will be working with ACES After School Program to create space for them to run their program. They will be proposing to convert a two bedroom apartment plus office into a space that will be usable for the ACES afterschool program. As a result, ACES will be able to use that space 24/7, year round on a lease for $1/year. The goal with being able to do this is allowing this program the opportunity to grow and excel in ways that they may not have been able to without this space, at no expense to them.

ACES is a program that offers much needed assistance to our community, not only in afterschool care and meals, but also by encouraging our youth to volunteer at many of our community events such as our annual Spring Cleaning and our Independence Day Parade.

In addition to the space donated to ACES, the improvements to the apartments include cabinetry, flooring, lighting, appliance upgrades, adding washer/dryers, and also exterior improvements including roofing, siding, electrical, plumbing, heating, etc.

“The need for this kind of housing is apparent and as a Bigfork resident I would love to see the area get spruced up. It will help bring some dignity to the residents and hopefully become a place where the kids won’t feel ashamed to live”, Cathy Gaiser, Bigfork Chamber Board Member.

Thank you for your time and positive consideration of this application. Please contact me if you have any questions or require additional information.

Sincerely,

Heather Burnham
Executive Director
October 1, 2015

Montana Board of Housing
P.O. Box 200528
Helena, MT  59620-0528

Re: Little Jon Apartments, Bigfork, MT

Dear Board Members,

I am writing in support of the application for low income housing tax credits submitted by Homeward/GMD Development for the acquisition and renovation of the Little Jon Apartments in Bigfork, MT. The 32 unit, Little Jon Apartments is one of only two affordable housing properties in Bigfork and the ONLY family affordable housing property.

USDA-Rural Development oversees 2,375 units of subsidized affordable housing in communities throughout Montana and many of units are at risk of leaving the program in the next few years. As you are aware, the rent subsidy provided by USDA-RD provides vital support for lower income residents in the state. Particularly in higher rent areas, such as Bigfork, these Rural Development properties are at significant risk as current owners are opting out of the program and once converted to market are permanently lost as an affordable housing asset in their communities.

Thank you again for your consideration and vital support of the preservation of the Little Jon Apartments as affordable housing in this community.

Sincerely,

Carol Lechner
Area Specialist,

cc: Janelle Gustafson, Acting State Director
    Tom Atkins, Housing Program Director
    Lad Barney, Area Director
Dear McKenzie:

Bigfork ACES after school and summer programs is happy to support your current effort to acquire and renovate the Little Jon's Apartments in Bigfork. The Little Jon's Apartment complex is one of the only affordable housing for low-income residents and families in Bigfork. The current project will ensure that this facility remains available for this purpose and the upgrades necessary to preserve the integrity of our community. We highly support this development.

Bigfork ACES after school program is a 21st Century Community Learning Center that operates every day that school is in session and 8 weeks in the summer. We target low income families and offer academic, cultural and family enrichment activities. We serve over 150 Bigfork children every year.

Many of the children we have served live or have lived in the Little Jon's Apartments. I can attest to the conditions of the complex and wholly support the idea of renovations and upgrade for the residents.

Our organization will actively seek out a partnership with GMD Development in order to provide extended services to their tenants and opportunities for family collaboration. We are excited about the upgrades proposed and feel that the improvements will help our community, morale for tenants and provide opportunity for youth.

We strongly urge you support the application that has been submitted by GMD for this project. Please contact me if you have any questions or require additional information.

Sincerely,

Cathy Hay, Executive Director
Bigfork ACES
September 25th, 2015

Greg Dunfield  
GMD Development, LLC  
520 Pike Street, Suite 101  
Seattle, WA 98101  
(206) 745-3699  

Re: Little John Apartments Proposed Rehabilitation

Dear Mr. Dunfield,

Real Estate Management Specialists, Inc. supports the application being submitted by GMD Development, LLC and Homeward, Inc. for housing tax credits in Big Fork, Montana for Little John Apartments. This property is a great asset to the community of Big Fork, located right across the street from Big Fork public schools, which gives the kids and families great access to their educational facilities. Conducting a rehab on this property will allow the families on the property a home and lifestyle that they would otherwise not likely have access to throughout their life.

As a provider and long term supporter of affordable housing around Montana, I truly believe that the long term effects of providing adequate and sustainable housing are tremendous to families in this area. Affordable housing renovations help residents achieve independence, prosperity and a better way of living in the short term and the long term. This project will help balance the community of Big Fork and enhance the overall health of the community and the residents.

Thank you for considering this application for the Little John Apartments. Please contact me if you have any questions or additional information is needed.

Sincerely,

Karen D. Burkett  
President, Real Estate Management Specialists, Inc.

"An Equal Housing Opportunity Provider"
Dear Montana Board of Housing:

We, the undersigned, have signed this letter in support of the proposed preservation and renovation of the affordable housing at Little Jon in Bigfork. We believe affordable housing is important for our community and that Little Jon is a valuable asset that should be preserved and maintained. We also support the Low Income Housing Tax Credit application being submitted to provide some of the funding for the preservation and renovation of the Little Jon apartments.

Sincerely,


<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>SIGNATURE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Brook Robson</td>
<td>7940 Hwy 35</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bigfork, MT</td>
<td></td>
</tr>
<tr>
<td>Rebeckah King</td>
<td>PO Box 134</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Lakeside, MT 59922</td>
<td></td>
</tr>
<tr>
<td></td>
<td>406-270-5215</td>
<td></td>
</tr>
<tr>
<td>Beth Carette</td>
<td>PO Box 709</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bigfork, MT 59911</td>
<td></td>
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<tr>
<td>Robert Carette</td>
<td></td>
<td></td>
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<tr>
<td>Robert Coyle</td>
<td></td>
<td></td>
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<tr>
<td>Blake Davidson</td>
<td>P.O. Box 709</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Bigfork, MT 59911</td>
<td></td>
</tr>
</tbody>
</table>
Dear Montana Board of Housing:

We, the undersigned, have signed this letter in support of the proposed preservation and renovation of the affordable housing at Little Jon in Bigfork. We believe affordable housing is important for our community and that Little Jon is a valuable asset that should be preserved and maintained. We also support the Low Income Housing Tax Credit application being submitted to provide some of the funding for the preservation and renovation of the Little Jon apartments.

Sincerely,

<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS</th>
<th>SIGNATURE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Britney Melk</td>
<td>1154 Grand Dr #57, Bigfork, MT</td>
<td>Britney Melk</td>
</tr>
<tr>
<td>Diane Hendzel</td>
<td>1156 Grand Dr #21, Bigfork, MT</td>
<td>Diane Hendzel</td>
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<tr>
<td>Ashley Gross</td>
<td>1156 Grand Dr #28</td>
<td>Ashley Gross</td>
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<td>Tiffany Public</td>
<td>1154 Grand Dr #15</td>
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<tr>
<td>Kari L. Bowlow</td>
<td>1154 Grand Dr #17</td>
<td>Kari L. Bowlow</td>
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<tr>
<td>Christina Wildfong</td>
<td>1154 Grand Dr #23</td>
<td>Christina Wildfong</td>
</tr>
<tr>
<td>NAME</td>
<td>ADDRESS</td>
<td>SIGNATURE</td>
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<tr>
<td>---------------------</td>
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</tr>
<tr>
<td>Jordan Mullally</td>
<td>1152 Grand Drive</td>
<td>[Signature]</td>
</tr>
<tr>
<td></td>
<td>Apt. #10</td>
<td></td>
</tr>
<tr>
<td>James Hayes</td>
<td>1152 Grand Dr</td>
<td>[Signature]</td>
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<td>#15</td>
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<tr>
<td>Renea Fisher</td>
<td>1150 Grand Dr</td>
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<tr>
<td></td>
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<tr>
<td>Jim Robinson</td>
<td>1150 Grand Dr</td>
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<td></td>
<td>Apt. # 2</td>
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<tr>
<td>Johanna Van Wielde</td>
<td>1150 Grand Dr</td>
<td>[Signature]</td>
</tr>
<tr>
<td></td>
<td>Apt. #5</td>
<td></td>
</tr>
<tr>
<td>Chris King</td>
<td>1156 Grand Dr</td>
<td>[Signature]</td>
</tr>
<tr>
<td></td>
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<tr>
<td>Denise Wadsworth</td>
<td>1150 Grand Dr</td>
<td>[Signature]</td>
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<td></td>
<td></td>
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<tr>
<td>Faith Edelson</td>
<td>1156 Grand Dr</td>
<td>[Signature]</td>
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<tr>
<td></td>
<td>29</td>
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</table>
Montana Board of Housing  
J.P. Crowley, Chair  
PO Box 200528  
Helena, MT 59620-0528

Dear Chairman Crowley and Board Members,

The state of Montana has prioritized preservation of expiring use properties and their corresponding subsidies and HRDC is pleased to submit a project targeting this priority. As the board is acutely aware, it is of utmost importance to maintain the RD 515 mortgage on a property in order to ensure preservation of affordable units and rental assistance in a community. HRDC is excited to present the enclosed application and supporting materials for the acquisition and rehabilitation of Big Sky Villas, directly impacting Belgrade’s most vulnerable community members. Big Sky Villas is a 24-unit Rural Development family project serving low-income families in Belgrade, MT. Originally developed with the Rural Development 515 loan program, the project offers 21 units with RD Rental Assistance (RA). The RA subsidies ensure that households only pay 30% of their income toward rent, regardless of the actual rent on the unit. For a very low-income household, the use of RA subsidy helps ensure that their apartment is affordable to them, not just classified as affordable.

No community or county in Montana needs affordable housing like Gallatin County. The percent of renter-occupied homes (single houses and apartments) is 54% versus 31% statewide. The median house price is $259,000 compared to Montana’s average of $183,000. Most compelling is the median rent: $805 versus $667 across Montana. In Gallatin County, about 11,085 people, including 2,489 children, live below the poverty line. In Bozeman, many people living in poverty have jobs, but their pay is so low that they still don’t have enough money to meet basic needs like food, shelter, clothing and health care. The average homeless person in town is a single mother in her late 20s with one or two children, often a baby or young toddler. She may be living with relatives, or sharing an apartment with another family. She may be trying valiantly to provide for her children, but one of the biggest reasons people here struggle is the high cost of housing. About 1,600 families are on a waiting list for long-term rental assistance. The wait is three to four years long.

Big Sky Villas provides affordable housing in Belgrade Montana, 10 miles from the city limits of Bozeman. The population of the area is growing rapidly, 33.2% since the 2010 census, but the number of available affordable housing rental units has not kept up by any means. Big Sky Villas is one of only two income-restricted properties with rental subsidies in the community, and the only one available to families.

This proposal seeks to both preserve that subsidy and improve the tenants’ quality of life.

Built in 1983, the units and even exteriors are in need of substantial rehabilitation to improve:

+ Energy efficiency (insulation, windows and exterior doors);
+ Unit accessibility (all ground floor units will receive accessibility upgrades including zero step thresholds and widened doors);
+ Indoor air quality (exhaust fans and no-emission flooring); and
BUILDING A BETTER COMMUNITY

+ Outdoor family-friendly amenities (patios, children’s play area, community garden, and gathering places).

With the input and at the suggestion of the residents, other amenities will include new kitchen cabinets, flooring, appliances, energy efficient windows, upgraded insulation, and soundproofing between units, all contributing to their quality of life – and the long life of the units themselves. The location is ideal for the residents. As households move further from the City core in search of affordable housing, Big Sky Villas’ proximity to shopping, medical care, schools, churches, and other services is a rare commodity. Children can safely travel to a nearby Head Start Center and public schools. Residents can easily access a Streamline Bus stop as well, which provides free transit to Four Corners and Bozeman. This easy, free connection to employment, large retail and Bozeman Deaconess Hospital supports household’s budgets while allowing them to fully participate in the economic, health, educational, and social / recreational opportunities in the area.

The market study conducted for this project points out some key findings:
- Unlike similar bedroom and low-income communities across the state, there are few subsidized units available in Belgrade.
- Big Sky Villas is the only income-restricted property with rental subsidies in the community.
- There is a huge demand for units with rental subsidies – 311 units are needed.
- Belgrade’s rental market has very few vacancies, and none with rental subsidies.

Please be aware of both HRDC’s history with LIHTC projects and our commitment to them and their residents. HRDC has a proven track record in the acquisition and rehabilitation of similar projects, and has engaged an equally qualified development team. The project consultant, Gene Leuwer, has nearly 20 years of experience in affordable housing development, the project architect, Susan Bjerke, has completed work on numerous comparable projects, as has Diamond Construction who is currently renovating the 110-unit LIHTC Guardian Apartments in Helena.

HRDC is fully engaged with the tenants of Big Sky Villas Apartment projects and other low income people in the County. We understand their circumstances, assets and challenges, and remain committed to providing them with all the relevant services we provide the community.

The acquisition and rehabilitation of Big Sky Villas meets a critical community need, preserves vital affordable housing subsidies, and improves quality of life for tenants. We are pleased to have the opportunity to protect and enhance this community resource at a time when the need is so pronounced.

Thank you for your consideration.

Sincerely,

Jeffrey K. Rupp
President/CEO

HRDC
BUILDING A BETTER COMMUNITY
www.thehrdc.org
<table>
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<th>Green Initiatives</th>
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<td>Photo voltaic panels</td>
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<td>Low/No VOC paint/adhesive</td>
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<td>Use of Montana products</td>
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<td>Flyash concrete greater than 30%</td>
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<td>Recycled insulation</td>
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<td>Water efficient landscaping</td>
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<td>Formaldehyde free/full sealed countertop and cabinets</td>
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<tr>
<td>On-site recycle of construction materials</td>
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<tr>
<td>Range/Bathroom fans that vent to the outside</td>
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<tr>
<td>Recycled material carpet/flooring</td>
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<tr>
<td>Smokefree policy that includes all units, buildings,</td>
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<tr>
<td>and their respective indoor common areas as well as</td>
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<tr>
<td>any outside area of the multi unit complex but within</td>
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<td>the property lines</td>
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<td>A partnership with local or statewide health agencies</td>
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<td>Water flow saving device</td>
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<td>Permeable paving</td>
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</table>

Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more

Principal's Name: SusanD. Bjerke, AIA  
Principal's Company Name: Bjerke Architects, PLLC  
Date: September 23, 2015
September 30, 2015

Mr. J.P. Crowley, Chairperson
Montana Board of Housing
301 South Park Avenue Room 240
Helena, MT 59601

Dear Mr. Crowley:

On behalf of the Belgrade Chamber of Commerce, please accept this letter of support for the Low Income Housing Tax Credit (LIHTC) application submitted by the Human Resource Development Council of District IX, Inc. (HRDC) for the acquisition and rehabilitation of Big Sky Villas.

Affordable housing is a pressing need in our community. From 2000 to 2010, Belgrade’s population increased by 28%, over triple the population increase for Montana. From 2013 to 2014, Gallatin County was the 47th fastest growing county in the nation. This growth has placed unprecedented pressure on communities like Belgrade to meet housing needs. Our population is primarily young families who are just starting out or working in low paying jobs. Yet, despite this rapid growth, Belgrade was last awarded Tax Credits in 2000. Our community has a clear and ever growing need to serve households unable to afford our high, and fast-rising market rents. The preservation of Big Sky Villas and the corresponding rental subsidies is of utmost importance to our city. Too many rapidly-growing areas have seen once-affordable properties converted to market rate developments, a permanent loss to those communities. Big Sky Villas will continue to serve some of our most vulnerable community members, providing them with a safe, affordable home near important services. Market studies in our community demonstrate a need for rental housing targeted to households earning less than 50% of the Area Median Income; we are committed to working with HRDC to preserve housing that meets that need.
As Gallatin County continues to experience rapid growth, affordable housing needs will only increase. The Big Sky Villas provide 24 families in our community with safe, affordable housing. As the lead business organization in Belgrade, we hope that the Montana Board of Housing will support the efforts of HRDC as they work to address this need in our community.

Sincerely,

Debra K. Youngberg
Executive Director
September 21, 2015

Mr. J.P. Crowley, Chairperson
Montana Board of Housing
301 South Park Avenue Room 240
Helena, MT 59601

Dear Mr. Crowley:

On behalf of the Belgrade City Council, please accept this letter of support for the Low Income Housing Tax Credit (LIHTC) application submitted by the Human Resource Development Council of District IX, Inc. (HRDC) for the acquisition and rehabilitation of Big Sky Villas.

Affordable housing is a pressing need in our community. From 2000 to 2010, Belgrade’s population increased by 28%, over triple the population increase for Montana. From 2013 to 2014, Gallatin County was the 47th fastest growing county in the nation. This growth has placed unprecedented pressure on communities like Belgrade to meet housing needs. Yet, despite this rapid growth, Belgrade was last awarded Tax Credits in 2000. Our community has a clear and ever growing need to serve households unable to afford our high, and fast-rising market rents. The preservation of Big Sky Villas and the corresponding rental subsidies is of utmost importance to our city. Too many rapidly-growing areas have seen once-affordable properties converted to market rate developments, a permanent loss to those communities.

Big Sky Villas will continue to serve some of our most vulnerable community members, providing them with a safe, affordable home near important services. Market studies in our community demonstrate a need for rental housing targeted to households earning less than 50% of the Area Median Income; we are committed to working with HRDC to preserve housing that meets that need.

As Gallatin County continues to experience rapid growth, affordable housing needs will only increase. The Big Sky Villas provide 24 families in our community with safe, affordable housing. We hope that the Montana Board of Housing will support the efforts of HRDC as they work to address this need in our community.

Sincerely,

[Signature]

Theodore A Barkley
City Manager

www.ci.belgrade.mt.us
Mr. J.P. Crowley, Chairperson
Montana Board of Housing
301 South Park Avenue Room 240
Helena, MT 59601

Dear Mr. Crowley:

We are writing to express our support for the Low Income Housing Tax Credit (LIHTC) application submitted by the Human Resource Development Council of District IX, Inc. (HRDC) for the acquisition and rehabilitation of Big Sky Villas in Belgrade.

Affordable housing is a pressing need in our County. Over the past decade, the Belgrade population has increased by 28%, more than three times the average growth rate for Montana. During our last year, 2013 to 2014, Gallatin County was the 47th fastest growing county in the nation. This growth has placed unprecedented pressure on communities like Belgrade to meet housing needs. Yet, despite this rapid growth, Belgrade was last awarded Tax Credits in 2000. We have a clear and ever growing need to serve households unable to afford our high, and fast-rising market rents. The preservation of Big Sky Villas and the corresponding rental subsidies is of utmost importance. Too many rapidly-growing areas have seen once-affordable properties converted to market rate developments, a permanent loss to those communities. Big Sky Villas will continue to serve some of our most vulnerable community members, providing them with a safe, affordable home near important services. Market studies in our community demonstrate a need for rental housing targeted to households earning less than 50% of the Area Median Income; we are committed to working with HRDC to preserve housing that meets that need.

As Gallatin County continues to experience rapid growth, affordable housing needs will only increase. The Big Sky Villas provide 24 families in our community with safe, affordable housing. We hope that the Montana Board of Housing will support the efforts of HRDC as they work to address this need.

Sincerely,

R. Stephen White, Chairman
Board of County Commissioners
Big Sky Villas Apartments
Acquisition and Rehabilitation Application
Letter of Support for HRDC IX

Date: Sept 30, 2015

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC’s plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

The need for affordable housing in Belgrade is critical, and Big Sky Villas meet that need for 24 families in our community. As a resident of Big Sky Villas, I support the preservation of safe and affordable housing in Belgrade. Thank you for your consideration of this worthy application.

Best,
Current Resident of Big Sky Villas

Name: [Signature]
Unit: Mother lives in Unit 1, daughter in Unit 17
Phone: 406-579-6734

Please consider this application, the tenants at Big Sky Villas could benefit greatly from the improvements that would be done. Thank you.

[Signature]
Date: ____________________________

Mr. J.P. Crowley  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC’s plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

The need for affordable housing in Belgrade is critical, and Big Sky Villas meet that need for 24 families in our community. As a resident of Big Sky Villas, I support the preservation of safe and affordable housing in Belgrade. Thank you for your consideration of this worthy application.

Best,
Current Resident of Big Sky Villas

Name: Beverly Muncher
Unit: 1
Phone: 406-813-8234
September 29, 2015

Mr. J.P. Crowley, Chairperson
Montana Board of Housing
301 South Park Avenue Room 240
Helena, MT 59601

Dear Mr. Crowley:

On behalf of the Habitat for Humanity of Gallatin Valley Inc., please accept this letter of support for the Low Income Housing Tax Credit (LIHTC) application submitted by the Human Resource Development Council of District IX, Inc. (HRDC) for the acquisition and rehabilitation of Big Sky Villas.

Affordable housing is a pressing need in our immediate and surrounding communities. From 2000 to 2010, Belgrade’s population increased by 28%, over triple the population increase for Montana. From 2013 to 2014, Gallatin County was the 47th fastest growing county in the nation. This growth has placed unprecedented pressure on communities like Belgrade to meet housing needs. Yet, despite this rapid growth, Belgrade was last awarded Tax Credits in 2000. Our community has a clear and ever growing need to serve households unable to afford our high, and fast-rising market rents. The preservation of Big Sky Villas and the corresponding rental subsidies is of utmost importance to our city. Too many rapidly-growing areas have seen once-affordable properties converted to market rate developments, a permanent loss to those communities. Big Sky Villas will continue to serve some of our most vulnerable community members, providing them with a safe, affordable home near important services. Market studies in our community demonstrate a need for rental housing targeted to households earning less than 50% of the Area Median Income; we are committed to working with HRDC to preserve housing that meets that need.

As Gallatin County continues to experience rapid growth, affordable housing needs will only increase. The Big Sky Villas provide 24 families in our community with safe, affordable housing. We hope that the Montana Board of Housing will support the efforts of HRDC as they work to address this need in our community.

Sincerely,

J. David Magistrelli
Executive Director
October 1, 2015

Mr. J.P. Crowley, Chairperson
Montana Board of Housing
301 South Park Avenue Room 240
Helena, MT 59601

Dear Mr. Crowley:

On behalf of the Greater Gallatin Homeless Action Coalition, please accept this letter of support for the Low Income Housing Tax Credit (LIHTC) application submitted by the Human Resource Development Council of District IX, Inc. (HRDC) for the acquisition and rehabilitation of Big Sky Villas.

Affordable housing is a pressing need in our community. From 2000 to 2010, Belgrade’s population increased by 28%, over triple the population increase for Montana. From 2013 to 2014, Gallatin County was the 47th fastest growing county in the nation. This growth has placed unprecedented pressure on communities like Belgrade to meet housing needs. Yet, despite this rapid growth, Belgrade was last awarded Tax Credits in 2000. Our community has a clear and ever growing need to serve households unable to afford our high, and fast-rising market rents. The preservation of Big Sky Villas and the corresponding rental subsidies is of utmost importance to our city. Too many rapidly-growing areas have seen once-affordable properties converted to market rate developments, a permanent loss to those communities. Big Sky Villas will continue to serve some of our most vulnerable community members, providing them with a safe, affordable home near important services. Market studies in our community demonstrate a need for rental housing targeted to households earning less than 50% of the Area Median Income; we are committed to working with HRDC to preserve housing that meets that need.

As Gallatin County continues to experience rapid growth, affordable housing needs will only increase. The Big Sky Villas provide 24 families in our community with safe, affordable housing. We hope that the Montana Board of Housing will support the efforts of HRDC as they work to address this need in our community.

Sincerely,

Michele Letendre
Co-Chair, Greater Gallatin Homeless Action Coalition
September 28, 2015

Mr. J.P. Crowley, Chairperson
Montana Board of Housing
301 South Park Avenue, Room 240
Helena, MT 59601

Dear Mr. Crowley:

This letter is sent in support for the Low Income Housing Tax Credit (LIHTC) application submitted by the Human Resource Development Council, District IX, Inc. for the acquisition and rehabilitation of Big Sky Villas in Belgrade, MT.

Unprecedented growth in Belgrade (28%, 2013-14) and Gallatin County’s rating as the 47th fastest growing county in the nation, has placed affordable housing as a #1 need in our community. However, wages have not kept pace with the growth, placing an even greater need for rental housing for those households earning less than 50% of the area median income. This need looks to be even greater in the future with this kind of growth.

Big Sky Villas has filled the need for affordable rents in Belgrade and the preservation of rental subsidies for our community is important for our community’s well-being and economic health. Belgrade has not been awarded Tax Credits since 2000. Twenty four families will lose safe and affordable housing when properties like Big Sky Villas become market rate developments and communities like Belgrade suffer permanent loss.

HRDC is a community partner and is committed to preserving affordable housing. We support their efforts and encourage the Montana Board of Housing to approve their application. Thank you for your consideration.

Sincerely,

Darla Joyner
Executive Director
Date: 10/1/15

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC's plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

The need for affordable housing in Belgrade is critical, and Big Sky Villas meet that need for 24 families in our community. As a resident of Big Sky Villas, I support the preservation of safe and affordable housing in Belgrade. Thank you for your consideration of this worthy application.

Best,
Current Resident of Big Sky Villas

Name: Sarah Terry
Unit: 116
Phone: 823-9583
Date: 10-05-15

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC’s plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

The need for affordable housing in Belgrade is critical, and Big Sky Villas meet that need for 24 families in our community. As a resident of Big Sky Villas, I support the preservation of safe and affordable housing in Belgrade. Thank you for your consideration of this worthy application.

Best,
Current Resident of Big Sky Villas

Name: Tana L. Hartse
Unit: 16
Phone: 406-223-6929
Date: ____________________________

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC’s plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

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Best,
Current Resident of Big Sky Villas

Name: Tjuler Tjenges & Brittany Torgerson
Unit: #13
Phone: 406-577-1012
Big Sky Villas Apartments
Acquisition and Rehabilitation Application
Letter of Support for HRDC IX

Date: 10-02-15

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC's plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

The need for affordable housing in Belgrade is critical, and Big Sky Villas meet that need for 24 families in our community. As a resident of Big Sky Villas, I support the preservation of safe and affordable housing in Belgrade. Thank you for your consideration of this worthy application.

Best,
Current Resident of Big Sky Villas

Name: Gaylene Stolt
Unit: # 22
Phone: (406) 539-7326
Date: 10/1/15

Mr. J.P. Crowley  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC’s plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

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Best,
Current Resident of Big Sky Villas

Name: Ambertrue
Unit: 11
Phone: 425-327-9832
Big Sky Villas Apartments
Acquisition and Rehabilitation Application
Letter of Support for HRDC IX

Date: 10-1-15

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

This letter is written in support of the LIHTC application by HRDC IX to the Montana Board of Housing for the acquisition and rehabilitation of Big Sky Villas. I have been informed of HRDC’s plan to purchase and rehabilitate my home. It has also been communicated that I will not be displaced as a result of the purchase and rehabilitation, and HRDC IX has created a relocation plan to mitigate the inconvenience of the rehabilitation.

The need for affordable housing in Belgrade is critical, and Big Sky Villas meet that need for 24 families in our community. As a resident of Big Sky Villas, I support the preservation of safe and affordable housing in Belgrade. Thank you for your consideration of this worthy application.

Best,
Current Resident of Big Sky Villas

Name: Tara Freeman
Unit: #8
Phone: 406 579 9367
Date: ________________________________

Mr. J.P. Crowley  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

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Best,

Current Resident of Big Sky Villas

Name: Jamie Carter
Unit: 202 #12
Phone: 539-7935
Date: 10/2/15

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

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Best,
Current Resident of Big Sky Villas

Name: Danielle Ayala
Unit: #9
Phone: 951.813.0190
Date: 10-3-2015

Mr. J.P. Crowley  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

Dear Mr. Crowley:

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Best,
Current Resident of Big Sky Villas

Name: Lucille Gae
Unit: 21
Phone: (406) 224-1857
Date: 10-2-2015

Mr. J.P. Crowley  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

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Best,
Current Resident of Big Sky Villas

Name: Joan C. White
Unit: #7
Phone: 406) 599-5969

Are walk-in tubs something you might consider? It could be limited to the ground floor units as those of us who need one can’t climb stairs any way. Thank you for allowing our input.
Date: 10/3/15

Mr. J.P. Crowley
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Support for Big Sky Villas Housing Tax Credits Application

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Best,
Current Resident of Big Sky Villas

Name: [Signature]
Unit: 24
Phone: 288-6695
Mr. J.P. Crowley  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620  

Re: Support for Big Sky Villas Housing Tax Credits Application  

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Best,  
Current Resident of Big Sky Villas  

Name:  
Unit:  
Phone:  

[Signature]

Address:  

Phone:  

Noblehomestead Pablo

Summary

A project of 24 units all three bedroom with LIHTC restriction at 50% for 15 and 9 at 60% of AMI. The projects location in Pablo is excellent for a multifamily–family project, being a 2 blocks from the elementary school and its playgrounds, next to the US Post Office, one and one half blocks from the local bank and Grocery. Also, the local high school and community college are within walking distance. Other services such as bus service. Fueling station and auto repair are local also.

Major employers are also within walking distance, the Salish Kootenai Headquarters and the main office of Mission Valley Power.

Services available to the site are:

Medical – 6 miles
Dental – 6 miles
Pharmacy – 6 miles

Bus / Transportation – bus service to Missoula south and Whitefish north is available with stops within walking distance. Local shuttle (Door to Door) is available upon call for medical and employment needs, these require a 24 call in advance.

"CSKT Flathead Transit partners with Montana DOT and Greyhound to implement service between Missoula and Whitefish"

Pablo — The Montana Department of Transportation (MDT) is pleased to announce that Flathead Transit, a service of the Confederated Salish and Kootenai Tribes, will implement new daily passenger service between Missoula and Whitefish effective December 16. The new service will stop in Evaro, Arlee, Ravalli, Saint Ignatius, Pablo, Polson, Lakeside, Kalispell and Whitefish.

The area has a 2% vacancy in rentals with 83 units of this type needed in the area.

The project will have a highly energy efficient design using solar and passive solar to aid utility costs. Heat pump split systems allow for low capital costs and high efficiency. Each unit will have a solarium with professional instruction on how to raise herbs and vegetables in house.

Management is always an important part of the success of a project, we have Lake County Housing Assistance Office, which operates two other projects close to this proposed project as well as other tax credit and USDA funded projects. They also run the Section 8 voucher program in the area.
The project has all three bedroom units each with about 1350 square feet. The project will have a community building that will supply a computer center, Wi-Fi for the project and classes for education on nutrition.

We hope that the Board will consider this project favorably.
### Green Initiatives:

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September 22, 2015

Kay Midro
Executive Director
NOBLEHOMESTEAD Pablo, LLC
% Alaska NOBLEHOUSE, Inc.
PO Box 1411
Marion, MT 59925

RE: Letter of Support for NOBLEHOMESTEAD Pablo, LLC, Low Income Housing Tax Credit Application for a Family Housing Project at Pablo.

Dear Ms. Midro:

On behalf of Ronan School District No. 30, it is an honor and privilege to recommend the NOBLEHOMESTEAD Pablo, LLC “Family Housing Project at Pablo”, to be considered for the Low Income Housing Tax Credit through the Montana Board of Housing.

We understand that the 24-unit Family Housing Project will be located in Pablo, Montana, on the Flathead Reservation, and is eligible for the Low Income Housing Tax Credit.

Ronan School District No. 30 supports this much needed family housing project and believes it will greatly benefit the community of Pablo. As a lifelong resident of Ronan and Pablo, and in my role as Superintendent of Schools, I have witnessed the growth and transformation that comes with safe housing opportunities. We experience a high mobility rate due to families being unable to find affordable housing, thus the students suffer by transitioning to multiple schools throughout the school year.

In Community partnership for Affordable Family Housing!

Sincerely,

Andrew W. Holmlund
Superintendent
Date: September 23, 2015

Kay Midro  
Executive Director  
NOBLEHOMESTEAD Pablo, LLC  
% Aloha NOBLEHOUSE, Inc.  
PO Box 1411  
Marion, MT 59925

RE: Letter of Support for NOBLEHOMESTEAD Pablo, LLC, Low Income Housing Tax Credit Application for a Family Housing Project at Pablo.

Dear Ms. Midro:

On behalf of Lake County Community Development Corporation, it is an honor and privilege to recommend the NOBLEHOMESTEAD Pablo, LLC "Family Housing Project at Pablo," to be considered for the Low Income Housing Tax Credit through the Montana Board of Housing.

We understand that the 24-unit Family Housing Project will be located in Pablo, Montana, on the Flathead Reservation, and is eligible for the Low Income Housing Tax Credit.

Lake County Community Development Corporation supports this much needed family housing project and believes it will greatly benefit the community of Pablo. Safe, decent, and affordable housing is important for all families and a critical component of economic development.

Lake County Community Development Corporation’s mission is to enhance the quality of life and economic well-being for all residents of Lake County and the Flathead Indian Reservation. Family Housing at Pablo will have a direct and powerful effect on the economic well-being of those it serves.

In Community Partnership for Affordable Family Housing!

Sincerely,

Gypsy Ray  
Executive Director
Date: September 28, 2015

Kay Midro  
Executive Director  
NOBLEHOMESTEAD Pablo, LLC  
% Aloha NOBLEHOUSE, Inc.  
PO Box 1411  
Marion, MT 59925

RE: Letter of Support for NOBLEHOMESTEAD Pablo, LLC, Low Income Housing Tax Credit  
Application for a Family Housing Project at Pablo.

Dear Ms. Midro:

On behalf of PayneWest Insurance it is an honor and privilege to recommend the NOBLEHOMESTEAD Pablo, LLC "Family Housing Project at Pablo," to be considered for the Low Income Housing Tax Credit through the Montana Board of Housing.

We understand that the 24-unit Family Housing Project will be located in Pablo, Montana, on the Flathead Reservation, and is eligible for the Low Income Housing Tax Credit.

Robert Turner supports this much needed family housing project and believes it will greatly benefit the community of Pablo. As a landlord in Lake County I believe the need for affordable housing to be a must in Pablo & surrounding areas. I have personally seen families displaced during the last year due to rising cost of living in the Pablo and surrounding communities and believe that affordable housing should be a top priority.

In Community Partnership for Affordable Family Housing!

Signature Robert A Turner  
Printed Name Robert A Turner
September 28, 2015

Kay Midro
Executive Director
NOBLEHOMESTEAD Pablo, LLC
% Aloha NOBLEHOUSE, Inc.
PO Box 1411
Marion, MT 59925

RE: Letter of Support for NOBLEHOMESTEAD Pablo, LLC, Low Income Housing Tax Credit Application for a Family Housing Project at Pablo.

Dear Ms. Midro:

On behalf of the Salish & Kootenai Housing Authority, I would like to recommend the NOBLEHOMESTEAD Pablo, LLC “Family Housing Project at Pablo,” to be considered for the Low Income Housing Tax Credit through the Montana Board of Housing.

We understand that the 24-unit Family Housing Project will be located in Pablo, Montana, on the Flathead Reservation, and is eligible for the Low Income Housing Tax Credit. This project is also proposing energy efficient components that will keep the utility costs low for the residents.

The Housing Authority understands the need for affordable housing in Pablo, as we have over 60 families looking for housing in this community. Pablo is the headquarters of the Confederated Salish & Kootenai Tribes as well as the location of the Salish Kootenai College which is the reason for the surge of families looking for housing in Pablo.

At this time we are not seeking funds from the Housing Tax Credit program therefore, we welcome the additional affordable housing partners to provide affordable housing opportunities in the Pablo Community.

Sincerely,

Jason Adams
Executive Director
Date: September 28, 2015

Kay Midro
Executive Director
NOBLEHOMESTEAD Pablo, LLC
% Aloha NOBLEHOUSE, Inc.
PO Box 1411
Marion, MT 59925

RE: Letter of Support for NOBLEHOMESTEAD Pablo, LLC, Low Income Housing Tax Credit Application for a Family Housing Project at Pablo.

Dear Ms. Midro:

On behalf of the Lake County Commissioners it is an honor and privilege to recommend the NOBLEHOMESTEAD Pablo, LLC "Family Housing Project at Pablo," to be considered for the Low Income Housing Tax Credit through the Montana Board of Housing.

We understand that the 24-unit Family Housing Project will be located in Pablo, Montana, on the Flathead Reservation, and is eligible for the Low Income Housing Tax Credit.

The Lake County Commissioners support this much needed family housing project and believe it will greatly benefit the community of Pablo. Pablo is home to many low income families in Lake County and housing that is affordable and in good condition is currently in short supply. We believe that this housing could benefit many families in the Pablo area.

Sincerely,

BOARD OF LAKE COUNTY COMMISSIONERS

Gale Decker, Chairman
Ann Brower, Member
William D. Barron, Member
October 1, 2015

Ms. Mary Bair
Multifamily Program Manager
Montana Board of Housing
301 South Park Avenue
Helena, MT 59620-0528

RE: LIHTC Application - Cascade Ridge Phase 2

Dear Ms. Bair:

On behalf of Cascade Ridge Residences, LLC, and the effort to construct the 16-unit “Phase 2” project, we respectfully submit the enclosed application for a limited allocation of 2016 Low Income Housing Tax Credits. As you know, due to the unexpected increase in construction costs over the past year and a half, we are experiencing serious overages in our overall construction budget. Despite our efforts to hold costs through a competitive bid process and an extensive ‘value engineering’ exercise, our construction costs remain in excess of our original budget by approximately $300,000. We are therefore turning to the Montana Board of Housing to request a very limited allocation Housing Tax Credits to help address this situation. Your consideration of an additional allocation of $31,973 in annual tax credits will make a significant difference in restoring the construction budget.

Given the development and lease-up of the first phase of Cascade Ridge Residences, as well as the allocation of 2015 Housing Tax Credits for the addition of Phase 2, I know the Montana Board of Housing is very familiar with our project and its much-needed service to senior citizens. As project sponsors, Benefis Health Systems and Mountain Plains Equity Group are proud of the impact realized to date and we remain committed to the expansion of this valuable service. It is evident there are still many seniors in serious need of quality, affordable housing. Phase 2 will build upon the initial success of Phase 1 and provide such a housing solution to 16 additional senior households within the Great Falls community.

In pursuit of this goal, the ability to secure additional Housing Tax Credits will help the project overcome current market conditions and allow construction to proceed with a very reasonable economic remedy in place. If awarded, the tax credits will provide the added financial resources necessary to complete Cascade Ridge Phase 2 with its capital structure intact.
At this time, we respectfully request the Montana Board of Housing approve this additional allocation of $31,973 in annual tax credits. Your approval and support will most definitely facilitate the successful construction and operation of *Cascade Ridge Phase 2*. Thank you in advance for your consideration.

Sincerely,

Mountain Plains Equity Group, Inc.

[Signature]

Donald J. Sterhan
President

/DJS
Enclosure
**Exhibit F**

**Cascade Ridge II**

**Green Initiatives:**

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Ms. Mary Bair  
Multi-Family Program  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-2840  

Ms. Bair:  

NeighborWorks Great Falls supports increasing the housing rental stock for senior citizens in Great Falls. As part of that commitment, we support Mountain Plains Equity Group’s application to participate in the 2015 Low Income Housing Tax Credit Program to help build 16 accessible and affordable units for low-income seniors in Great Falls. The tax credits would be a great help to the project as construction costs in Cascade County and through the region have risen significantly in the past year.  

While new single-family home construction is moving forward in our area, refurbishment of affordable senior rental housing lags behind, even as our population continues to age. New construction of senior rental units will mean a great deal to our community.  

The impact of Mountain Plains’ effort is already visible in our city. In conjunction with Benefis Health System, Mountain Plains developed 40 rental units as the first phase of Cascade Ridge Senior Living, which was quickly leased to capacity. The organization has broken ground on Phase II and is adding 16 more units to meet the increasing demand. The newest addition is especially appealing because it will be built adjacent to Phase I, with easy access to much of the community’s medical care, as well as major transportation routes, pharmacies and grocery stores.  

To those of us who work daily in the field of housing and its related issues, this project is very important, because we continue to see the senior segment of our population grow. The U.S. Census Bureau shows the number of senior citizens in Great Falls creeping up, from 15.8 percent in 2000 to 19.1 in 2014. Of that senior population, more than 8 percent live below the poverty level; another 30 percent live below 80 percent of the area median income.  

The Mountain Plains plan addresses all of these local issues: a shortage of rental housing stock, lack of affordability, lack of overall safety and lack of accessibility. The additional 16 units for seniors will help enormously:  

Please recognize the rental needs in Great Falls for its senior citizens, and support the Mountain Plains application to develop more safe, affordable and accessible housing here.  

Sincerely,  

Amber L. Beckner  
Marketing and Grant Coordinator  
NeighborWorks Great Falls  

E-mail: info@nwgf.org • Website: www.nwgfgreatfalls.org  
(406) 761-5861 • Fax (406) 761-5852  

This institution is an equal opportunity provider and employer
September 18, 2015

Ms. Mary Bair
Multi-Family Program
Montana Board of Housing
PO Box 200528
Helena, MT 59620-2840

Dear Ms Bair:

This letter is being written in support of the application being submitted by Benefis Health System, in conjunction with Mountain Plains Equity Group, Inc for additional tax credits for Cascade Ridge Senior Living Phase II.

The current Cascade Ridge Senior Living complex is providing long term affordable housing for low and very-low income seniors and the disabled that earn 60% or less of the Area Median Income. Since the original construction of Phase I of Cascade Ridge, Benefis has experienced an extensive waiting list for occupants seeking affordable extended care and housing. The construction of the additional 16 units of Cascade Ridge Phase II, additional seniors will receive the benefit of a quality residence located close to Benefis Hospital and other medical facilities. The complex is also close to various community amenities such as parks, schools, shopping, and close access to the public transit system.

Mountain Plains Equity Group, Inc will be filling a need within our community that exists and continues to grow. Affordable, handicapped accessible housing is difficult to secure and unfortunately appears to be becoming more and more difficult to find with these pressing economic times.

A Public Hearing was held on August 14, 2014 in which the City Commission heard several citizens speak in support of this project.

This project is consistent with the local comprehensive plan and is in compliance with the City of Great Falls zoning ordinances.

Please consider this application for funding.

Sincerely,

Greg Doyon
City Manager
November 23, 2015

Ms. Mary Bair
Multi-Family Program
Montana Board of Housing
PO Box 200528
Helena, MT 59620-2840

Dear Ms Bair:

On behalf of the Great Falls City Commission, this letter is being written in support of the application submitted by Benefis Health System, in conjunction with Mountain Plains Equity Group, Inc for additional tax credits for Cascade Ridge Senior Living Phase II. The City Commission has fully supported this project and thanks you for your consideration for tax credits.

A Public Hearing was held on August 14, 2014 in which the City Commission heard several citizens speak in support of this project.

The current Cascade Ridge Senior Living complex is providing long term affordable housing for low and very-low income seniors and the disabled that earn 60% or less of the Area Median Income. Since the original construction of Phase I of Cascade Ridge, Benefis has experienced an extensive waiting list for occupants seeking affordable extended care and housing. The construction of the additional 16 units of Cascade Ridge Phase II, additional seniors will receive the benefit of a quality residence located close to Benefis Hospital and other medical facilities. The complex is also close to various community amenities such as parks, schools, shopping, and close access to the public transit system.

Mountain Plains Equity Group, Inc will be filling a need within our community that exists and continues to grow. Affordable, handicapped accessible housing is difficult to secure and unfortunately appears to be becoming more and more difficult to find with these pressing economic times.

This project is consistent with the local comprehensive plan and is in compliance with the City of Great Falls zoning ordinances.

Please consider this application for funding.

Sincerely,

Michael J. Waters
Mayor
September 9, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

RE: Support for Senior Housing - Cascade Ridge Phase II

Dear Ms. Bair,

Low and moderate-income senior residents in Great Falls and throughout Cascade County struggle to find affordable, safe housing. This need was identified some years ago through the work of the Great Falls/Cascade County Housing Planning Group and published in their “Great Falls and Cascade County Comprehensive Housing Affordability Strategy 2010.” In Cascade County, we see seniors struggling every month as we provide assistance through our Aging Services Department. We deliver 74,725 meals a year to the homes of seniors. Last year we served 562 low-to-moderate and/or homebound seniors in need five days a week; we provide 164 seniors with 4054 units of home attendant services (1.5 hours of light housekeeping, grocery shopping, laundry) on a weekly basis; on average we offer 11,800 rides for seniors to medical, dental and other appointments in our community every week; and every other month we provide non-perishable foods to 811 seniors in Cascade County as part of our Commodities program. With the growing population of seniors in our greater Great Falls area, our experience confirms the findings in the 2010 report. Seniors wrestle with basic life needs and make tough decisions about whether to pay a house payment, rent, utilities, prescription medicines and/or the food bill. Great Falls does not currently have adequate low-moderate rental properties for the current workforce; seniors are even more vulnerable to these shortages since they are functioning with a finite income. As the 2010 report maintains, the amount of affordable and accessible rental housing for seniors is woefully low. That same study also recognized the value of a tax credit program, establishing rental units affordable for 50% area median income earners.

Cascade Ridge Senior Living – Phase I was completed in 2012 and it immediately filled. Cascade Ridge Senior Living – Phase II will add 16 rental units to this popular facility ensuring a quality living environment for low- to moderate-income residents. Each of these units will have a single car garage; and two of these units will be handicap accessible. Project construction is underway utilizing some funding from the Low Income Housing Tax Credit, and it is anticipated that apartment units will be reserved for seniors who meet income levels at or below 60% of the Area Median Income for Cascade County. Cascade Ridge Senior Living – Phase II will provide much needed, additional high quality housing options for our aging population. In addition to the quality of its construction is the location of the project itself. It is served by public transportation, is just a few blocks away from shopping centers, and is adjacent to health facilities including a hospital, outpatient centers, physician’s offices and pharmacies. The impact on the Cascade County Aging Department’s transportation demands should be reduced.
The Board of Cascade County Commissioners supports the expansion of the Cascade Ridge Senior Living project. Our support is based in the belief that this project will be of tremendous benefit to Cascade County residents seeking housing in Great Falls. Accordingly, we urge the Montana Board of Housing to support it with the granting of Low Income Housing Tax Credits, especially in these times when construction prices in the region are rising.

Respectfully,

JANE WEBER
Chairman
Cascade County Commission

JOE BRIGGS
Cascade County Commissioner

JAMES LARSON
Cascade County Commissioner

cc: Laura Bland, Mountain Plains Equity Group, Billings, MT
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT  54620-2840

Re: Cascade Ridge II  
Great Falls, MT

Ms. Bair:

I write this letter as the chairman of Neighborhood Council V. Within the council perimeter is the medical district, within the district is said proposed expansion of Cascade Ridge living center.

The initial 40 unit facility opening in 2012 has proved to be a welcomed addition to both the medical district and the adjoining residential areas.

Before my retirement I owned a rental property corporation (LLC). Having sold the 18 properties the last as recent as 2009. I was keenly aware of a rental shortage for all walks of life, but, particularly, affordable housing for seniors and lower income individuals or families. I get queries yet today!

Though the additional units will not begin to address the total need this is a good a start. In my opinion the total need would exceed 200 units.

This campus has a prime location addressing seniors medical concerns and accessibility. On August 18, 2014 the neighborhood council discussed this project and of the 40+ people present. The support for Cascade Ridge Senior living and the proposed Cascade Ridge Phase II located at 3001 15th Avenue South was unanimous.

Respectfully,

[Signature]
Eric E. Ray - Chairman  
Neighborhood Council V

cc: Montana Plains Equity Group  
Attn: Laura Bland  
2825 3rd Avenue North, Suite 600  
Billings, MT  59101

September 1, 2015
August 31, 2015

Ms. Mary Blair
Multi-Family Program
Montana Board of Housing
PO Box 200528
Helena, MT 59620-2840

Dear Ms. Blair:

As president and CEO of the Great Falls Development Authority (GFDA), I am writing to encourage you to support additional tax credits to assist in the completion of Cascade Ridge Phase 2 to meet the housing needs of low income seniors in our community.

Just this past May the City of Great Falls commissioned a Housing Market Analysis from Johnson Economics. Currently, Johnson Economics estimates the rental vacancy at 2.5 to 3%. Typically property managers use a vacancy rate of 5% as being fully leased with normal turnover.

The report further shows this extremely low vacancy rate is a deficit of rental unit inventory. By their calculations, in Cascade County there is a deficit of 1,046 one bedroom or studio rental units and a 633 unit deficit in two bedroom rentals.

Johnson Economics study also looked at vouchers made available to those earning 50% or less of the Area Median Income (AMI). There are two agencies that administer the vouchers, the Great Falls Housing Authority (GFHA) and Opportunities Inc. Combined, those two agencies have a waiting list of 590 households. Opportunities Inc. further reported that 89 households on their waiting list have at least one elderly member. Typical time on the waiting list is eight months.

The development of 16 additional affordable housing units designed to serve seniors with incomes at or below the 60% of the AMI will be valuable to our community as a whole and assist seniors currently waiting for access to affordable rental units.

Cascade Ridge Phase One is full and has a waiting list. Not only does the current data support this type of affordable senior housing in Great Falls but addresses a need that the community identified and published in the Great Falls and Cascade County Comprehensive Housing Affordability Strategy Report 2010-2020.

On behalf of the 200 public and private investors that make up the Great Falls Development Authority, we urge your support of these additional tax credits. You’re welcome to contact us for a copy of the Johnson Economics study.

Thank you,

Brett Doney
President/CEO
406-750-2119
September 17, 2015

Ms. Mary Bair
Multi-Family Program
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair:

I am submitting this letter of support in favor of the Cascade Ridge Phase 2 as proposed to be constructed at 3001 15th Avenue South in Great Falls.

As a community leader in Great Falls, I meet regularly with senior community members who are concerned about the lack of housing available to mid to lower income senior citizens. As a granddaughter, I had to deal with this very thing as my grandmother could no longer take care of herself in her home. As senior citizens experience the need for health or other reasons to leave their homes, there are often very limited options and/or long waiting lists of weeks to months. As a community, I feel that we have an obligation to help older adults maintain their independence and live their lives as enriched as they can during these “golden years.”

I understand that Phase 2 of the Cascade Ridge Senior Living project is planned to include units for low income seniors. Although I do not have particular statistics, I do know that as our population and infrastructure ages, the need for facilities of this kind increases. As published in the Great Falls and Cascade County Comprehensive Housing Affordability Strategy 2010-2020, there is a need for the creation of a tax credit project with rents affordable for 50% area median income earners. Approximately 60% of the Phase 2 apartments will meet this need.

The location of this project, near the hospital and many other medical offices and facilities such as Hospice Care, seems highly desirable for the convenience of residents, particularly in the winter season.

I believe this project meets a need that is likely underserved in Great Falls, and hope this and other projects of this kind will obtain the financing support needed to come to fruition.

Sincerely,

Tammy L. Lacey
Superintendent
Ms. Mary Bair  
Multi-Family Program  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-2840

Ms. Bair:

NeighborWorks Great Falls supports increasing the housing rental stock for senior citizens in Great Falls. As part of that commitment, we support Mountain Plains Equity Group's application to participate in the 2015 Low Income Housing Tax Credit Program to help build 16 accessible and affordable units for low-income seniors in Great Falls. The tax credits would be of great help to the project as construction costs in Cascade County and through the region have risen significantly in the past year.

While new single-family home construction is moving forward in our area, refurbishment of affordable senior rental housing lags behind, even as our population continues to age. New construction of senior rental units will mean a great deal to our community.

The impact of Mountain Plains' effort is already visible in our city. In conjunction with Benefis Health System, Mountain Plains developed 40 rental units as the first phase of Cascade Ridge Senior Living, which was quickly leased to capacity. The organization has broken ground on Phase II and is adding 16 more units to meet the increasing demand. The newest addition is especially appealing because it will be built adjacent to Phase I, with easy access to much of the community's medical care, as well as major transportation routes, pharmacies and grocery stores.

To those of us who work daily in the field of housing and its related issues, this project is very important, because we continue to see the senior segment of our population grow. The U.S. Census Bureau shows the number of senior citizens in Great Falls creeping up; from 15.8 percent in 2000 to 19.1 in 2014. Of that senior population, more than 8 percent live below the poverty level; another 30 percent live below 80 percent of the area median income.

The Mountain Plains plan addresses all of these local issues: a shortage of rental housing stock, lack of affordability, lack of overall safety and lack of accessibility. The additional 16 units for seniors will help enormously.

Please recognize the rental needs in Great Falls for its senior citizens, and support the Mountain Plains application to develop more safe, affordable and accessible housing here.

Sincerely,

Amber L. Beckner  
Marketing and Grant Coordinator  
NeighborWorks Great Falls

E-mail: info@nhsgf.org  •  Website: www.nwgreatfalls.org  
(406) 761-5861  •  Fax (406) 761-5852

This institution is an equal opportunity provider and employer
September 3, 2015

Ms. Mary Bair
Multi-Family Program
Montana Board of Housing
PO Box 200528
Helena, MT 59620-2840

Regarding: Cascade Ridge Apartments Phase II

Dear Ms. Bair:

NeighborWorks® Great Falls supports Benefis Health System and Mountain Plains Equity Group’s (MPEG) application for Low Income Housing Tax Credits for Cascade Ridge Phase II project in Great Falls. We have been aware of the need for affordable housing for seniors within the City of Great Falls, especially those with medical needs, through our work and being located in Great Falls. The lease up of the first phase of Cascade Ridge has certainly demonstrated the need for additional units in Great Falls.

I am excited about the partnership between Benefis and MPEG on this project. For many seniors, balancing health care with an affordable and safe living environment is often a challenge. To have housing units that are not only located near medical services, but that also have a direct connection to a medical provider has proven to be a great model. To my knowledge, the first phase was the first time a partnership such as this has been created to do a LIHTC project, and I think it serves as a good pilot of a housing and medical services partnership.

We frequently hear stories in our office of seniors who end up going into assisted living because there is not adequate housing in Great Falls to meet their needs. Cascade Ridge Apartments will fill some of that need and provide safe and affordable housing to Great Falls’ seniors.

Sincerely,

Neil Fortier
Director of Real Estate Development
September 7, 2015

Mary Bair
Multi-Family Program
Montana Board of Housing
PO Box 200528
Helena, MT  59620-2840

Dear Ms. Bair:

I am writing in support of the application by Benefis Health System and Mountain Plains Equity Group for tax credits for the construction of Phase 2 of the Cascade Ridge Senior Living project. For the last five years, I have had the opportunity to represent Great Falls in the Montana Legislature. In that capacity, it has become clear to me that there is a large, unmet need for affordable housing in Great Falls and in particular for senior citizens.

Cascade Ridge is part of a larger effort to bring senior citizens closer to medical services in Cascade County. Cascade Ridge will be located near the main Benefis campus and approximately one block from the new Great Falls Clinic hospital. In addition, many doctors have offices in the area. This location will allow residents to walk and more easily access most of the healthcare services available in Cascade County.

Finally, I want to conclude by offering the perspective of a neighbor. I live near the proposed Cascade Ridge facility. Cascade Ridge has been a good neighbor and it is exciting to see the development of the surrounding area. I believe our neighborhood will be enhanced by the development of Cascade Ridge and the other development occurring in the area. Thus, I would encourage you to support the application for Cascade Ridge Phase 2.

Sincerely,

Steve Fitzpatrick
September 1, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT  59620-2840  

Dear Ms. Bair,

This letter is written in support of the Cascade Ridge Phase II project, a proposed 16-unit expansion of the current affordable housing development known as Cascade Ridge Senior Living, proposed in Great Falls, Montana.

My experience as a commercial lender in Great Falls, serving on the City of Great Falls Planning Board, and as a member of the NeighborWorks Great Falls board of directors has provided a unique perspective of both the urgent need for housing in Great Falls as well as the many challenges faced by developers in the city. One of the priority needs in Great Falls is for affordable senior living. This has been established and supported by the Great Falls-Cascade County Housing Planning Group and the Comprehensive Housing Affordability Strategy, which indicates that affordable and accessible rentals for the growing senior population in Great Falls & Cascade County is a priority. Given the significant housing needs in our community, combined with the projected increases in the senior population, there is no project more deserving of support than the Cascade Ridge Phase II development and I urge the Montana Board of Housing to approve the Cascade Ridge Phase II request for the Low Income Housing Tax Credit allocation. Indeed, given the current dire need for housing in Great Falls, and the current waiting list maintained by Cascade Ridge Senior Living, the time for this project is now!

In closing, I'd like to thank MBOH for the outstanding work in support of affordable housing throughout the state and for consideration of this worthy project. Please feel free to contact me with any question.

Best Regards,

Mark Striepe  
300 Central Avenue  
Great Falls, MT  59403-5000  
Phone 406-454-9317
September 14, 2015

Ms. Mary Bair  
Multi-Family Program  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620-2840

RE: Letter of Support for Senior Housing – Cascade Ridge Phase 2 Additional Tax Credit Request

Dear Ms. Bair,

Over a year ago I submitted a letter in support of Low-Income Housing Tax Credits for Cascade Ridge Senior Living Phase 2. The Montana Board of Housing generously provided those tax credits.

Ground has been broken and construction is taking place. However, since the initial planning phase last fall, significant increases in construction costs necessitate a request for additional Low-Income Housing Tax Credits to assist in the completion of this expansion. With your approval for additional tax credits, we expect to complete construction and lease units by June 2016.

As you may recollect, Cascade Ridge Phase 1 was an enormous success. With tremendous need, 40 units filled very quickly. Considering the emerging demographics of an aging Baby Boomer population, the need for low income housing for seniors will only grow. By all accounts we are not quite prepared and ready to meet the demand for senior low income housing. Indeed, the need to complete Phase 2 is a critical service to our community/region with aging low income seniors who need affordable housing with accessible healthcare. As an executive who works day-to-day with many low income individuals and families who care for seniors with disabilities, the need for low income housing is as necessary today as it was when we launched Cascade Ridge Phase 1.

As evidenced by the success of Cascade Ridge 1, I believe the Montana Board of Housing would find additional Low-Income Housing Tax Credits a sound investment in a community prepared to leverage their collective resources for those seniors in greatest need. Quite frankly, the partnership between the Montana Board of Housing, Benefis Health Systems, Benefis Senior Services, and CM Russell Area (Great Falls and surrounding region) is a win-win for everyone.

Thank you for considering this request for additional Low-Income Housing Tax Credits to complete Cascade Ridge Phase 2.

Sincerely,

Bob Norbie  
Benefis Senior Services Advisory Board Member  
President/CEO, Special Olympics Montana
October 2, 2015

Via email: mbair@mt.gov

Ms. Mary Bair
Multifamily Program Manager
Montana Board of Housing
301 S Park Ave, #240
Helena, Montana 59601

RE: Aspen Place III Apartment Community – Butte, Montana

Dear Ms. Bair:

This letter accompanies our application for a 9% Low-Income Housing Tax Credit allocation, which is necessary to construct this affordable family apartment community. We need not obtain either HOME or CDBG funds to make this development economically viable.

The favorable pricing on equity and permanent loan terms result in a Tax Credit request less than the form supports!

Butte Affordable Housing, Inc. (“BAH”) and Thomas Development Co. (“TDC”) are the co-developers for Aspen Place III. Affiliates of BAH (Butte Affordable Housing IV, LLC) and TDC. (Pukalani Investments, LLC) are the co-owners of Aspen Place III. Affiliates of these entities have also acquired Atherton I and Atherton II (renamed Aspen Place I and Aspen Place II). The new owners have a $1,500,000 HOME-funded renovation well under way.

Aspen Place III will be distinctly different architecturally from Aspen Place I and II. The building design is one that TDC has constructed with much success in other locations, the most recent of which is Summerhill in Idaho Falls, Idaho.

The Market Study is very positive on the need for affordable housing in Butte. Vacancy in all unit types is 0% and there is an immediate need for 254 additional rental units. Of particular interest to us is the notation contained in the Butte-Silver Bow County Growth Policy dated 2008 that 28% of the existing housing stock in Butte-Silver Bow County is substandard.

Please also note the significant level of support this proposed development is receiving from support service providers who offer critical care to young children and primarily, single mothers, including the HRC and Safe Space programs.

Aspen Place I and II and Meadowlands have all been well accepted in the Butte marketplace. The proximity to goods and services is very good. Construction of this development is wholeheartedly supported by the Butte-Silver Bow Commission and several community leaders and organizations, as evidenced by the support letters we have included elsewhere in this application.

When Tom was at the August 10, 2015, Board meeting (Revonda participated by telephone), a closing remark from one of the Commissioners heavily emphasized the distribution of the Low-Income
Housing Tax Credit resource on a fair and just geographical basis, carefully pointing out that the comment was not addressed solely for this year's allocations, but presumably, since the inception of the Program in 1986.

The following charts mine data from the Montana Board of Housing website and clearly demonstrate that Butte, when compared to all cities in Montana, has received significantly less Low-Income Housing Tax Credit resource than any of Montana's other cities.

<table>
<thead>
<tr>
<th>City</th>
<th># of Projects</th>
<th>Total Units</th>
<th>% of Total Units</th>
<th>% of Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billings</td>
<td>17</td>
<td>587</td>
<td>9.65%</td>
<td>10.85%</td>
</tr>
<tr>
<td>Bozeman</td>
<td>12</td>
<td>444</td>
<td>7.30%</td>
<td>3.97%</td>
</tr>
<tr>
<td>Butte</td>
<td>8</td>
<td>116</td>
<td>1.91%</td>
<td>3.57%</td>
</tr>
<tr>
<td>Great Falls</td>
<td>7</td>
<td>263</td>
<td>4.32%</td>
<td>5.90%</td>
</tr>
<tr>
<td>Helena</td>
<td>10</td>
<td>346</td>
<td>5.69%</td>
<td>2.94%</td>
</tr>
<tr>
<td>Kalispell</td>
<td>13</td>
<td>480</td>
<td>7.89%</td>
<td>2.09%</td>
</tr>
<tr>
<td>Missoula</td>
<td>25</td>
<td>770</td>
<td>12.65%</td>
<td>6.81%</td>
</tr>
</tbody>
</table>

*Under served

While there is likely need shown in all the cities listed above, we hope the staff and the Board will carefully look at this imbalance and act favorably on this application.

Thank you for your consideration.

Sincerely,

Aspen Place III, LLC,

By: Butte Affordable Housing IV, LLC,
Its: Co-Manager

By: Revonda Stordahl, Manager

By: Pukalani Investments, LLC,
Its: Co-Manager

By: Thomas C. Mannschreck, Manager

TCM:tan
### Exhibit F

#### Aspen III

<table>
<thead>
<tr>
<th>Green Initiatives</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Star Appliances</td>
<td>X</td>
</tr>
<tr>
<td>LED Exterior</td>
<td>X</td>
</tr>
<tr>
<td>Low/No VOC paint/adhesive</td>
<td>X</td>
</tr>
<tr>
<td>Use of Montana products</td>
<td>X</td>
</tr>
<tr>
<td>Engineered Lumber</td>
<td>X</td>
</tr>
<tr>
<td>Flyash concrete greater than 30%</td>
<td>X</td>
</tr>
<tr>
<td>Recycled insulation</td>
<td>X</td>
</tr>
<tr>
<td>Recycled sheetrock</td>
<td>X</td>
</tr>
<tr>
<td>Water efficient landscaping</td>
<td>X</td>
</tr>
<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
<td>X</td>
</tr>
<tr>
<td>On-site recycle of construction materials</td>
<td>X</td>
</tr>
<tr>
<td>Range/bathroom fans that vent to the outside</td>
<td>X</td>
</tr>
<tr>
<td>Recycled material carpet/flooring</td>
<td>X</td>
</tr>
<tr>
<td>Smoke free policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi-unit complex but within the property lines</td>
<td>X</td>
</tr>
<tr>
<td>Water flow saving device</td>
<td>X</td>
</tr>
</tbody>
</table>

Green initiatives: 25 pts 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
October 1, 2015

Ms. Revonda Stordahl
Butte Affordable Housing, Inc.
220 Curtis Street
Butte, MT 59701

Mr. Thomas Mannschreck
Thomas Development Co.
413 W. Idaho Street, Suite 200
Boise, ID 83702

RE: Aspen Place III

Dear Ms. Stordahl and Mr. Mannschreck:

Butte-Silver Bow local government is in receipt of your request for a letter of endorsement for your proposed Low Income Housing Tax Credit (LIHTC) development to be known as Aspen Place III.

From the conceptual review, which included rents, square footage, unit mix, building elevations, site plan, amenities, and targeted income levels, we agree that the project as proposed would be an asset to our community affordable housing supply and will assist in meeting the housing needs of our lower and moderate income citizens. In addition, your proposed development is consistent with our Growth Policy which promotes adequate housing for all persons of Butte-Silver Bow regardless of income, age, sex, race, religion, family type or ethnic background through land use policies and regulations, which will provide greater opportunity and choice of housing location, type, and tenure.

The property located on Continental Drive adjacent to Aspen Place Apartments I and II and Meadowlands Apartments is properly zoned for this proposed development, and the Council of Commissioners continues to support the goal of providing affordable housing for the citizens of Butte.

Based on these facts, Butte-Silver Bow City-County supports construction of this facility. We understand that the long-term owner and operator of Aspen Place III will be an affiliate of Butte Affordable Housing, Inc. and Thomas Development Co. We look forward to the development of the first-class apartment complex.

Sincerely,

Matt Vincent
Chief Executive
October 5, 2015

Ms. Revonda Stordahl
Butte Affordable Housing, Inc.
220 Curtis Street
Butte, MT 59701

RE: Aspen Place Apartments III

Dear Revonda:

On behalf of the 400 members of the Butte Chamber of Commerce, I am pleased to submit this letter to express our support for your Low Income Housing Tax Credit (LIHTC) application for the Aspen Place Apartments III.

We believe that the proposed project would be an asset to our community. Butte needs more affordable housing and your project would go a long way to help meet that need for our lower and moderate income citizens. Families in Butte are having difficulty finding housing in Butte that is safe, sanitary, and habitable and affordable.

We appreciate that you have selected a location that has access to existing public infrastructure, and promotes desirable infill development. We are also impressed with your plans to build the Aspen Place III to the Energy Star/LEED for Homes standards, and your commitment to hire local contractors and use local suppliers. With public funds being invested, it's important to us that every effort is made to save energy and contribute to the local economy.

For these reasons, we strongly support the application by Butte Affordable Housing, Inc. for LIHTC resources which we believe necessary to construct this most needed affordable housing community.

Sincerely,

Marko Lucich
Executive Director
Butte Chamber of Commerce
September 22, 2015

Ms. Revonda Stordahl
Butte Affordable Housing, Inc.
220 Curtis Street
Butte, MT 59701

RE: Aspen Place Apartments III

Dear Revonda:

The Butte Local Development Corporation is pleased to submit this letter to express our support for your Low Income Housing Tax Credit (LIHTC) application for the Aspen Place Apartments III.

We believe that the proposed project would be an asset to our community. Butte needs more affordable housing and your project would go a long way to help meet that need for our lower and moderate income citizens. Families in Butte are having difficulty finding housing in Butte that is safe, sanitary, and habitable and affordable.

We appreciate that you have selected a location that has access to existing public infrastructure, and promotes desirable infill development. We are also impressed with your plans to build the Aspen Place III to the Energy Star/LEED for Homes standards, and your commitment to hire local contractors and use local suppliers. With public funds being invested, it’s important to us that every effort is made to save energy and contribute to the local economy.

For these reasons, we strongly support the application by Butte Affordable Housing, Inc. for LIHTC resources which we believe necessary to construct this most needed affordable housing community.

Sincerely,

Pamela Haxby-Cote
Executive Director

This is an Equal Opportunity program. Discrimination is prohibited by Federal Law. Complaints of discrimination may be filed with USDA, Director, Office of Civil Rights, Room 326-W, Whitten Bldg., 1400 Independence Ave. SW, Washington, DC 20250-9410.
October 2, 2015

Ms. Revonda Stordahl
Butte Affordable Housing, Inc.
220 Curtis Street
Butte, MT 59701

RE: Aspen Place Apartments III

Dear Revonda:

I am very pleased to submit this letter to express support for the Low Income Housing Tax Credit (LIHTC) application for the Aspen Place Apartments III.

I believe that the proposed project would be an asset to our community. Butte needs more affordable housing and your project would go a long way to help meet that need for our lower and moderate income citizens. Families in Butte are having difficulty finding housing in Butte that is safe, sanitary, and habitable and affordable.

I appreciate that you have selected a location that has access to existing public infrastructure, and promotes desirable infill development. I am impressed with your plans to build the Aspen Place III to the Energy Star/LEED for Homes standards, and your commitment to hire local contractors and use local suppliers. With public funds being invested, it's important to me that every effort is made to save energy and contribute to the local economy.

For these reasons, I strongly support the application by Butte Affordable Housing, Inc. for LIHTC resources which I believe necessary to construct this most needed affordable housing community.

Sincerely,

Rep. Edie McClafferty
House District 73
Silver Bow
1311 Stuart St.
Butte, MT 59701
ediemcclafferty@gmail.com
September 28, 2015

Ms. Revonda Stordahl
Butte Affordable Housing, Inc.
220 Curtis Street
Butte, MT 59701

RE: Aspen Place Apartments III

Dear Revonda:

I am pleased to submit this letter to express support for your Low Income Housing Tax Credit (LIHTC) application for the Aspen Place Apartments III.

I believe that the proposed project would be an asset to our community. Butte needs more affordable housing and your project would go a long way to help meet that need for our lower and moderate income citizens. Families in Butte are having difficulty finding housing in Butte that is safe, sanitary, and habitable and affordable.

I appreciate that you have selected a location that has access to existing public infrastructure, and promotes desirable infill development. I am also impressed with your plans to build the Aspen Place III to the Energy Star/LEED for Homes standards, and your commitment to hire local contractors and use local suppliers. With public funds being invested, it's important to us that every effort is made to save energy and contribute to the local economy.

For these reasons, I strongly support the application by Butte Affordable Housing, Inc. for LIHTC resources which we believe necessary to construct this most needed affordable housing community.

Sincerely,

Representative Ryan Lynch
September 28, 2015

Aspen Place III
220 Curtis Street
Butte, MT 59701

Dear Mr. Mannschreck:

The Public Housing Authority of Butte and Butte Affordable Housing, Inc. are pleased to support the Aspen Place III development in Butte.

The need for more affordable housing is evident by the lengthy waiting list that is maintained by the Public Housing Authority of Butte. Over 300 individuals and families are on the waiting list for housing at this time. There are over 175 families on the waiting list for Housing Choice Vouchers.

Aspen Place III will be a much needed addition to the stock of affordable housing in Butte. It will serve the growing need of the families in Butte that need decent, safe, affordable housing.

We strongly support your Low Income Housing Tax Credit application for this development.

Sincerely,

Revonda Stordahl
Executive Director
September 28, 2015

Aspen Place III, LLC
220 Curtis Street
Butte, MT 59701

Dear Mr. Mannschreck:

We are in receipt of your letter informing us of your intent to develop 32 units of affordable family housing (Aspen Place III) in the City of Butte and that your development will give preference to low-income persons on our waiting list with respect to all available units. We will be happy to refer these clients to your housing development after it has been placed in service.

The Public Housing Authority of Butte acknowledges the following as of the date of this letter:

- There are 315 households waiting for low-income housing.
- It is unknown at this time the number of households on the waiting list eligible for housing at Aspen Place III.
- There are 135 households on the waiting list for the Public Housing Authority of Butte’s Housing Choice Voucher Program.
- It is unknown at this time the potential number of households holding Section 8 vouchers at Aspen Place III.
- The unit type and mix proposed at Aspen Place III meets a portion of the affordable housing needs in the community.

Sincerely,

Revonda Stordahl
Executive Director
Community Action Partnership of Northwest Montana  

Helping People. Improving Lives. Strengthening Communities.

Montana Board of Housing  
P. O. BOX 200528  
Helena, MT 59620-0528

September 22, 2015

Dear MBOH Chairman Crowley, Board Members, and Staff:

I am pleased to re-submit The Courtyard Apartments for an annual 9% low income housing tax credit award in the amount of $353,927.

The co-developers of the project are Recapitalization Montana, LLC ("ReCAP") and Rural Integrity, LLC ("RI"). ReCAP is a subsidiary of Community Action Partnership of Northwest Montana, and Rural Integrity, LLC is a subsidiary of RCAC, a California nonprofit corporation founded in 1978. CAPNM has been instrumental in the original acquisition and preservation of seven multifamily and senior projects in the last 15 years. RCAC provides technical assistance, training and financing to assist rural communities in achieving their goals and visions across 15 states. RCAC's housing staff of 20 has a myriad of single family and multifamily affordable housing development experience.

Courtyard is one of the 7 affordable housing complexes in Recap 6 + 1 (the working name for the larger preservation project). In addition to Courtyard, ReCAP 6 + 1 is comprised of three Rural Development 515 Elderly/Disabled apartment complexes, and three LIHTC properties that have reached or are about to reach the end of their 15 year compliance period. This effort encompasses over 300 units of affordable rental housing in two counties (Flathead and Lincoln) and three cities (Kalispell, Columbia Falls, and Libby).

Courtyard is a 20 year old property in dire need of rehabilitation. Systems are deteriorating and many have outlived their useful lives. We will address the year 1 – 10 capital needs in our present scope of work. As the property continues to age, maintenance costs will only increase and preservation may become impossible if not completed in the near future. The square footage cost has been reduced to since we submitted the Letter of Interest but one must still take into consideration that this is a large, four building property needing extensive rehabilitation and we are adding new construction square footage to one of the buildings (See additions and scope paragraphs). 9% credits are the only financing structure that brings enough equity to this project to make it financially feasible. Since the last application submittal, we have assembled a very efficient and experienced development team which includes the partnership with RCAC. The team consists of: Community Economics financial and tax credit consultants, Jackola Engineering and Architecture, Hammerquist Casalegno General Contractors, Bricks and Mortar Consulting Relocation Specialist, and Infinity Property Management, Inc. These partners will enhance the strength of the development and operations processes. We have spent the past three years refining the plans, scope of work and pricing for the Courtyard and the other properties in the ReCAP 6 + 1 project. This effort will enhance the tenant's quality of life and guarantee the physical integrity of the buildings so that we can continue to provide quality and affordable workforce housing options to the community for years to come. We have decreased the original cost of the Courtyard rehabilitation by $1 million (see next two paragraphs).

Various energy and water conservation measures are planned for the Courtyard Apartments, as well as accessibility upgrades, indoor air quality improvements, green features, and modernization with durable products that will lower maintenance costs. Planned features include, but are not limited to:
- New addition to Building 2, providing a Community Room, Offices and larger Laundry facility
- ADA/UFAS Compliant Automatic doors into Community/Laundry Building
- ADA/UFAS upgrades in four (4) 1-bedroom apartments and two (2) 2-bedroom apartments
- Replace all non-code compliant stairs with new stairs that will withstand Montana winters
- Additional roof insulation and new roofing
- Upgraded, energy-efficient windows
- Low-VOC Paints and Adhesives
- Energy Star Appliances and Entry Doors
- Water-saving, low-flow plumbing fixtures
- Heat Recovery Ventilators (HRV's) to drastically improve indoor air quality for tenants
- Packaged Thermal Heat Pumps (PTHP's) will be installed, which will provide additional heating and much-needed cooling to each unit
- All electric hot water heaters will be replaced by non-metallic, Energy Star rated water heaters, which will perform better and last longer than existing water heaters
- Upgraded quality doors, hardware, cabinetry and window coverings will lower maintenance costs over time
- Most interior lighting will be replaced with low-energy consumption fixtures/bulbs
- For tenant safety, all smoke detectors will be replaced with new

Scope changes from 2012 9% Application to 2015 9% Application:

2012 Scope
- 2 Buildings owned by City of Kalispell, 2 Buildings owned by CAPNM.
- 100% HOME Rents.
- Ground Source Heat Pump system (Geothermal) & associated mech rooms.
- Light-colored roofing.
- Rain barrels to capture rainwater for perennials.
- Playground upgrades.
- Courtyard upgrades.

2015 Scope
- Since 2012, CAPNM has acquired the 2 buildings on the property that were owned by Kalispell.
- HOME Rents will no longer apply.
- Deleted Geothermal Heat from scope to save $1.5 million dollars.
- Only one roofing product meets this standard, changed spec to a less-expensive product that is more aesthetically pleasing.
- Deleted from scope.
- The playground scope has changed to include a fence and rubber playground surfacing. CAPNM is applying for a grant to replace the existing playground equipment, as well.
- The courtyard scope has changed to include a gazebo for tenants to gather outdoors, as well as a fenced dog park for tenants with certified service animals.

The application demonstrates the critical need for the refinance and rehabilitation of Courtyard Apartments. Time is of the essence so that preservation can be accomplished in a financially feasible and responsible manner. Thank you for your consideration. Please call with any questions at 406-758-5411.

Best Regards,

Marney McCleary, Housing Director
### Courtyard Apartment

#### Exhibit F

**Green Initiatives:**

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Mark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Star appliances</td>
<td>x</td>
</tr>
<tr>
<td>LED Exterior</td>
<td>x</td>
</tr>
<tr>
<td>Photo-voltaic Panels</td>
<td>x</td>
</tr>
<tr>
<td>Low/No VOC paint/adhesive</td>
<td>x</td>
</tr>
<tr>
<td>Use of Montana products</td>
<td>x</td>
</tr>
<tr>
<td>Engineered Lumber</td>
<td>x</td>
</tr>
<tr>
<td>Flyash concrete greater than 30%</td>
<td></td>
</tr>
<tr>
<td>Recycled insulation</td>
<td>x</td>
</tr>
<tr>
<td>Recycled sheetrock</td>
<td></td>
</tr>
<tr>
<td>Water efficient landscaping</td>
<td>x</td>
</tr>
<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
<td>x</td>
</tr>
<tr>
<td>On-site recycle of construction materials</td>
<td>x</td>
</tr>
<tr>
<td>Range/bathroom fans that vent to the outside</td>
<td>x</td>
</tr>
<tr>
<td>Recycled material carpet/flooring</td>
<td></td>
</tr>
<tr>
<td>Smoke-free policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi-unit complex but within the property lines</td>
<td>x</td>
</tr>
<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
<td>x</td>
</tr>
<tr>
<td>Water flow saving device</td>
<td></td>
</tr>
<tr>
<td>Permeable paving</td>
<td></td>
</tr>
</tbody>
</table>

Green initiatives 25 pts 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
Mary Bair  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620-2840

Dear Mary Bair:

I want to take this time to encourage your support of the Courtyard Apartment complex in Kalispell, Montana. These units will better serve a community in need.

These units are need of updates to better serve their community. The rehabilitation plans proposed by Community Action Partnership of Northwest Montana (CAPNW) ensure the affordability of the units is well preserved for the future.

This project is part of a larger plan to rehabilitate many units in the Flathead, and is a critical early step to improving availability of affordable housing.

I am very encouraged by this project, and am happy to support it. I hope the Montana Board of Housing will do the same.

In God We Trust,

Ryan Zinke  
Member of Congress

“The Only Easy Day Was Yesterday”
Ms. Mary Blair, Program Manager  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620

Dear Ms. Blair:

I write in support of the Low-Income Housing Tax Credit (LIHTC) application being made by Community Action Partnership of Northwest Montana (CAPNM) for the Courtyard Apartments in the southern part of Kalispell. The Courtyard Apartment complex was built through a partnership between CAPNM and the city of Kalispell in 1995 and was funded through Community Development Block Grants, a land donation from the city of Kalispell, HOME funds, and loans from the Montana Board of Housing. Over the last 20 years, the Courtyard Apartment complex has served as a safe and affordable housing complex for a number of families and low-income seniors in northwest Montana.

Like many things though, the complex needs rehabilitation and restoration to ensure that it doesn’t fall into a perpetual state of deterioration. In order to ensure the future use of the complex for existing and prospective tenants, it’s vital that complex undergo a 21st century rehabilitation to ensure that the affordability of the units is preserved for the next several decades.

Preserving affordable housing units in northwest Montana through rehabilitation and restoration projects such as the one being proposed by CAPNM will help support low-income seniors and families by allowing them to live in clean and decent housing. Northwest Montana and the Kalispell area cannot afford to lose an affordable complex like Courtyard due to renovation issues. This is a worthy LIHTC project that would preserve existing affordable housing and extend a project that is already in place.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester  
United States Senator
September 17, 2015

Mary Bair
Multifamily Program Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620-0528

Dear Ms. Bair,

The City of Kalispell and Community Action Partnership (CAP) of Northwest Montana have worked collaboratively over the course of many years to provide housing opportunities for disadvantaged citizens to access safe, decent and affordable housing in this community. In 1995, the City and CAP developed the Courtyard Apartments for very low income residents and approximately one year ago CAP purchased the City’s ownership interest in the apartment complex. Some twenty years later the property is now in need of rehabilitation work resulting from normal wear and tear and, importantly, energy conservation improvements with upgrades to the facility’s water conservation, waste management and indoor air quality systems to bring them to current building standards.

The City of Kalispell supports the efforts of Community Action Partnership of Northwest Montana as it pursues Low Income Housing Tax Credits through the Montana Board of Housing for the purpose of implementing the aforementioned necessary rehabilitation of Kalispell’s Courtyard Apartments. We encourage the Montana Board of Housing to support this request.

Sincerely,

Katharine Thompson
Community Development Manager
In case you need it electronically

From: Jan Tow [mailto:jbt76@outlook.com]
Sent: Wednesday, October 21, 2015 4:11 PM
To: Brensdal, Bruce
Subject:

To: Montana Board of Housing,

My name is Janice B. Tow. Two years ago last July I bought a house through Community Action Partnership of Northwest Montana (CAPNM -(a GREAT program by the way!) and YOU hold my mortgage. My income has gone down considerably and now I am on Public Assistance and trying to get along on my only income--Social Security.  
I am writing this to hopefully encourage you to grant a loan to the Lutheran Communities of Kalispell to build their apartments for low-income Seniors in the Kalispell area-Timber Meadows  
I am 89 years old, and if I haven't croaked before the apartments are ready for occupancy, one would be PERFECT for me and would solve my financial worries--I would manage to get along with just SS and would have a lovely place to live. Otherwise, I'll probably end up in a Section 8 place, and that is unacceptable to to me!!  
I am writing this, not only for myself, but for all low income Seniors in the Kalispell area. A nice affordable place like Timber meadows is GREATLY- needed!! I tried one of the "for profit" senior apartments---not for me! Lost my zest for living, which I have recovered due to the wonderful program at CAPNM.  
The Lutheran Communities group is a non-profit so they really are looking for the best for people.  
Thank you for your consideration  
Janice Tow
September 29, 2015

State of Montana
Department of Commerce
PO Box 200528
Helena MT 59620-0528

RE: Low Income Housing Tax Credit Program

The Agency has been contacted by Community Action Partnership of Kalispell to participate in a multi-project transfer to repair and rehabilitate several multi-family housing projects in Kalispell and surrounding area. Although Courtyard Apartments is not an Agency funded loan, it is an integral part of low income housing in Kalispell, MT.

As with any multi-family housing apartments, they need upgrading periodically. Courtyard Apartments will benefit from a rehabilitation to ensure that decent, safe, and sanitary housing is available to the low income population.

If you have any questions, please contact me at 406-756-2005, ext. 119.

Sincerely,

~
Carol Lechner
Area Specialist

cc: Janelle Gustafson, Acting State Director
Thomas R. Atkins, Housing Program Director
Lad Barney, Area Director
October 2, 2015

Mary Bair
Montana Board of Housing
Multifamily Housing Program
PO Box 200528
Helena MT 59620

RE: Community Action Partnership of Northwest Montana
Transitional Housing-Courtyard Apartments

Dear Ms. Bair,

I am writing in support of Community Action Partnership's application for Low Income Housing Tax Credits for the Courtyard rehabilitation and preservation project. Our agency, the Kalispell Office of Public Assistance, is acutely aware of the need for safe, affordable housing for our low income population. This housing development is located near essential services such as the Community Health Center and shopping. It has convenient access to public transportation. Maintaining the comfort, safety and affordability of the Courtyard Apartments is a top priority for our community. The transitional housing at the Courtyard is an integral part of the safety net for our most vulnerable neighbors.

We strongly support the efforts of Community Action Partnership to rehabilitate and preserve the Courtyard Apartment housing development.

Sincerely,

Tammy L. Harmon, Field Operations Manager
Kalispell Field Office of Public Assistance
September 28, 2015

Mary Bair
Multifamily Program Manager
Montana Board of Housing
P. O. Box 200528
Helena, Montana 59620-0528

Dear Ms. Bair:

The Flathead County Board of Commissioners supports Community Action Partnership of Northwest Montana's (CAPNM) application for Low Income Housing Tax Credits to help refinance the restoration and preservation of Courtyard Apartments in Kalispell. Preserving multifamily housing is critical to ensure our lower-income population has safe and decent housing close to work, schools, and services. For existing developments like the Courtyard Apartments, which is over 20 years old, renovation and restoration provide insurance against blight and deterioration that can dramatically reduce property values.

We encourage you to give CAPNM's application your consideration.

Sincerely,

FLATHEAD COUNTY
BOARD OF COMMISSIONERS

Pamela J. Holmquist, Chairman
September 24, 2015

Program Manager
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-0528

Re: Community Action Partnership of Northwest Montana – Courtyard Apartments

To Whom It May Concern:

The purpose of this letter is to apprise the Montana Board of Housing of the many ways in which the City of Kalispell has supported and continues to encourage the Community Action Partnership of Northwest Montana (CAPNM) in its ownership and management of Courtyard Apartments located in the city of Kalispell. This is an apartment complex with 32 units that are made available to households at or below 50 percent of area median income.

In 1995 the City partnered with CAPNM to develop the apartment complex by providing a land donation valued at $80,000 and through the acquisition of CDBG and Montana Home Grants. Over the next decade the City and CAPNM partnered in the ownership and management of the facility ensuring that the 32 units would provide much needed affordable housing to its residents. In June of 2011, CAPNM acquired the City’s share of ownership by assuming the balance of the City’s debt in the facility only as the City did not seek market value.

In 2014 CAPNM conducted the Community Needs Assessment that identified housing as the second highest need in the Kalispell community, behind jobs. The continuing viability of Courtyard Apartments to provide long term opportunities for affordable clean and decent housing to low income individuals and families in the City of Kalispell is critical in addressing this need. Preserving this existing affordable housing is worthy of continuing funding.

Sincerely,

Charles A. Harball
City Attorney
September 29, 2015

Mary Bair
Multifamily Program Manager
Montana Board of Housing
P. O. Box 200528
Helena, MT. 59620-0528

Dear Ms. Bair:

I'm writing to offer my support of Community Action Partnership of Northwest Montana’s (CAPNM) application for Low Income Housing Tax Credits to help refinance the restoration and preservation of Courtyard Apartments in Kalispell. The work proposed by CAPNM to preserve 32 units of affordable housing for low-income individuals and families will ensure these units remain safe, secure, and affordable for many years to come.

Preserving and maintaining existing affordable housing like Courtyard that is close to work, schools, and medical facilities is critical to the health of our community and its residents. I am pleased that CAPNM and its peers are working so diligently to ensure that low-income working people, seniors, and families have safe and secure housing.

I encourage you to give CAPNM’s application your strongest consideration.

Sincerely,

Charles T. Pearce
CFIO
August 29, 2015

Montana Board of Housing
PO Box 200528
Helena, MT 59620-05285

Regarding: Courtyard Apartments, Kalispell, MT

NeighborWorks® Montana supports CAP’s application for Low Income Housing Tax Credits for the rehabilitation and retrofit of the Courtyard Apartments project in Kalispell, Montana. We provided interim financing for the purchase by CAP of the city-owned portion of the project, as well as pre-development funds for the planning and work done needed for this rehabilitation and retrofit. Our financing of this project is through the Community Development Financial Institutions fund, and we were willing to use those funds as we believe that rehabilitation and energy retrofit of existing projects is an important project for the community. As many of you may know, I was involved with this project when it was developed in the early 1990's as a joint project between the City and CAP (then Northwest Montana Human Resources). I believe that updating this project, as we need to do with many of the projects done in the past, is an important function for our housing dollars. We have all learned a lot about building for the long term now, and updating these projects so that they can continue to serve the citizens of Kalispell is important.

I believe the scope of work CAP has planned, as illustrated by their Architectural RFP responds to the priorities established by MBOH in its QAP.

Sincerely,

Maureen J. Rude
Operations Director
September 30, 2015

Mary Bair
Multi-Family Program Manager
Montana Board of Housing
P.O. Box 200528
Helena, Montana 59620

Dear Ms. Bair,

The Northwest Montana Head Start Program strongly supports the renovation and rehabilitation of the Courtyard Apartments in Kalispell. Preserving and maintaining low-income housing options for families with small children is a common goal of Northwest Montana Head Start and Community Action Partnership (CAPNM). It is important that families in the Flathead Valley have healthy, safe and affordable housing to provide decent living conditions for their children to grow and thrive in this community.

We hope that CAPNM is successful in obtaining the Low-income Housing Tax Credits that they seek, in order to preserve this much-needed housing stock for families in the Kalispell area.

Sincerely,

Emily Traina
Family Services Manager
Northwest Montana Head Start
September 30, 2015

Mary Bair
Multifamily Program Manager
Montana Board of Housing
P. O. Box 200528
Helena, MT. 59620-0528

Dear Ms. Bair:

It is with pleasure that I write to support Community Action Partnership of Northwest Montana’s (CAPNM) application for Low Income Housing Tax Credits to help re-finance the restoration and preservation of Courtyard Apartments in Kalispell. In my line of work, I witness daily the struggle and desire of our low-income population to provide for their families and can attest to the fact that it influences every aspect of a person’s life. Ensuring basic needs are met is central to the missions of both the Flathead Food Bank and CAPNM. I believe the preservation of existing affordable housing is imperative in these difficult economic times, therefore I strongly support CAPNM’s intention to rehabilitate these 32 units of affordable housing for working individuals and families.

I encourage you to award tax credits for the rehabilitation of Courtyard Apartments.

Thank you,

Lori Botkin
Executive Director
September 30, 2015

Mary Bair  
Multifamily Program Manager  
Montana Board of Housing  
P. O. Box 200528  
Helena, MT. 59620-0528

Dear Ms. Bair:

I am writing to offer support for the rehabilitation of Courtyard Apartments in Kalispell. I understand that Community Action Partnership of Northwest Montana is applying for Low Income Housing Tax Credits to help refinance this work. In my capacity as manager of the Flathead Job service, I see many people who are diligently working to find employment. I know that our clients are often dealing with unstable housing situations as well. It is very important that we have an adequate supply of affordable housing in our area to ensure our lower income residents have a safe place to call home, so I am in support of CAPNM’s application to preserve and rehabilitate these apartments for individuals and families in need.

I support CAPNM application for tax credits to increase affordable housing in our community.

Sincerely,

Bill Nelson

Bill Nelson, Manager
Flathead Job Service
To Whom It May Concern:

I attended the tenant informational meeting on September 15, 2015, at 6 pm, hosted by Community Action Partnership of Northwest Montana (CAPNM). The CAPNM staff and consultants to the project explained how Courtyard Apartments will be renovated, and included the temporary relocation plan for residents and the construction timeline.

As a current resident of Courtyard, I support CAPNM's application for Low Income Housing Tax Credits to the Montana Board of Housing to help fund the costs of rehabilitating and preserving the apartment complex and to continue to provide safe, healthy housing for the low-income workforce and families.

Additional Comments:

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Signature

VINCENT BAUMBERGER
Printed Name

Sep. 15, 2015
Date
To Whom It May Concern:

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Additional Comments:

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Additional Comments:

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Signature

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Printed Name

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Additional Comments:

I am looking forward to it. I don't like all the proposed changes. I'll be flexible as possible.

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Signature

______________________________
Printed Name

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Date
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Additional Comments:

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Signature

CHARLES BAYNE WOODRUFF

Printed Name

9/15/2015

Date
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Additional Comments:

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Clyde Athy Sr.
Signature

Clyde Athy
Printed Name

9-15-15
Date
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Additional Comments:

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Terry Aahy

Signature

Printed Name

Clyde Aahy

Date
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Additional Comments:

YES: I for this new hoping

Signature

Tim R Bear

Printed Name

Date

9-15-15
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Additional Comments:

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Eileen Alexander
Signature

Eileen Alexander
Printed Name

9/15/2015
Date
To Whom It May Concern:

I attended the tenant informational meeting on September 15, 2015, at 6 pm, hosted by Community Action Partnership of Northwest Montana (CAPNM). The CAPNM staff and consultants to the project explained how Courtyard Apartments will be renovated, and included the temporary relocation plan for residents and the construction timeline.

As a current resident of Courtyard, I support CAPNM’s application for Low Income Housing Tax Credits to the Montana Board of Housing to help fund the costs of rehabilitating and preserving the apartment complex and to continue to provide safe, healthy housing for the low-income workforce and families.

Additional Comments:

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Lindsay West
Signature

LINDSAY WEST
Printed Name

9/15/15
Date
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Brenda Nickels

Printed Name

9-15-15

Date
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[Signature]

[Printed Name]

[Date]
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Signature

Dani Barker

Printed Name

9-16-15

Date
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Additional Comments:

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Bobbie Langley
Signature

Bobbie Langley
Printed Name

9.16.15
Date
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Signature

Erik Fischer
Printed Name

9/16/15
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Additional Comments:

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Lisa M. Schrade

Printed Name

Date

9/17/2015
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Francesca Coppola  
Signature  
Francesca Coppola  
Printed Name  
9-17-15  
Date
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Additional Comments:

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Bethany Smith
Signature

Bethany Smith
Printed Name

9/17/15
Date
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Wendy E. Wendt

Printed Name

9/17/15
Date
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Meaghan Alexander
Signature

Meaghan Alexander
Printed Name

09/17/2015
Date
October 5th, 2015

RE: MHTC (Montana Housing Tax Credit) Project Summary

Dear Board of Housing:

Name: Nicole Court Senior Apartments (Working Title)
City: Stevensville
County: Ravalli
Owner: District XI Human Resource Council (Capital Opportunities, Inc. at year 16).
Developer: Missoula Housing Authority DBA Garden City Neighbors
Project Type: New Construction
Set-aside: Not for Profit and/or General Pool
Land: Fully Donated
Geographic Distribution: Last Stevensville LIHTC award was in 1990

Project Description:

District XI Human Resource Council will be partnering with the Missoula Housing Authority (DBA Garden City Neighbors) to build 16 units of senior affordable housing. Capital Opportunities, Inc., a Montana non-profit established in 1994, will be the primary guarantor and will have the Right of First Refusal at year 16. Capital Opportunities has a charitable purpose of providing services to low-income, elderly, and disabled individuals as well as to the communities in which they reside.

The development is to be located in the historic community of Stevensville Montana and is within 1 ½ miles of numerous amenities and essential services. Stevensville’s last LIHTC award was in 1990.

Benefitting from a full land donation and significant local support, the development will be built to universal design standards and be designed for seniors to age-in-place. Constructed using green features and cutting edge materials, the development will come equipped with many amenities not found in other Stevensville senior housing developments. Once completed, the development will be a beneficial addition to the neighborhood and will provide safe, efficient, homes the tenants can be proud to live in.

Thank you for your consideration,

Jim Morton and Lori Davidson
### Green Initiatives:

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<thead>
<tr>
<th>Initiative</th>
<th>Score</th>
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<tbody>
<tr>
<td>Energy Star appliances</td>
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<td>LED Exterior</td>
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<tr>
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<td>x</td>
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<tr>
<td>Low/No VOC paint/adhesive</td>
<td>x</td>
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<td>Use of Montana products</td>
<td>x</td>
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<tr>
<td>Engineered Lumber</td>
<td>x</td>
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<td>Flyash concrete greater than 30% (See letter)</td>
<td>x</td>
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<tr>
<td>Recycled insulation</td>
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<td>Recycled sheetrock</td>
<td>x</td>
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Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
November 25, 2015

Mary Bair
Multifamily Program Manager
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-0528

Re: Support for Nicole Court, Stevensville, MT

Ms. Bair,

The Town of Stevensville is pleased to support the proposed Nicole Court, a 16-unit age-in-place housing for seniors.

As we stated in our previous letter to the Missoula Housing Authority, there is a need in our community for affordable senior housing and this development would provide safe, efficient homes in which the tenants can be proud to live.

The location of this housing project is already zoned as multi-family and is in close proximity of needed services for tenants such as grocery stores, pharmacies, medical care and our local library. We believe this project would provide a beneficial addition to the neighborhood and the Town as a whole.

We thank you for your consideration of this project.

Sincerely,

Town of Stevensville
Paul Ludington, Mayor
Bill Perrin, Councilmember
Tim Hunter, Councilmember
Robin Holcomb, Councilmember
Jim Crews, Councilmember

PO Box 30
Stevensville, MT 59870-0030
www.townofstevensville.com
406.777.5271
September 22, 2015

Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

Montana Board of Housing:

This letter is written to support the application of District XI Resource Council, Capital Opportunities, and Missoula Housing Authority, to the Montana Board of Housing for Low Income Tax Credits. The proposed project, Nicole Court Senior Apartments, will be to construct 16 units of senior, affordable, housing in Stevensville.

The need to have affordable rental housing for senior citizens in Stevensville is unmet and critical. Seniors can find themselves waiting over a year to find housing. Due to the lack of supply seniors are forced to accept options that are not suitable or safe for their needs. I have personally spoken with seniors that had to make a choice between a pet or housing, a unit with stairs that they could not negotiate, or paying 50%+ of their income.

Stevensville is a wonderful, walkable, safe community. It is a perfect community for seniors if housing can be made available. The proposed facility begins to mitigate the problem of housing in Stevensville. This site is near Stevensville’s light industrial district therefore attention to sound barriers and the way in which the units are situated will be important to ensure residents quiet enjoyment of their homes.

Thank you in advance for your consideration of this worthy and needed project in Stevensville, Montana.

Sincerely,

Julie Foster
Executive Director

Voice: (406) 375-9416
274 Old Corvallis Rd., Hamilton, MT 59840
September 14, 2015

Sue Pearson
4627 Watt Lane
Stevensville, MT  59870

RE: Letter of Support for Nicole Court Senior Homes, a planned new community for lower income seniors who can age in place. Located on Nicole Court, Stevensville, Montana: A parcel of land located in and being a portion of Lot 2, Block 6, May Addition to the Town of Stevensville, and being more particularly described as Parcel B, Certificate of Survey No. 466881-TR.

Dear Jim Morton:

I would like to express my support for Capitol Opportunities, Inc. and its partners’ (District XI Human Resource Council, Inc. & Missoula Housing Authority) 2016 Housing Tax Credit application for the construction of 16 Units of age-in-place senior homes. There are many struggling seniors who live in the area and need age and income appropriate housing. The development will provide safe, efficient, homes in which the tenants can be proud to live.

Sincerely,
Sue Pearson
October 10, 2015

Nicole Court Senior Homes
Jim Morton
District XI Human Resource Council, Inc.
Missoula Housing Authority

RE: Letter of Support for Nicole Court Senior Homes, a planned new community for lower income seniors who can age in place. Located on Nicole Court, Stevensville, Montana: A parcel of land located in and being a portion of Lot 2, Block 6, May Addition to the Town of Stevensville, and being more particularly described as Parcel B, Certificate of Survey No. 466881-TR.

Dear Jim Morton:

The BOARD OF RAVALLI COUNTY COMMISSIONERS is pleased to support Capitol Opportunities, Inc. and its partners' (District XI Human Resource Council, Inc. & Missoula Housing Authority) 2016 Housing Tax Credit application for the construction of 16 Units of age-in-place senior homes.

We agree that the need for affordable senior housing in the Town of Stevensville is great, and therefore, support the efforts of the partners in the Nicole Court Senior Homes development. Our support is based on the understanding that the development will be built to universal design standards and be constructed using cutting edge materials and come equipped with many amenities not found on other multi-family developments. Once completed, the development will be a beneficial addition to the neighborhood. The development will provide safe, efficient, homes in which the tenants can be proud to live.

Sincerely,
BOARD OF RAVALLI COUNTY COMMISSIONERS

Jeff Barrows, Chairman
RE: Letter of Support for Nicole Court Senior Homes, a planned new community for lower income seniors who can age in place. Located on Nicole Court, Stevensville, Montana: A parcel of land located in and being a portion of Lot 2, Block 6, May Addition to the Town of Stevensville, and being more particularly described as Parcel B, Certificate of Survey No. 466881-TR.

Dear Jim Morton:

The Town Of Stevensville is pleased to support Capitol Opportunities, Inc. and its partners' (District XI Human Resource Council, Inc. & Missoula Housing Authority) 2016 Housing Tax Credit application for the construction of 16 Units of age-in-place senior homes. We agree that the need for affordable senior housing in the Town of Stevensville is great, and therefore, support the efforts of the partners in the Nicole Court Senior Homes development. Our support is based on the understanding that the development will be built to universal design standards and be constructed using cutting edge materials and come equipped with many amenities not found on other multi-family developments. Once completed, the development will be a beneficial addition to the neighborhood. The development will provide safe, efficient, homes in which the tenants can be proud to live.

President,

Ken Crout
Jim Morton
District XI Human Resource Council, Inc.
Missoula Housing Authority
1801 S. Higgins Ave
Missoula, MT 59801

In re: Letter of Support for Nicole Court Senior Homes, a planned new community for lower income seniors who can age in place. Located on Nicole Court, Stevensville, Montana: A parcel of land located in and being a portion of Lot 2, Block 6, May Addition to the Town of Stevensville, and being more particularly described as Parcel B, Certificate of Survey No. 466881-TR.

Dear Mr. Morton,

I am writing you in support of the 2016 Housing Tax Credit application and the project that the Human Resource Council and Capital Opportunities, Inc has planned for the Town of Stevensville. The Council on Aging agrees affordable senior housing continues to be needed in Ravalli County and a cutting edge project like yours will begin to fulfill that need.

Sincerely,

Paul Travitz
Executive Director
Ravalli County Council on Aging
September 14, 2015

Nicole Court Senior Homes
Jim Morton
District XI Human Resource Council, Inc.
Missoula Housing Authority

RE: Letter of Support for Nicole Court Senior Homes, a planned new community for lower income seniors who can age in place. Located on Nicole Court, Stevensville, Montana: A parcel of land located in and being a portion of Lot 2, Block 6, May Addition to the Town of Stevensville, and being more particularly described as Parcel B, Certificate of Survey No. 466881-TR.

Dear Jim Morton:

The Pantry Partners Food Bank in Stevensville strongly supports Capitol Opportunities, Inc. and its partners’ (District XI Human Resource Council, Inc. & Missoula Housing Authority) 2016 Housing Tax Credit application for the construction of 16 Units of age-in-place senior homes. We are aware of many struggling seniors who live in the area and need age and income appropriate housing. We appreciate the efforts of the partners in the Nicole Court Senior Homes development. Our support is based on the understanding that the development will be built to universal design standards and be constructed using cutting edge materials and come equipped with many amenities not found on other multifamily developments. Once completed, the development will be a beneficial addition to the neighborhood. The development will provide safe, efficient, homes in which the tenants can be proud to live.

Sincerely,

Karen Sanchez
Pantry Partners Food Bank Board President
August 31, 2015

District XI Human Resource Council, Inc.
1801 South Higgins Avenue
Missoula, Montana 59801

RE: Nicole Court Senior Apartments Project

Dear Mr. Morton,

We understand that the District XI Human Resource Council will be partnering with Capital Opportunities to build 16 units of senior affordable housing in Stevensville. The Stevensville Main Street Association would like to express its support for this project.

We hope that Capital Opportunities will be able to obtain all necessary government approvals required to start and complete this project. If there is something which we can assist, please let me know.

Sincerely,

Joan Prather, Director
Stevensville Main Street Association
September 22, 2015

Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

Montana Board of Housing:

This letter is written to support the application of District XI Resource Council, Capital Opportunities, and Missoula Housing Authority, to the Montana Board of Housing for Low Income Tax Credits. The proposed project, Nicole Court Senior Apartments, will be to construct 16 units of senior, affordable, housing in Stevensville.

The need to have affordable rental housing for senior citizens in Stevensville is unmet and critical. Seniors can find themselves waiting over a year to find housing. Due to the lack of supply seniors are forced to accept options that are not suitable or safe for their needs. I have personally spoken with seniors that had to make a choice between a pet or housing, a unit with stairs that they could not negotiate, or paying 50%+ of their income.

Stevensville is a wonderful, walkable, safe community. It is a perfect community for seniors if housing can be made available. The proposed facility begins to mitigate the problem of housing in Stevensville. This site is near Stevensville’s light industrial district therefore attention to sound barriers and the way in which the units are situated will be important to ensure residents quiet enjoyment of their homes.

Thank you in advance for your consideration of this worthy and needed project in Stevensville, Montana.

Sincerely,

Julie Foster
Executive Director
October 10, 2015

Nicole Court Senior Homes
Jim Morton
District XI Human Resource Council, Inc.
Missoula Housing Authority

Dear Jim Morton:

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The Bitterroot Valley Chamber of Commerce supports Capitol Opportunities, Inc. and its partners' (District XI Human Resource Council, Inc. & Missoula Housing Authority) 2016 Housing Tax Credit application for the construction of sixteen units of age-in-place senior homes. We recognize the need for affordable low income housing in the Bitterroot Valley and therefore endorse this application for project. We support the efforts, of the partners in the Nicole Court Senior Homes development. Once completed, this project will provide safe efficient, homes in which tenants can be proud to live. The development will be a much needed and beneficial addition to our area.

Al Mitchell, Director
Bitterroot Valley Chamber of Commerce

E-mail: localinfo@bvchamber.com • website: http://www.bitterrootvalleychamber.com
September 30, 2015

Montana Board of Housing
PO Box 200528
Helena MT 59620-0528

RE: Riverview Meadows

Dear Board of Housing:

We are pleased to submit the attached application for Housing Tax Credits for Riverview Meadows in Whitefish, MT. Riverview Meadow Apartments will serve a growing need for affordable workforce housing in the City of Whitefish. A collaborative partnership between Commonwealth Development Corporation and the Whitefish Housing Authority will guarantee the success of this much-needed development.

The project will consist of thirty-six (36) one, two and three bedroom units which will be affordable to households earning 40%, 50% and 60% of median income. The unit mix was created based on the market need and through discussions with community stakeholders. Riverview Meadows will have energy efficient units and many amenities to benefit the residents such as outdoor gardening space, a play area, an onsite laundry facility and a community room with computers and a library. The project will be professionally managed by Tamarack Property Management Company, one of the most experienced operators in the State of Montana.

Commonwealth and the Whitefish Housing Authority have spent several years searching for a cost effective site to build new affordable housing in Whitefish. High land prices and construction costs in the area are significant impediments to new affordable development. Located at approximately 6365 U.S. Highway 93 South, the site for Riverview is under contract at a cost significantly less than comparable land on the market and given its flat topography coupled with existing utilities it is a true value in a very “pricey” community. It is properly zoned for multifamily and is centrally located near shopping, services and amenities such as the Whitefish River Trail. The project is also located in the city’s tax increment district which will allow for some local soft financing. The site is large enough to accommodate a second phase of development in the future and Commonwealth will hold half of the land cost until such time as additional units can be developed.

The last tax credit project to receive funding in the city was in 2002, nearly 13 years ago and the rental vacancy rate in Whitefish is currently 0.5% which strongly suggests there is a dire need for new affordable units. The lack of affordable housing in Whitefish is having a major impact on both employers and employees and it threatens the livability of the community. In planning for this project over the last two years Commonwealth reached out to many of the larger employers in Whitefish to discuss housing needs for their workforce. We found that workers are forced to commute from places with a greater supply of housing such as Columbia Falls or Kalispell. Rent burdened households experience compounding problems of high transportation costs and housing uncertainty when they
can’t live in the communities in which they work. Employers also faced difficulty recruiting for positions because of the scarce housing. As a prime example, Whitefish tourism continues to grow as demonstrated by three new hotels currently being built. That means dozens of new employees unable to live in Whitefish if new affordable housing isn’t developed.

The 2012 Housing Needs Assessment and Strategic Plan commissioned by the Whitefish Housing Authority found that as a result of the decline in the real estate and mortgage markets and the increased underwriting requirements imposed by mortgage companies, the numbers of families that would traditionally be buyers are now renters. This is in part a result of the housing boom that peaked in 2007 when the cost of properties escalated to a point where most are no longer affordable to low or even moderate income households. These skyrocketing prices have created an extreme affordability gap and created a situation where a large number of the workers in the area cannot afford to live in their own community. Data from the 2010 Census indicate that only 21.8% of workers in Whitefish reside in Whitefish.

The study also found that it is extremely critical that affordable housing programs be created and that opportunities for expanded affordable rental properties and programs remain a primary goal. The Whitefish Housing Authority has a very long waitlist for the housing choice voucher program for rental assistance with very little turnover. The average wait time for a voucher is five years. The median income for households in Whitefish is 83% of that for the United States and approximately 17.3% of households in the city live below the poverty level, compared to about 13.8% nationally. Lower incomes translate directly into a need for more affordable housing. Census data provided found that 40.6% of renters in the area are paying in excess of 30% of their income for rental housing costs, indicating a significant need for affordable rental properties. The data in the Whitefish area list the highest number of jobs is in Accommodation and Food Service, which also represents the lowest paying jobs, typically from $9-12 per hour.

Among the many supporters of Riverview Meadows are the City of Whitefish, the Chamber of Commerce, North Valley Hospital, the Whitefish Mountain Resort and countless small business and community members. The need for new affordable housing has never been so critical for the City of Whitefish and with continued economic growth and job expansion there is an imminent need for new quality workforce housing.

We look forward to working with the Montana Board of Housing on this important project and thank you for considering our application.

Sincerely,

Louie A. Lange III
President
Commonwealth Development Corp.

Lori Collins
Executive Director
Whitefish Housing Authority
### Exhibit F

#### Green Initiatives:

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<thead>
<tr>
<th>Initiative</th>
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September 29, 2015

Mary Bair  
Montana Board of Housing  
301 S. Park Avenue  
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

Dear Ms. Bair:

We are pleased to submit this letter of support for Riverview Meadows in Whitefish being developed by Commonwealth Development Corporation in partnership with the Whitefish Housing Authority.

As you are probably aware, the City of Whitefish has a tremendous need for new affordable units. The local workforce struggles to meet their housing needs because of a limited supply of affordable rental units and because of the rapidly rising cost of market rate housing. Many of the workers that are so critical to our local economy are forced to commute from other parts of Flathead County where there is a greater supply of affordable housing.

In a 2012 Housing Needs Assessment and Strategic Plan commissioned by the Whitefish Housing Authority, it was found that as a result of the decline in the real estate and mortgage markets and the increased underwriting requirements imposed by mortgage companies, the numbers of families that would traditionally be buyers are now renters. This is, in part, a result of the housing boom that peaked in 2007 when the cost of properties escalated to a point where most are no longer affordable to low or even moderate income persons. These skyrocketing prices have created an extreme affordability gap and created a situation where a large number of the workers in the area cannot afford to live in their own community.

It was found that it is extremely critical that affordable housing programs be created and that opportunities for expanded affordable rental properties and programs remain a primary goal. The Whitefish Housing Authority has a very large waitlist for the housing choice voucher program for rental assistance with very little turnover. The average wait time for a voucher is five years.

The data in the Whitefish area lists the highest number of jobs is in Accommodation and Food Service, which also represents the lowest paying jobs. In addition, these types of jobs tend not to be full time so the annual income, as stated above, is most likely overstated. With homeownership opportunities scarce in this market, these types of employees would tend to be renters.
We support the Montana Board of Housing awarding this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.

Sincerely,

Bill Nelson

Bill Nelson, Manager
Flathead Job Service
October 1, 2015

Mary Bair
Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

Dear Ms. Bair,

On behalf of the Whitefish Chamber of Commerce and its Board of Directors, we strongly support the application the Whitefish Housing Authority and Commonwealth Development Corporation for Housing Tax Credits in connection with the planned development of the Riverview Meadows subdivision as affordable workforce housing.

The dearth of affordable workforce housing is the #1 issue facing the city of Whitefish today. Rental units for seasonal, service and entry-level workers are nearly non-existent, and those that are on the market demand monthly rental rates that are well above the ability of the typical service worker to afford.

In addition, the success of our area’s resort economy has attracted investment from wealthy second homeowners and retirees, inflating the cost of land (and homes) to more than double what they are in surrounding communities. As a result, thousands of Whitefish workers are forced to commute to our city from their homes in Columbia Falls, Kalispell, Eureka and Libby, sometimes travelling more than 90 miles to get/from work each day.

Last week, the City of Whitefish, the Chamber of Commerce and Montana West Economic Development Corporation hosted an “Affordable Workforce Housing Summit,” and formed a task force to begin addressing this most important issue. With the support of the Montana Board of Housing, we believe that the Riverview Meadows subdivision could be an important next step in trying to preserve the fiber of our community … folks who live, work, play and raise their families in Whitefish.

We strongly encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.

Best regards,

Kevin O. Gartland
Executive Director
September 29, 2015

Mary Blair

Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

Dear Ms. Blair,

I am pleased to submit this letter of support for Riverview Meadows in Whitefish being developed by Commonwealth Development Corporation in partnership with the Whitefish Housing Authority.

The City of Whitefish has a longstanding need for affordable housing units. The rapid rising cost of market rate housing and the limited supply of affordable rental properties has had a major negative impact on the local workforce. Many of the workers that are so critical to our local economy are forced to commute from other parts of Flathead County where there is a greater supply of affordable housing.

A 2012 Housing Needs Assessment and Strategic Plan done by the Whitefish Housing Authority found that it is extremely critical that affordable housing programs be created, and opportunities to expand affordable rental properties and other support programs remain a primary goal of the Whitefish community. The wait list for local programs is long and timely. The number of city residents living below the poverty level is higher than the national average, which translates directly into the need for more affordable housing.

In my current capacity, I come into daily contact with individuals seeking employment and also employers looking for workers. Many of the positions currently available in Whitefish are in the Hospitality and Food Service industry and Retail. These traditionally represent some of the lowest paying jobs and also ones that tend to be seasonal as well. With this limited income, these types of employees are thrust into searching for affordable rental properties close to their employers. The lack of local workers came to a critical level this past summer, actually effecting the business hours of some establishments who were forced to close early or not open certain days due to not enough employees. This had a negative impact on employers, employees and the state and local tax base.

It is for the reasons stated above that as a concerned resident I strongly encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish. Thank you for your consideration.

Sincerely,

Tim Frye

6205 Davos Lane, Unit F
Whitefish, MT 59937
September 30, 2015

Mary Bair
Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

Dear Ms. Bair,

We are pleased to submit this letter of support for Riverview Meadows in Whitefish being developed by Commonwealth Development Corporation in partnership with the Whitefish Housing Authority.

As you are probably aware, the City of Whitefish has a great need for additional affordable units. The local workforce and our growing senior population struggle to meet their housing needs because of a limited supply of affordable rental units. Many of the workers that are so critical to our local economy are forced to commute from other parts of Flathead County where there is a greater supply of affordable housing.

North Valley Hospital located at the southern end of Whitefish has over 400 employees in the Flathead Valley. Of those, only 36% live within the Whitefish zip code. We have a wide range of staff from physicians to housekeepers and dietary aids. Many would like to be able to live closer to the hospital, but travel from as far as West Glacier or Somers to work here. Having more affordable housing options in our local area would help us recruit and retain the number of staff we need to operate our hospital effectively. Recently, we had one new hire resign because they could not find an affordable place to live.

We encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.

Sincerely,

Catherine Todd
Sr. Director of Business Development and Community Relations

1600 Hospital Way • Whitefish, MT  59937
(406) 863-3500 • Toll Free MT (888) 815-5528 • www.nvhosp.org • email: nvhosp@nvhosp.org
September 25, 2015

Mary Bair
Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

Dear Ms. Bair,

We are pleased to submit this letter of support for Riverview Meadows in Whitefish being developed by Commonwealth Development Corporation in partnership with the Whitefish Housing Authority.

As you are probably aware, the City of Whitefish has a tremendous need for new affordable units. The local workforce struggles to meet their housing needs because of a limited supply of affordable rental units and because of the rapidly rising cost of market rate housing. Many of the workers that are so critical to our local economy are forced to commute from other parts of Flathead County where there is a greater supply of affordable housing.

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It was found that it is extremely critical that affordable housing programs be created and that opportunities for expanded affordable rental properties and programs remain a primary goal. The Whitefish Housing Authority has a very large waitlist for the housing choice voucher program for rental assistance with very little turnover. The average wait time for a voucher is five years. It was determined that the median income for Whitefish is 83% of that for the United States and those living below the poverty level in Whitefish was 17.3% whereas on average it was only 13.8% for the United States. Lower incomes translate directly into a need for more affordable housing. Census data provided found that 40.6% of renters are paying in excess of 30% of their income for rental housing costs, indicating a significant need for affordable rental properties.

The data in the Whitefish area lists the highest number of jobs is in Accommodation and Food Service, which also represents the lowest paying jobs. In addition, these types of jobs tend not to be full time so
the annual income, as stated above, is most likely overstated. With homeownership opportunities scarce in this market, these types of employees would tend to be renters.

As a side note, my wife and I participated in Montana Board of Housing loan in 1996 and enjoyed a 7% 30 year mortgage rate, which was excellent at the time. Now, since refinancing, I am an active purchaser of Montana Board of Housing Municipal Bond funds.

I strongly encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.

Sincerely,

Doug Reed
Owner/Operator
Whitefish Lake Golf Club Restaurant
September 29, 2015

Mary Bair
Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

Dear Ms. Bair,

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As you are probably aware, the City of Whitefish has a tremendous need for new affordable rental units. The local workforce struggles to meet their housing needs because of a limited supply of housing. Many of the workers that are so critical to our local economy commute from other parts of Flathead County where there is a greater supply of affordable housing.

Glacier House Hotels is planning to build a new hotel near the site of Riverview Meadows. As with many local businesses in Whitefish we are concerned that a lack of affordable housing will be a real challenge to the employees we plan to hire when the hotel is complete. Without new housing units many of our employees would be forced to reside outside of the city and commute long distances to work in Whitefish.

We strongly encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.

Sincerely,

[Signature]

Jordan Scott
Glacier House Hotels
Mary Bair  
Montana Board of Housing  
301 S. Park Avenue  
Helena, MT 59601  

RE: Riverview Meadows – Whitefish, MT  

Dear Ms. Bair,  

I'd like to offer this letter of support for Riverview Meadows in Whitefish being developed by Commonwealth Development Corporation in partnership with the Whitefish Housing Authority.  

Like so many communities that have a strong tourism component to their economy, Whitefish has an immense shortage of workforce housing (affordable units). The local workforce struggles to meet their housing needs because of a very limited supply of affordable rental units and because of the rapidly rising cost of market rate housing. Many of the workers that are so critical to our local economy are forced to commute from other parts of Flathead County where there is a greater supply of affordable housing. These workers cross many segments of the economy: teachers, police, fire, retail, restaurants, lodging, etc.  

Whitefish Mountain Resort has a year round staff of about 100 employees and employs upwards to another 450 seasonally. Our staff not only includes seasonal workers that come for 1 to 2 winters, but also year round line staff and managers. No matter the position, they all wish to be part of the local Whitefish community. However, because of the workforce housing shortage, many live outside of the community that they work and wish to be part.  

We strongly encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.  

Sincerely,  

Daniel Graves  
CEO, Whitefish Mountain Resort
Affordable housing shortage nears ‘crisis’

Summit focuses on solutions

By MATT BALDWIN
Whitefish Pilot

The scarcity of affordable housing for Whitefish’s workforce has hit a tipping point that may require an intervention in the form of mandatory inclusionary zoning or even a special levy.

Business leaders, city officials and concerned residents tossed around these ideas and many others last week at a summit aimed at finding remedies to the affordable housing issue in Whitefish that could get worse before it gets better.

“Our affordable housing shortage in Whitefish is approaching a crisis,” said Kevin Garland, Whitefish Chamber of Commerce executive director. “We’ve got two hotels going up, two more in the works and we can’t even keep hotel employees around right now.”

“It’s a problem that’s coming home to roost,” he added.

Guest speakers at the summit painted a bleak picture of the shortage and its impacts.

Seasonal workers are left grappling over an insufficient stock of rentals, while homeownership remains an unlikely scenario for young professionals looking to enter a market that rises above the average household income. The result is a deficit of workers for the thousands of service jobs that motor Whitefish’s tourist-based economy, while professionals are forced to commute from outside of the community where they work.

See HOUSING on Page A6
Housing

Without these workers living in town, Mayor John Muhlfeld said, Whitefish won't be the same community that makes it an attractive place to call home in the first place.

"We enjoy going down to the Buffalo Cafe and eating breakfast next to an attorney and sitting next to a construction worker that built that attorney's home," Muhlfeld said. "The folks that dish up our food are our neighbors."

Monthly housing costs for Whitefish renters has climbed to about $812, well above the state average of $682, according to information presented by community planner Bob Horne of Applied Communications. For homeowners, the situation is even more dire with the average monthly housing cost topping out at $1,235 when the state average is $828.

Horne noted that while housing costs are above the state average, the median Whitefish income of $44,988 falls below the mark. In fact, more than half of Whitefish of residents shell out 30 percent or more of their household income for housing.

Muhlfeld described the housing affordability gap that has widened since he moved to town 20 years ago.

When he arrived in 1995, he rented a three-bedroom house in town for $450 a month — easily affordable on a minimum wage job. Muhlfeld purchased his first home — a two-bedroom, one-bath place on Somers Avenue — a few years later for $88,000. Today, he said, it would be more like $200,000.

Continued from Page A1

village" style housing complex for seasonal workers.

Ultimately, it was decided to form a task force led by the Whitefish Chamber that will continue searching for solutions. Already, about eight people have agreed to join the group, including representatives from the city, nonprofits, and the private sector.

Gartland said it makes sense for the Chamber to take the lead on finding a solution.

"It's a workforce problem and a business problem," he said.

"I just don't want to keep kicking the can down the road."

Search

Beaverhead County Sheriff Franklin D. Kuesner II said in a press statement that the cause of death is still being determined by the coroner at the state Medical Examiner's Office.

Carter worked at Plum Creek Timber Co., and was a well-known and respected pole vault coach at Whitefish High School for 13 seasons.

Whitefish head track coach Derek Schulz said Carter was adored by the athletes he coached.

"He was a tremendous person and a tremendous coach," Schulz said. "More importantly, he was good for the kids."

He was a volunteer the first 10 years he coached. "He would drive here every day after work — he loved those kids," Schulz said. "Carter was going to be missed by the entire school, and Carter was just a real kind of person."

Carter's wife, Rhonda, thanked everyone who assisted with the effort.

"I wish that I could come to my first memorial services for my kids and my parents, siblings and nephews, and my extended family and friends who loved Carter," she said. "But it's not a time when I must deal, I must...</noscript>
two bedroom, one bath place on Somers Avenue — a few years later for $68,000. Today, he said, that same home would sell for $345,000.

“With the housing gap between affordability and what we’re able to spend on housing widening,” he said.

With housing costs outpacing the county and state averages, it’s quickly becoming more difficult to recruit workers to town, said Dan Graves, Whitefish Mountain Resort president.

“The resort struggled all summer with openings,” Graves said. “A large part of it was that there wasn’t enough workers and where do they live?”

The lodging and food service industries alone employ more than 1,000 workers in Whitefish, representing the largest sector of the city’s workforce.

Lori Collins, director of the Whitefish Housing Authority, notes that a service worker — earning an average salary of $17,000 — would struggle to find housing here.

“They can’t even afford $400 a month in rent,” she said.

But it’s not just the seasonal workforce facing tax-increment funds to purchase blighted property for redevelopment into affordable housing.

Stearns said there will be up to $4 million available in tax increment funds by the time the program sunsets in 2020.

Erin Falcon, executive director for Habitat for Humanity of Flathead Valley, said a reduction in impact fees for affordable projects would go a long way, as well.

“It circles back to the price of land,” she said of why it’s so difficult for affordable projects to take root in Whitefish.

A mill levy increase was another tool suggested for aiding with land purchases.

“The [Whitefish] mill levy limit is not met,” said Kellie Danielson of Montana West Economic Development. “That is a way communities are solving the issue.”

Increasing funding for groups like the Whitefish Housing Authority so they have the resources available to pursue more grant opportunities, also was suggested.

One group suggested that local resorts, hotels and restaurants team up to develop an “Olympic

Food & Beer - Mouth-watering bratwurst-style roasted chicken, Kassler Rippchen & Sauerbraten and all the fixin’s. German by the Great Northern Brewing Co.

Music - Polka, Oom-pah & Western Swing. WESTERN SENATORS, EUROPA and their own BAVARIAN ECHOES.

Fun - Crazy contests - Log-sawing, stein-hurling will be held daily and special contest races and bratwurst eating will also.

Thursday, October 1

Bavarian Business Night - FREE admission and business card from 5 to 7 pm. Waitress races, crowning of the Hop Queen.

Friday, October 2

More steinholding & log sawing & great music by Europa.

Saturday, October 3

Pumpkin Patch. Our friends at Children’s School will be hosting their annual Pumpkin Patch just outside the Oktoberfest big top. 11:00 am.

Seniors Day - 60 years old and admitted FREE until 5 pm.

Hofbrau Brewery's National S Championships - at 9:00 pm.

Please Thank Our Oktoberfest Volunteers.
October 5, 2015

Ms. Mary Bair  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620-2840

RE: Letter of Support for Affordable Workforce Housing

Dear Ms. Bair,

On behalf of the Northwest Montana Association of Realtors (NMAR), I am sending this letter in support of the Riverview Meadows grant proposal on behalf of workforce affordable housing.

Representing 700 Realtors in Northwest Montana, we understand that affordable housing in this area in particular, and especially for the service workers, is a serious and definable problem here in the Flathead Valley. Specifically, the Riverview Meadows project would be a wonderful addition to the much needed inventory available in Whitefish to the low to moderate income level renter. I have just attended the Whitefish Chamber of Commerce’s “Affordable Housing Summit” last week and the number of homes that are in the ‘affordable’ range for even moderate incomes are scarce to say the least! Providing even a few units of housing in an area where public transportation, employment and goods/services are readily available is an added benefit to those living on a tight budget.

The Northwest Montana Association of Realtors strongly urges approval of this grant application as we see it as an important investment in our Whitefish community.

Your kind consideration of their application is appreciated.

Sincerely,

Erica Wirtala, NMAR  
Government Affairs Director
Mary Bair  
Montana Board of Housing  
301 S. Park Avenue  
Helena, MT 59601  

RE: Riverview Meadows – Whitefish, MT  

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In a 2012 Housing Needs Assessment and Strategic Plan commissioned by the Whitefish Housing Authority, it was found that as a result of the decline in the real estate and mortgage markets and the increased underwriting requirements imposed by mortgage companies, the numbers of families that would traditionally be buyers are now renters. This is, in part, a result of the housing boom that peaked in 2007 when the cost of properties escalated to a point where most are no longer affordable to low or even moderate income persons. These skyrocketing prices have created an extreme affordability gap and created a situation where a large number of the workers in the area cannot afford to live in their own community.  

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The data in the Whitefish area lists the highest number of jobs is in Accommodation and Food Service, which also represents the lowest paying jobs. In addition, these types of jobs tend not to be full time so
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As a side note, my wife and I participated in Montana Board of Housing loan in 1996 and enjoyed a 7% 30 year mortgage rate, which was excellent at the time. Now, since refinancing, I am an active purchaser of Montana Board of Housing Municipal Bond funds.

I strongly encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.

Sincerely,

Doug Reed  
Owner/Operator  
Whitefish Lake Golf Club Restaurant
Mary Bair  
Montana Board of Housing  
301 S. Park Avenue  
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

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Sincerely,

Daniel Graves  
CEO, Whitefish Mountain Resort
Mary Bain
Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

Re: Riverview Meadows—Whitefish, MT

Dear Mrs. Bain,

I am writing to ask you to encourage the Montana Board of Housing to award our proposed Riverview Meadows affordable housing project. The Housing Tax Credits it requires is more focused and become a reality.

My husband and I have seen the problems created due to lack of affordable housing for people. We would like to have working in our city. As it stands now, the burden of housing costs is crippling.

Please consider one great need for this project. It would be wonderful.

Sincerely,

[Signature]

125 Lookout Lane
Whitefish, MT 59937
October 5, 2015

Ms. Mary Bair  
Montana Board of Housing  
PO Box 266528  
Helena, MT 59620-2840

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The Northwest Montana Association of Realtors strongly urges approval of this grant application as we see it as an important investment in our Whitefish community.

Your kind consideration of their application is appreciated.

Sincerely,

Erica Wirtala
NMAR
Government Affairs Director
October 6, 2015

Mary Bair
Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

RE: Riverview Meadows – Whitefish, MT

Dear Ms. Bair,

We are pleased to submit this letter of support for Riverview Meadows in Whitefish being developed by Commonwealth Development Corporation in partnership with the Whitefish Housing Authority.

As you are probably aware, the City of Whitefish has a tremendous need for new affordable units. The local workforce struggles to meet their housing needs because of a limited supply of affordable rental units and because of the rapidly rising cost of market rate housing. Many of the workers that are so critical to our local economy are forced to commute from other parts of Flathead County where there is a greater supply of affordable housing.

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We strongly encourage the Montana Board of Housing to award this project the necessary Housing Tax Credits to increase housing options for the people of Whitefish.

Sincerely,

[Signature]

Gregory Peck, CPA
Shareholder and Branch Manager
Thanks for bringing this to my attention Kellie. There’s a lot in that letter that just isn’t correct and we are dealing with some very strong NIMBYism from one particular neighborhood (who we have been in close contact with from the start).

In an effort to state our position, what we are proposing for Riverview Meadows is allowed per code and the site is zoned for such as the City letter indicates. There is no rezoning required, just a PUD as we stated in the application. What’s causing a lot of heartburn for residents is the city’s practice of allowing development to span two distinct zones as long as the density for each zone is met and not exceeded on the aggregate. This is what we are doing and it is allowed per the code. Some residents have been fighting this practice for years and we’re their latest target.

You have my word that we’ve been up front and honest with the neighbors and there is no “sleight of hand”. When the writer mentions the additional 6 acres of the development site, most of that is not land that we control and that property owner has their own plans for that portion of the site (5 acres). I admit that their development plans have muddied the waters a bit for our project and have caused increased anxiety among the neighbors, but we continue to have a very open dialogue with the chair of the homeowners association (Barbara Morris). In fact Lori and I had a good conversation with her on December 8th.

It’s unfortunate that their issues with the city are becoming our problem when we are simply trying to develop the project per code. The need in Whitefish is great and these letters are a great example of why there has been almost no new affordable housing built in the last 10-15 years. The irony is that another developer was looking to build some mixed income housing in a different part of town a few years ago and the immediate neighbors were successful in stopping the project. Out of that development attempt came the suggestion that the exact site we are trying to develop would be a great spot for such housing and potentially more affordable housing. It is a great location for us and for 99% of the city, but we have a vocal minority who lives near the site that doesn’t want the project there and they are using this zoning issue as their base for opposition.

We see this situation all over the country. 99% of the people understand the need, say they are in support but then when a suitable site is secured near their property along with local government support they quickly become part of the 1% grasping at whatever reason they may have to stop a project. Unfortunately all too often local government then bows to the 1% even though they clearly see it is not in the community’s best interest. The City of Whitefish is firmly in support of the project based on their acute need for affordable housing. Again, there is no “sleight of hand” going on, only leaders acting within the rules of their local government, standing tall against NIMBYism and doing the right thing for their community as a whole. We hope and trust that if the proposed project meets the state’s standard for an award that the City will be rewarded for doing the right thing. I hope this doesn’t impact MBOH’s review of our application.

Please let me know if you would like additional information or if there’s anything else I can provide that will show we have broad support within the city for Riverview Meadows.

Thanks!

DARYN MURPHY
VICE PRESIDENT OF DEVELOPMENT | THE COMMONWEALTH COMPANIES
To Whom it May Concern:

We have been asked by Commonwealth Development and the Whitefish Housing Authority to provide information on local zoning for the development site of the planned Riverview Meadows.

The project is being proposed on the western 4.5 acres of parcel 980444 located at 6365 US Highway 93 S in Whitefish. The site spans two zoning districts WB-2 (Secondary Business District) and WR-1 (One Family Residential District). The WB-2 zoning comprises approximately 3 acres of the 4.5 acre development site with the remaining 1.5 acres in the WR-1 zone.

Multifamily is a permitted use in the WB-2 and WR-1 zones through a Planned Unit Development (PUD) process. These zoning districts also allow for density bonuses if affordable housing is incorporated into the development. If at least 10% of the units are affordable, the WB-2 zone allows for a maximum density of 20 dwelling units per acre and the WR-1 zone allows for 7 dwelling units per acre.

The 36 units planned for Riverview Meadows is within the density limit allowed for the 4.5 acres described above through an approved PUD. A PUD application for Riverview Meadows was submitted to the City of Whitefish on October 1, 2015. No zone change will be required through this process.

Pursuant to Section 11-6-2 of the Whitefish Municipal Code, multifamily units are required to have two parking spaces per dwelling unit and one guest space for every three dwelling units. For 36 units, the required off street parking will be 84 parking spaces.

Sincerely,

Wendy Compton-Ring, AICP
Senior Planner
Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a resident of Rivers Edge at Whitefish, a 48 lot patio/river lot community, adjacent to the property which has been selected for the affordable housing project.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

To accomplish this, the developer is proposing to effectively re-zone this property, adjacent to Rivers Edge, for multi-family units. As you might imagine, when most of us purchased our homes, we asked about the zoning of the lovely green space next door. We were assured that it was zoned for single family homes.

We want to be supportive of the affordable housing project, and many of us in fact were when it was our assumption that it was to be focused exclusively on the appropriately zoned commercial lot. However, since learning that the intent is to re-zone the adjacent property to permit high density housing which would be a detriment to the quality of life and property values at Rivers Edge, we can no longer take that position.

To remedy this situation, I am hoping that you will use your influence in the review process to insist that the developer move forward using current zoning designations which, given the density bonus which Whitefish provides to developers of affordable housing, would enable him to comfortably build more than the targeted 35 – 40 units planned for Phase I (and in fact almost the total amount planned for the entire project) on the commercial lot alone. Using that for the planned Phase I of the project, in the time it would take to get this phase up and running, there would be an opportunity to identify another location for Phase II, if desired.

It would seem to me that having multiple medium sized affordable housing facilities scattered around Whitefish, would be much preferable to having a larger block at one location. Multiple locations would go a long way to integrating these folks into the community which I would view as highly desirable for everyone and the community overall. Then, we too will be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Chris A. Clouse
Edward C. Moffatt
Mary S. Bair  
Multi-Family Programs Manager  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Riverview Meadows (Whitefish) grant application

Dear Ms. Bair,

It my understanding that the Whitefish Housing Authority and Commonwealth Development Corporation have submitted an application for a grant under the State’s Low Income Housing Tax Credit Program to fund an affordable housing project. After looking at your website, I believe the application is in the name of Riverview Meadows.

I am a resident of Rivers Edge at Whitefish, a 48 unit patio/river home community, adjacent to a 9.5 acre tract, a portion of which has been earmarked for an affordable housing project. I am writing to you to express my concern with regard to the plan design submitted with the grant application which assumes an effective re-zoning of this 9.5 acre tract to the detriment of neighboring homeowners.

It was the original expectation of Rivers Edge homeowners that the affordable housing would be built on the front 3.5 acres of the 9.5 acre tract. The 3.5 acres are zoned for commercial use which, according to the Whitefish zoning code, is appropriate for multi-family housing. Given Whitefish’s need for affordable housing, most Rivers Edge homeowners were in support of the idea, particularly since the 3.5 acres, by virtue of being commercially zoned would have a reasonable amount of flexibility with regard to its use and density. The approximately 6 remaining acres, immediately adjacent to Rivers Edge at Whitefish, are zoned for single family homes.

We have recently learned that the intention is for the affordable housing project to extend beyond the commercially zoned 3.5 acres into the area zoned for single family homes, such that 52 of the 62 housing units proposed for the 6 acre parcel would be multi-family units, which is obviously not consistent with current single family zoning for this area.
This only becomes possible if the City of Whitefish were to approve changes to the City’s existing zoning code that does not currently allow for the use of “blended density” (taking permitted density in one zone and inserting it into a different adjoining zone part of the same construction project) or uses that are not “categories of use as set forth in the underlying zoning district”. The proposed multi-family housing is not a use set forth for the existing 6 acres zoned for single family uses. Unfortunately, the application before you, effectively (but not legally) proposes to rezone the 6 acres, adjacent to Rivers Edge from single family homes at 4 units/acre, to density appropriate for apartments and other multi-family units.

Obviously a high density, multi-family configuration next door is very different from what Rivers Edge homeowners had expected given the single family zoning designation on the 6 acres. As you might imagine, when many of us purchased our homes/LOTS at Rivers Edge, one of the first questions asked was with regard to the zoning status of the lovely green space next door. Each of us at different times was assured that the rear 6 acres behind the commercial lot were zoned for single family homes.

If the project moved forward under current zoning, the commercial lot has more than the necessary approved density for the developer to meet his Phase I goals (and practically enough for the entire project). In the time it would take to get the Phase I units up and running and the project evaluated, there would be an opportunity to locate another location for Phase II, if desired. Frankly it would seem to me that having multiple medium sized affordable housing facilities scattered around Whitefish, would be much preferable to having a larger block at one location. Multiple locations would go a long way toward integrating these folks into the community which is best for everyone and the community.

The property owners at Rivers Edge look forward to ultimately being able to support a revised plan for affordable housing at Riverview Meadows. Given that, it is my hope that with your influence in the approval process, you will insist, as a condition of grant approval, that the project developer/owner, Michael Morton, work with the City of Whitefish, the Whitefish Housing Authority and the Commonwealth Development Corporation, who we understand will ultimately purchase and develop this project, to re-design the existing plan to not only provide the City with a well-constructed and attractive Affordable Housing site, but to do so in a manner that is consistent with existing zoning and respectful of the interests of neighboring homeowners rather than being solely responsive to the developer’s objective of optimizing his return.

Thank you for your consideration of this matter.

Sincerely,

Barbara Y Morris
719 Clearwater Dr.
Whitefish, MT 59937
December 3, 2015

Mary S. Bair
Multi-Family Programs Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a resident of Rivers Edge at Whitefish, a 48 lot patio/river lot community, adjacent to the property which has been selected for the affordable housing project.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

To accomplish this, the developer is proposing to effectively re-zone this property, adjacent to Rivers Edge, for multi-family units. As you might imagine, when most of us purchased our homes, we asked about the zoning of the lovely green space next door. We were assured that it was zoned for single family homes.

We want to be supportive of the affordable housing project, and many of us in fact were when it was our assumption that it was to be focused exclusively on the appropriately zoned commercial lot. However, since learning that the intent is to re-zone the adjacent property to permit high density housing which would be a detriment to the quality of life and property values at Rivers Edge, we can no longer take that position.

To remedy this situation, I am hoping that you will use your influence in the review process to insist that the developer move forward using current zoning designations which, given the density bonus which Whitefish provides to developers of affordable housing, would enable him to comfortably build more than the targeted 35 – 40 units planned for Phase I (and in fact almost the total amount planned for the entire project) on the commercial lot alone. Using that for the planned Phase I of the project, in the time it would take to get this phase up and running, there would be an opportunity to identify another location for Phase II, if desired.

It would seem to me that having multiple medium sized affordable housing facilities scattered around Whitefish, would be much preferable to having a larger block at one location. Multiple locations would go a long way to integrating these folks into the community which I would view as highly desirable for everyone and the community overall. Then, we too will be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

David and Mary Jochim
December 2, 2015

Mary S. Bair
Multi-Family Programs Manager

Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Riverview Meadows (Whitefish) grant application

Dear Ms. Bair,

It is my understanding that the Whitefish Housing Authority and Commonwealth Development Corporation have submitted an application in the name of Riverview Meadows for a grant under Montana’s Low Income Housing Tax Credit Program. The purpose of this letter is to object to what I believe is an “end around” the zoning laws of the City of Whitefish to permit multi-unit zoning development on land that has been zoned for single family residences. I would request that you use your influence to prevent this from occurring as discussed in greater detail below.

I am a resident of Rivers Edge at Whitefish residing at 729 Clearwater Drive, Whitefish, MT 59937. We are a 48 patio/river home community located on land which is adjacent to a 10 acre lot, a portion of which has been identified for an Affordable Housing project. It was our assumption that any affordable housing to be built on that lot would be built on the 3.3 commercially zoned acres of this lot which run along Rte 93. The basis for assuming this is due to the fact that the remaining 6.7 acres is zoned for single family residences.

We have recently learned that, in fact, the developer for this project wants to extend this affordable housing project another 1.5 acres into the portion of the 10 acre lot that is currently zoned for single family homes. In addition, the owner of the property intends to use the density bonus for which he will be eligible by virtue of building affordable housing on a section of the lot to effectively re-zone the entire 10 acre lot into primarily multi-family units. This is obviously a very different configuration than what Rivers Edge homeowners ever expected given the single family zoning designation which the 6.7 acres, not zoned for commercial use, currently carries.
When we purchased our lots at Rivers Edge, one of the important questions many of us asked was what would happen with the green space to the immediate south of us. Those who investigated this were assured that the rear 6.7 acres behind the commercial lot (i.e., to the east) were zoned for single family homes. At the moment that remains the case, but, as I’ve said, incorporated into the Affordable Housing plan is the effective re-zoning of this space for mostly multi-family housing. So, instead of having a potential for, at most, 26 single family homes next door behind the commercial portion of the lot, 52 residential units are proposed. This density bonus derives from borrowing from the affordable housing portion of the 10 acre development giving the developer the benefit of being able to squeeze many more units into his project and in direct violation of current zoning restrictions.

Rivers Edge property owners support the concept of affordable housing and recognize the need for it in a section of Montana that is so heavily dependent on the hospitality industry. But given what we believe is just a sophisticated act of zoning chicanery on the part of the Mr. Michael Morton, the owner of the 10 acre lot, we respectfully request that you insist that the City of Whitefish direct the City's Housing Authority, Mr. Morton, and the Commonwealth Development Corporation, to redesign the existing plan to provide the City with a well-constructed and attractive affordable housing site in a manner that will be respectful of the interests of neighboring homeowners. It appears that the developer is using the lofty goal of providing affordable housing to disguise its primary objective of optimizing his financial return by re-zoning the non-commercial property from its current single family home designation to maximize the density.

Thank you for your consideration of this matter. Please feel free to contact me if you would like to further discuss any aspect of this matter.

Robert E. Goldstein

858 504-0110
Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a resident of Rivers Edge at Whitefish, a 48 lot patio/river lot community, adjacent to the property which has been selected for the affordable housing project.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

To accomplish this, the developer is proposing to effectively re-zone this property, adjacent to Rivers Edge, for multi-family units. As you might imagine, when most of us purchased our homes, we asked about the zoning of the lovely green space next door. We were assured that it was zoned for single family homes.

We want to be supportive of the affordable housing project, and many of us in fact were when it was our assumption that it was to be focused exclusively on the appropriately zoned commercial lot. However, since learning that the intent is to re-zone the adjacent property to permit high density housing which would be a detriment to the quality of life and property values at Rivers Edge, we can no longer take that position.

To remedy this situation, I am hoping that you will use your influence in the review process to insist that the developer move forward using current zoning designations which, given the density bonus which Whitefish provides to developers of affordable housing, would enable him to comfortably build more than the targeted 35 – 40 units planned for Phase I (and in fact almost the total amount planned for the entire project) on the commercial lot alone. Using that for the planned Phase I of the project, in the time it would take to get this phase up and running, there would be an opportunity to identify another location for Phase II, if desired.

It would seem to me that having multiple medium sized affordable housing facilities scattered around Whitefish, would be much preferable to having a larger block at one location. Multiple locations would go a long way to integrating these folks into the community which I would view as highly desirable for everyone and the community overall. Then, we too will be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

David and Mary Jochim
Gary & April Seubert
703 Clearwater Dr.
Whitefish, MT 59937
December 9, 2015

Mary S. Bair
Multi-Family Programs Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

This effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents a chance to oppose this action. The fact that the developer purchased the land and based the site design on the enlarged parcel of land (includes 1.5 acres zoned for single family homes) lead me to believe that the rights of concerned residents have been superceded, by at least an informal agreement already reached between the City and the developer.

When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing a home based on the information they received, that zoning in Whitefish is subject to change based on a developer’s request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

Particularly disturbing is that the City, having realized that neighboring homeowners are opposed to this effective re-zoning, is now trying to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. To have assured the developer that they would support his use of blended zoning before the matter is presented in a Public Hearing, which would enable homeowners to present their opposition, is to pre-empt the rights of citizens in Whitefish who are in opposition to this practice.

Many Whitefish residents started out in support of the affordable housing project until we realized the sleight of hand that had been undertaken by the City. Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents.

Then, everyone in Whitefish would be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Gary Seubert
Gary & April Seubert  
703 Clearwater Dr.  
Whitefish, MT 59937  
December 9, 2015

Mary S. Bair  
Multi-Family Programs Manager  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Whitefish Affordable Housing application  

Dear Ms. Bair:  

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

This effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents a chance to oppose this action. The fact that the developer purchased the land and based the site design on the enlarged parcel of land (includes 1.5 acres zoned for single family homes) lead me to believe that the rights of concerned residents have been superceded, by at least an informal agreement already reached between the City and the developer.

When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing a home based on the information they received, that zoning in Whitefish is subject to change based on a developer's request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

Particularly disturbing is that the City, having realized that neighboring homeowners are opposed to this effective re-zoning, is now trying to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. To have assured the developer that they would support his use of blended zoning before the matter is presented in a Public Hearing, which would enable homeowners to present their opposition, is to pre-empt the rights of citizens in Whitefish who are in opposition to this practice.

Many Whitefish residents started out in support of the affordable housing project until we realized the sleight of hand that had been undertaken by the City. Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents.

Then, everyone in Whitefish would be able to enthusiastically support Whitefish's plan for affordable housing and we would have a win-win for the community and the neighborhood.

Very truly yours,  

[Signature]

Gary Seubert
Dear Ms. Bair:

I am writing to ask your assistance regarding the application for the affordable housing project in Whitefish (Riverview Meadows). I am a resident of Rivers Edge at Whitefish, an area of 48 lots of single family dwellings adjacent to the property selected for the affordable housing project. We moved into this community this year, retiring to our patio home, which currently enjoys quiet, little traffic, and a dead end street to our location. We chose to buy in this location based on these benefits.

The current proposed project includes about 3.5 acres which are zoned for commercial zoning, making that land appropriate for construction of multiple-family homes. This proposal, however, calls for additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing. The developer is asking to re-zone this property next to Rivers Edge for the multi-family units. If re-zoning were to occur, those of us who now enjoy the green space and community of single houses would lose out on reasons we purchased our home where we did in Rivers Edge. High density housing would infringe on our quality of living as well as our property values.

We are hoping that you will use your influence in the review process to advocate for those of us in Rivers Edge, to insist that the developers stay within the current zoning regulations, as more than 35-40 units are planned for Phase I on the commercial property alone. We are hoping another location in Whitefish could be found to accomplish Phase II instead of trying to re-zone our area, which would be more desirable than all the affordable housing facilities in one place. We know such housing is needed and support such a project, yet we object to re-zoning next to Rivers Edge.

Thank you for your consideration.

Sincerely,

Jerry & Kathy Bechtle
I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

To accomplish this, the developer is proposing to effectively re-zone this property for multi-family/apartment units. When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing a home based on the information they received, that zoning in Whitefish is subject to change based on a developer’s request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

I generally support the idea of affordable housing if it can be done being respectful of current zoning, but to expect homeowners who live in close proximity to this or any other project which would re-zone property to benefit developers to the detriment of neighboring residents, is unreasonable.

To remedy this situation, I am hoping that you will use your influence in the review process to insist that the developer move forward using current zoning designations which, given the density bonus which Whitefish provides to developers of affordable housing, would enable him to comfortably build more than the targeted 35 – 40 units planned for Phase I (and in fact almost the total amount planned for the entire project) on the commercial lot alone. Using that for the planned Phase I of the project, in the time it would take to get this phase up and running, and evaluated, there would be an opportunity to identify another location for Phase II, if desired.

Then, everyone in Whitefish would be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Suzanne Cahill
Guariglia, Kellie

From: Michael <mdmmormino@cox.net>
Sent: Wednesday, December 09, 2015 6:13 PM
To: Bair, Mary
Cc: mdmmormino@cox.net
Subject: Whitefish affordable housing application

732 Clearwater Drive
Whitefish, MT 59937
December 9, 2015
Mary S. Bair
Multi-Family Programs Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620
Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

This effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents a chance to oppose this action. The fact that the developer purchased the land and based the site design on the enlarged parcel of land (includes 1.5 acres zoned for single family homes) lead me to believe that the rights of concerned residents have been superceded, by at least an informal agreement already reached between the City and the developer.

When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing ahome based on the information they received, that zoning in Whitefish is subject to change based on a developer’s request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

Particularly disturbing is that the City, having realized that neighboring homeowners are opposed to this effective re-zoning, is now trying to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. To have assured the developer that they would support his use
of blended zoning before the matter is presented in a Public Hearing, which would enable homeowners to present their opposition, is to pre-empt the rights of citizens in Whitefish who are in opposition to this practice. Many Whitefish residents started out in support of the affordable housing project until we realized the sleight of hand that had been undertaken by the City. Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents.
Then, everyone in Whitefish would be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Michael and Paulette Mormino
Sent from my iPhone
December 9, 2015
700 Clearwater Drive
Whitefish, MT 59937

Mary S. Bair
Multi-Family Programs Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

This effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents a chance to oppose this action. The fact that the developer purchased the land and based the site design on the enlarged parcel of land (includes 1.5 acres zoned for single family homes) lead me to believe that the rights of concerned residents have been superceded, by at least an informal agreement already reached between the City and the developer.

When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there
is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing a home based on the information they received, that zoning in Whitefish is subject to change based on a developer's request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

Particularly disturbing is that the City, having realized that neighboring homeowners are opposed to this effective re-zoning, is now trying to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. To have assured the developer that they would support his use of blended zoning before the matter is presented in a Public Hearing, which would enable homeowners to present their opposition, is to pre-empt the rights of citizens in Whitefish who are in opposition to this practice.

Many Whitefish residents started out in support of the affordable housing project until we realized the sleight of hand that had been undertaken by the City. Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents.

Then, everyone in Whitefish would be able to enthusiastically support Whitefish's plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Joanne McArthur

[Signature]
December 9, 2015

Mary S. Bair
Multi-Family Programs Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Whitefish Affordable Housing Application

Dear Ms. Bair:

I respectfully request your attention and assistance as you review the grant application related to the affordable housing project in Whitefish. It is my understanding that the project may be referred to as Riverview Meadows.

I am aware that the preliminary plan for Riverview Meadows calls for the effective rezoning of property currently zoned for single-family homes.

My understanding of the project is that the current configuration for the affordable housing project includes approximately 3.5 acres commercially zoned for the construction of multi-family homes. I believe that the proposal also calls allows additional acreage from the remaining 6 acres zoned for single-family housing.

I am a resident of the Rivers Edge community that is adjacent to the proposed project. While I agree with the need of affordable housing in our area, I am opposed to the change in zoning without giving the residents of our city a chance to voice their opinions to zoning changes. Having lived in a number of different cities and states in the U.S., it has been my experience that each city must closely plan zoning to protect the integrity of the town.

Developers often have different opinions of what and where they develop properties than the wishes of the residents of the community. Each has a voice that could (and should) be shared and supported prior to commencement of any project.

Is it possible that re-zoning and changes to the City Code could be discussed at a public venue with interested citizens? With this type of public meeting, the citizens of our city can voice their opposition and/or support of the project and introduce ideas that may offer alternatives and still meet the objectives of affordable housing and the proposed zoning changes. For example, locating affordable housing on the front portion of the property with single-family homes on the back portion of the property would afford homogeneity with the existing Rivers Edge community.

Gretchen R. Henstorf
2 Granite Springs Trail
Whitefish, MT 59937
Thank you for your consideration of sharing the zoning issues relating to this project with the neighborhoods that will be affected by the changes.

Respectfully,

Gretchen R. Henstorf
Re: Whitefish Affordable Housing application

December 12, 2015

Mary S. Bair
Multi-Family Programs Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Dear Ms. Bair:

I am a resident of Rivers Edge at Whitefish, a 48 lot patio/river lot community, adjacent to the property which has been selected for the affordable housing project referred to as ‘Riverview Meadows’. We purchased our lot and built the home in 2007. Obviously, a major consideration in the decision to go forward with our new home was the future impact of adjacent property. Understanding that the property was zoned for single family units gave us comfort that the neighborhood would remain an attractive investment into the future.

We find now that the current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

To accomplish this, the developer is proposing to effectively re-zone this property, adjacent to Rivers Edge, for multi-family units. As I mentioned when most we purchased our home, we asked about the zoning of the lovely green space next door. We were assured that it was zoned for single family homes.

We want to be supportive of the affordable housing project, and we were when it was our assumption that it was to be focused exclusively on the appropriately zoned commercial lot. However, since learning that the intent is to re-zone the adjacent property to permit high density housing which would be a detriment to the quality of life and property values at Rivers Edge, we can no longer take that position.

To remedy this situation, I am hoping that you will use your influence in the review process to insist that the developer move forward using current zoning designations which, given the density bonus which Whitefish provides to developers of affordable housing, would enable him to comfortably build more than the targeted 35 – 40 units planned for Phase I (and in fact almost the total amount planned for the entire project) on the commercial lot alone. Using that for the planned Phase I of the project, in the time it would take to get this phase up and running, there would be an opportunity to identify another location for Phase II, if desired.

It would seem to me that having multiple medium sized affordable housing facilities scattered around Whitefish, would be much preferable to having a larger block at one location. Multiple locations would go a long way to integrating these folks into the community which I would view as highly desirable for everyone and the community overall. Then, we too will be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Richard Hensley
13 Rock Creek Court
Whitefish, Mt 59937
December 11, 2015

Mary S. Bair  
Multi-Family Programs Manager  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

This effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents a chance to oppose this action. The fact that the developer purchased the land and based the site design on the enlarged parcel of land (includes 1.5 acres zoned for single family homes) lead me to believe that the rights of concerned residents have been superceded, by at least an informal agreement already reached between the City and the developer.

When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing a home based on the information they received, that zoning in Whitefish is subject to change based on a developer's request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

Particularly disturbing is that the City, having realized that neighboring homeowners are opposed to this effective re-zoning, is now trying to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. To have assured the developer that they would support his use of blended zoning before the matter is presented in a Public Hearing, which would enable homeowners to present their opposition, is to pre-empt the rights of citizens in Whitefish who are in opposition to this practice.

Many Whitefish residents started out in support of the affordable housing project until we realized the sleight of hand that had been undertaken by the City. Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents.

Then, everyone in Whitefish would be able to enthusiastically support Whitefish's plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

[Signature]

Dave Ingemar

213
Mary S. Bair  
Multi-Family Programs Manager  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620

Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a resident of Rivers Edge at Whitefish, a 48 lot patio/river lot community, adjacent to the property which has been selected for the affordable housing project.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

To accomplish this, the developer is proposing to effectively re-zone this property, adjacent to Rivers Edge, for multi-family units. As you might imagine, when most of us purchased our homes, we asked about the zoning of the lovely green space next door. We were assured that it was zoned for single family homes.

We want to be supportive of the affordable housing project, and many of us in fact were when it was our assumption that it was to be focused exclusively on the appropriately zoned commercial lot. However, since learning that the intent is to re-zone the adjacent property to permit high density housing which would be a detriment to the quality of life and property values at Rivers Edge, we can no longer take that position.

To remedy this situation, I am hoping that you will use your influence in the review process to insist that the developer move forward using current zoning designations which, given the density bonus which Whitefish provides to developers of affordable housing, would enable him to comfortably build more than the targeted 35 – 40 units planned for Phase I (and in fact almost the total amount planned for the entire project) on the commercial lot alone. Using that for the planned Phase I of the project, in the time it would take to get this phase up and running, there would be an opportunity to identify another location for Phase II, if desired.

It would seem to me that having multiple medium sized affordable housing facilities scattered around Whitefish, would be much preferable to having a larger block at one location. Multiple locations would go a long way to integrating these folks into the community which I would view as highly desirable for everyone and the community overall. Then, we too will be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Michael Mikkelsen
Mary S. Bair  
Multi-Family Programs Manage  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620  

Re: Whitefish Affordable Housing application

Dear Ms. Bair:  

I am a resident of Rivers Edge Subdivision in Whitefish, MT. I am writing you regarding the affordable housing project application in Whitefish, I believe it goes by the name of Riverview Meadows. This proposed project is adjacent to my home in Rivers Edge. I have recently learned that a preliminary plan for the Riverview Meadows project has a proposal to re-zone a portion of this 9.5 acre parcel of land for multi-family housing. The current zoning configuration has the front 3.5 acres zoned commercial which is appropriate for the construction of multi-family homes; however, the proposal also calls for multi family units to be built on a portion of the additional 6 acres of this parcel land, which is currently zoned single family. I am opposed to this practice and believe that it is important to keep the integrity of zoning in Whitefish.

The effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents in the area a chance to oppose this action. The fact that the developer purchased the land and based the site design on the inclusion of the parcel of land, already zoned single family dwellings, leads me to believe that the rights of concerned residents have been superseded, by at least an informal agreement already reached between the City and the developer.

When I purchased my home the 6 acres of this area directly to the south of my property was and still is zoned single family dwellings. It was important to us when we purchased our home, that the surrounding undeveloped area was zoned single family dwellings so that the integrity of the area would remain the same. To learn years later that zoning of a parcel of property is subject to change at a developers request is alarming to me. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice. It certainly makes me feel like I have been betrayed by the City of Whitefish if they do not uphold the current zoning, which I relied upon when making the decision to purchase my home in this area.

It is particularly unsettling to me that having realized neighboring homeowners are opposed to this effective re-zoning, that there is now an effort to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. For a City Official to have assured the developer that the City would support his use of blended zoning before the matter is presented to the Public Hearing, which would enable homeowners to present their concerns.
opposition, is to pre-empt the rights of citizens in Whitefish, who are directly affected, and are in opposition to this practice.

Many Whitefish residents were in support of the affordable housing project, when it complied with the area originally zoned for it, but now that the City is ultimately trying to rush through a change in City Code to accommodate the developer without regard for the affected residents attitudes are changing. We are all aware of the need for affordable housing in Whitefish and none would deny that. It is the way in which the City is undertaking this proposal that is questionable. Ultimately we would very much like to return to a position of support on this project, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents, and comply with existing zoning bylaws that were in place when we purchased our homes, and placed our faith in.

I thank you for your time.

Sincerely,

Brenda & Dan Berube
Homeowners Rivers Edge
705 Clearwater Drive  
Whitefish, MT 59937  
December 14, 2015  

Mary S. Bair  
Multi-Family Programs Manager  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620  

Re: Whitefish Affordable Housing application  

Dear Ms. Bair:  

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

This effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents a chance to oppose this action. The fact that the developer purchased the land and based the site design on the enlarged parcel of land (includes 1.5 acres zoned for single family homes) lead me to believe that the rights of concerned residents have been superseded, by at least an informal agreement already reached between the City and the developer.

When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing a home based on the information they received, that zoning in Whitefish is subject to change based on a developer's request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

Particularly disturbing is that the City, having realized that neighboring homeowners are opposed to this effective re-zoning, is now trying to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. To have assured the developer that they would support his use of blended zoning before the matter is presented in a Public Hearing, which would enable homeowners to present their opposition, is to pre-empt the rights of citizens in Whitefish who are in opposition to this practice.
Many Whitefish residents started out in support of the affordable housing project until we realized the sleight of hand that had been undertaken by the City. Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents.

Then, everyone in Whitefish would be able to enthusiastically support Whitefish’s plan for affordable housing and we would have a win-win for the community and the neighborhood!

Thank you,

Charles and Phyllis Powell
728 Clearwater Drive
Whitefish, MT 59937
December 9, 2015

Mary S. Bair
Multi-Family Programs Manager
Montana Board of Housing
PO Box 200528
Helena, MT 59620

Re: Whitefish Affordable Housing application

Dear Ms. Bair:

I am writing to request your assistance as you review the grant application regarding the affordable housing project in Whitefish, which I believe goes under the name, Riverview Meadows. I am a Whitefish resident who has recently learned that the preliminary plan calls for the effective re-zoning of property currently zoned for single family homes. I am opposed to this practice and believe that the integrity of zoning in Whitefish needs to be assured.

The current configuration for the affordable housing project includes approximately 3.5 acres, which by virtue of their commercial zoning, are appropriate for the construction of multi-family homes. However, the proposal calls for including additional acreage from the remaining 6 acres of the 9.5 acre tract, which is zoned for single family housing.

This effective re-zoning was done at the encouragement of the City, even though a Public Hearing has not yet been held to provide residents a chance to oppose this action. The fact that the developer purchased the land and based the site design on the enlarged parcel of land (includes 1.5 acres zoned for single family homes) lead me to believe that the rights of concerned residents have been superceded, by at least an informal agreement already reached between the City and the developer.

When most prospective home buyers are evaluating the purchase of a new home, one of the key considerations is the environment which surrounds them. If there is undeveloped property close by, the obvious question relates to zoning. To learn several years after purchasing a home based on the information they received, that zoning in Whitefish is subject to change based on a developer's request, feels like a betrayal of the psychological contract with the City. Given how respectful the City of Whitefish is with regard to other policies that impact homeowners, it is very surprising that they would be willing to countenance this practice.

Particularly disturbing is that the City, having realized that neighboring homeowners are opposed to this effective re-zoning, is now trying to rush through a change in the City Code to guarantee the ability of the developer to utilize blended zoning. Doing so would compromise the ability of homeowners to protect their quality of life and the investment in their homes. To have assured the developer that they would support his use of blended zoning before the matter is presented in a Public Hearing, which would enable homeowners to present their opposition, is to pre-empt the rights of citizens in Whitefish who are in opposition to this practice.

Many Whitefish residents started out in support of the affordable housing project until we realized the sleight of hand that had been undertaken by the City. Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will insist that this project be re-designed in a manner that will be respectful of the concerns of neighboring residents.

Then, everyone in Whitefish would be able to enthusiastically support Whitefish's plan for affordable housing and we would have a win-win for the community and the neighborhood!

Very truly yours,

Keegan Peterson
Tyler Hoppes sent the following message from the Housing web site:

Organization:
Email Address: tyehoppes@gmail.com
Telephone: (614) 595-3012

Message: To: Mary Bair I am writing to express my concern with a proposed project in Whitefish, MT. I moved here 5 years ago and have felt that the city has been reasonable and responsible when it comes to growth. However, recently there has been a proposal to construct an affordable housing project on the south end of our town and there are some concerns with how this is proceeding. I am in favor of affordable housing as I feel that it is needed, and I personally have had periods in my life when I struggled to find a reasonably affordable place to live given my income at the time and so I can sympathize with those who are now in the same position. My concern is that the city is considering a proposal to construct high density housing on high 93 south of town in a manner that is currently not legal with current zoning laws. If the city simply changes the laws to meet their agenda I fear that this will set a bad precedent for the future development of the city. I feel that the affordable housing project can certainly be accomplished within the current zoning laws so as to provide needed housing without negatively impacting surrounding neighborhoods. Sincerely, Tyler Hoppes

Previous Page Visited: http://housing.mt.gov/
Re: Whitefish Affordable Housing application
Dear Ms. Bair:

It is my understanding that you are on the board that will review the affordable housing project in Whitefish, MT called Riverview Meadows. I attended the informational meeting that the developer held earlier this fall where the plans were explained to the residents of River's Edge. At that time, the plans called for multi-family homes at the front of the property and single family homes at the back, per the current zoning guidelines. One main concern was the direction of traffic pattern in and out of the project. We were reassured that the plan called for traffic to flow out on Highway 93, and I left the meeting thinking that my husband and I could support this project as one that would be beneficial to the community but have minimal impact on the value of our property.

It has come to the residents’ attention that the city and the developer have changed their plans and are now considering a blended zoning that will definitely impact the value of our property if these changes are allowed. I am hoping that you will use your influence in the review process to recommend that the developer move forward using the current zoning designations. It seems to me that affordable housing facilities would be more attractive to prospective residents if they were not all grouped in one location. We have also
been told that the traffic will now be flowing towards our neighborhood. Again, this decision is detrimental to the surrounding community.

Since, ultimately we would very much like to return to this position of support, I sincerely hope that you will use your influence to recommend that this project be re-designed in a manner that will be respectful to the concerns of neighboring residents and would be a win–win proposal—housing for the community and the residents' concerns addressed. Thank you for your time and for considering the views of the Rivers Edge community.

Sincerely,

Peggy and Greg Taylor
October 5, 2015

Montana Board of Housing
PO Box 200528
Helena MT 59620-0528

RE: MHTC Montana Housing Tax Credit Cover Letter

Dear Board of Housing:

The project being submitted is as follows:

Name: Meadows Senior Apartments
City: Lewistown
County: Fergus
Co Developers: Thies and Talle Enterprises and Homeword, Inc.
HTC Consultant: Rippley Richard Real Estate Development Services
Project Type: Acquisition & Rehabilitation. Preservation of Affordable housing.
Set-aside: General Pool: 40/60 with further income targeting at 40% and 50% AMI

Project Description:

The existing Meadows Senior Apartments was originally built in 1978 and consists of 35 1 & 2 bedroom apartments in 9 buildings. They are all single story apartments for seniors 62 years and older and disabled individuals. This property is older and is in need of capital improvements. The current owner intends to transfer ownership to a new entity, Meadows LLC, and rehabilitate the project, spending approximately $45,600 per unit. Rehabilitation will include a new roof, new siding, a new parking lot and concrete work, new doors, insulation and unit upgrades. Many handicapped accessibility issues will be addressed in this rehabilitation. The hope is to put in enough improvements so that the project can serve seniors and disabled residents in Lewistown for another 35 years.

All renovations will be done with residents in place and no relocation is anticipated. Thies & Talle Enterprises, a member of the current and future ownership entities, will act a developer and has completed many rehabilitation developments, successfully minimizing the disruption to residents.

The project currently has a Section 8 contract providing rental assistance to all 35 units and the new owner intends to keep that contract in place. The project currently has no debt. The developer intends to pay for the acquisition and rehabilitation through a combination of new debt through the Montana Board of Housing 538 Loan Guaranty program and equity from LIHTC.

Homeword, Inc. will join with Thies and Talle Enterprises, Inc. as a co-developer of the property and act as a 50% Managing Member in the new ownership entity. Both groups will share in responsibilities and share in the development fee.
Amenities:

The project contains a large community room and kitchen, library and on-site laundry. Through the rehabilitation, improvement to the units will include the addition of dishwashers, disposals, microwaves, air conditioning, high quality cabinets and flooring, and community gardens, among others. In addition, we will be contracting with local services providers to provide services on-site to help our disabled residents live independently in their housing.

General Description of Project Location to Services:

This project is conveniently located about ½ mile from downtown Lewiston and walking distance (less than .7 miles) of all of the following services: grocery and pharmacy, schools, senior center, bank, doctor’s office, gas station, post office, public park and library.

Request for 130% Boost:

This project is the preservation of much-needed affordable housing in the City of Lewistown, Montana. The expenses for operating the housing are fairly high due to its age and condition. The rents are limited through the HUD Mark-up-to Market program and can only be adjusted based on the OCAF during the initial 5 years of the contract and then a rent comp study every five years will reset them completely. Therefore the size of a new mortgage on the property is somewhat limited. The developer will commit to restricting more than 10% of the units to 40% area income. In addition, we will work the Montana Board of Housing to secure a Rural Development 538 Guaranty for the first mortgage.

If you have any questions please contact me at:

Ken Talle
Thies and Talle Enterprises
470 west 78th Street, Suite 260
Chanhassen, MN 55317
Phone: 952-906-7209
e-mail: ktalle@thiestalle.com

Sincerely,

KT
The Meadows Apartments

Exhibit F

<table>
<thead>
<tr>
<th>Green Initiatives:</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Star appliances</td>
<td>1</td>
</tr>
<tr>
<td>LED Exterior</td>
<td>1</td>
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<tr>
<td>Photovoltaic Panels</td>
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<tr>
<td>Low/No VOC paint/adhesive</td>
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<td>Use of Montana products</td>
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<td>Engineered Lumber</td>
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<td>Fly ash concrete greater than 30%</td>
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<td>Recycled insulation</td>
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<tr>
<td>Water efficient landscaping</td>
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<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
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<tr>
<td>On-site recycle of construction materials</td>
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<tr>
<td>Range/bathroom fans that vent to the outside</td>
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</tr>
<tr>
<td>Recycled material carpet/flooring</td>
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<tr>
<td>Smoke-free policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi-unit complex but within the property lines</td>
<td>1</td>
</tr>
<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
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</tr>
<tr>
<td>Water flow saving device</td>
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<tr>
<td>Permeable paving</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>13</strong></td>
</tr>
</tbody>
</table>

Green initiatives 25 pts 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
August 31, 2015

Thies and Talle Management
470 West 78th Street, Suite 260
Chanhassen, MN 55317

To Whom It May Concern,

It is our pleasure to write a letter of support for the rehabilitation of the Meadows Apartments, located at 603 Brassey St., Lewistown, MT 59457.

This initiative will certainly strengthen the community of Lewistown, by insuring the continuation of safe, decent and affordable housing for seniors and disabled individuals in the Lewistown area. The housing assistance contract, providing rental assistance, keeps this housing affordable to those who are most in need of housing assistance.

Central Montana Medical Center Developmental Disabilities Case Management and Thies and Talle Management have enjoyed a collaborative relationship for many years and the proposed rehabilitation of this housing, certainly adheres to the mission of Central Montana Medical Center and the Developmental Disabilities Case Management program.

We fully support the efforts Thies and Talle Management in this endeavor as it seeks to rehabilitate a much needed property in the community.

Please let me know if I can be of further assistance in helping with this initiative.

Sincerely,

[Beth Putnam, signature]

Beth Putnam, Rn
DD TCM Supervisor
September 25, 2015

Thies and Talle Management
470 West 78th Street, Suite 260
Chanhassen, MN 55317

To whom this may concern,

This is a letter of support for the rehabilitation of the Meadows Apartments located at 608 Brassey Street in Lewistown, Montana.

This initiative will strengthen the community of Lewistown by insuring the continuation of safe and affordable housing for seniors and individuals with disabilities in the Lewistown area. The housing assistance contract providing rental assistance keeps this housing priced for those who can least afford it.

District 6 HRDC, the local community action agency which provides programs for people of low income in this area, and Thies and Talle Management have enjoyed a collaborative partnership for many years and the proposed rehabilitation of this housing adheres to the mission of District 6 HRDC.

District 6 HRDC supports the efforts of Thies and Talle Enterprises in this endeavor as it seeks to rehabilitate a much-needed property in the community of Lewistown, Montana.

Please let me know if I can provide additional information.

Sincerely,

Gillian Brown, Executive Director

Serving Fergus, Golden Valley, Judith Basin, Musselshell, Petroleum, and Wheatland counties.
August 28, 2015

Thies and Talle Management
470 West 78th Street, Suite 260
Chanhassen, MN 55317

It is my pleasure to write a letter of support for the rehabilitation of the Meadow Apartments located at 608 Brassey Street in Lewistown.

This initiative will certainly strengthen the community of Lewistown by ensuring the continuation of safe and decent affordable housing for seniors and disabled individuals in the Lewistown area. The housing assistance contract providing rental assistance keeps this housing affordable to those who can least afford it.

Snowy Mountain Industries and Thies and Talle Management have enjoyed a collaborative partnership for many years and the proposed rehabilitation of this housing certainly adheres to the mission of Snowy Mountain Industries, Shari Hagenbuch.

Snowy Mountain Industries, Shari Hagenbuch full supports the efforts of Thies and Talle Enterprises in the endeavor as it seeks to rehabilitate a much-needed property in the community of Lewistown.

Please let me know if I can be of further assistance in helping with this initiative.

Sincerely,

Shari Hagenbuch
Area Manager
Snowy Mountain Industries
09/02/2015

Thies and Talle Management
470 West 78th Street, Suite 260
Chanhassen, MN 55317

It is my pleasure to write a letter of support for the rehabilitation of the Meadows Apartments located at 608 Brassey Street in Lewistown.

This initiative will certainly strengthen the community of Lewistown by insuring the continuation of safe and decent affordable housing for seniors and disabled individuals in the Lewistown area. The housing assistance contract providing rental assistance keeps this housing affordable to those who can least afford it.

Adult Protective Services and Thies and Talle Management have enjoyed a collaborative partnership for many years, and the proposed rehabilitation of this housing certainly adheres to the mission of Adult Protective Services.

Adult Protective Services fully supports the efforts of Thies and Talle Enterprises in this endeavor as it seeks to rehabilitate a much-needed property in the community of Lewistown.

Please let me know if I can be of further assistance in helping with this initiative.

Sincerely,
Laura Tucek, Adult Protective Services Specialist
Adult Protective Services
300 1st Ave. N
Lewistown, MT 59457
November 25, 2015

Mary Bair  
Multifamily Program Manager  
Montana Board of Housing  
P.O. Box 200528  
301 S. Park Ave. Ste. 240  
Helena, MT 59620-0528

RE: Support of Lewistown Meadows Project

Montana Board of Housing,

On behalf of the Lewistown City Commissioners and the City Manager’s office, we are very much in support of the proposed project to make needed upgrades to the Meadows facility. The Meadows provides homes to many of our residents and is critical in meeting housing demands in our community. While it serves a great purpose, it was built many years ago and is in need of upgrades to increase energy efficiently, sustainability, safety, and resident satisfaction. With the upgrades, the building will be better prepared to provide useful and effective housing for many years into the future.

Please consider providing Low Income Housing Tax Credits to fund this much needed project in our community. If you have any questions, please don’t hesitate to contact my office at 406-535-1760.

Sincerely,

Kevin L. Myhre  
City Manager
September 28, 2015

Ms. Mary Bair  
*Multifamily Program Manager*  
*Montana Board of Housing*  
PO Box 200528  
Helena, MT 59620-0528

RE: LIHTC Application - Gateway Vista, LLLP

Dear Ms. Bair:

Enclosed you will find the Gateway Vista, LLLP 2016 Housing Credit application. If awarded, the tax credits will provide the financial resources necessary to construct Gateway Vista, a 24-unit affordable housing multifamily community in Billings, Montana.

YWCA Billings, the project sponsor, and Mountain Plains Equity Group have combined resources and expertise in an effort to address the ever growing affordable housing needs in Billings. This project is well-suited to fulfilling YWCA’s mission and vision. And to this end, YWCA Billings has been working for several years on its goal to provide affordable housing for low- to moderate income families—particularly women and their children who are trying to break away from a life of violence and poverty.

**YWCA Mission**

*YWCA Billings is dedicated to saving and changing lives. We improve the lives of women and children through programs that create significant, positive impact for our community and support YWCA USA’s mission to eliminate racism, empower women and promote peace, justice, freedom and dignity for all.*

**YWCA Vision**

*To reach beyond the short-term safe shelter provided by YWCA’s Gateway Shelter by offering affordable transitional housing that incorporates employment counseling, job training, child care, and other services so we can deliver meaningful support over a longer period for women and families striving to gain solid footing and break the cycles of violence and poverty.*

The need for affordable housing in Billings is well documented. Both the Gateway Vista Market Study and the Billings Five-Year Consolidated Plan FY 2015-2019 address the low vacancy rate, the increase in demand for affordable housing and the expanding population of Billings. The Five-Year Consolidated Plan also stresses that the most severe housing problem the City’s residents experience is paying more than 30% of their household income for housing expenses.

The Five-Year Consolidated Plan further identifies “affordable housing” as one of the five top needs as the City’s population grows and therefore has built the development of affordable housing into its strategies and objectives.

YWCA Mission  
YWCA Vision  
YWCA Billings  
Billings, MT 59101  
Phone 406.252.6303  
Fax 406.245.7867  
www.ywcbillings.org
According to the Market Study, the Housing Authority of Billings has a waitlist of 1,795 names for Section 8 vouchers and 1,746 for public housing. The overall vacancy rate in Billings is 1.2%. Rents in the City have increased by an average of 4% to 6% over the past two years.

YWCA Billings operates the only domestic violence shelter in more than an 18,000 square mile-region, and last year provided 7,900 nights of safe shelter and respite from violence to 123 women and 130 children. The lack of affordable housing in Billings makes it almost impossible for these women to break out of the cycles of violence and poverty. Due to a lack of available housing, many return to their abusers or end up on the streets.

With the development of Gateway Vista, YWCA Billings will be able to positively impact the lives of those less fortunate. Ninety eight percent of those served at the Gateway Shelter are from disadvantaged and underserved populations. By offering the opportunity for affordable housing, coupled with the counseling, job skills training, child care and other critical factors needed for them to succeed, YWCA can make tangible progress in helping these women set and meet goals to start a new life and become financially self-sufficient. Our objective is to provide a “hand up” not a “hand out”.

We respectfully request the Montana Board of Housing approve the housing tax credit allocation necessary to facilitate the development of Gateway Vista. Thank you in advance for your attention and consideration.

Sincerely,

YWCA Billings

Merry Lee Olson
CEO
Green Initiatives:

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Score</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Star appliances</td>
<td>X</td>
</tr>
<tr>
<td>LED Exterior</td>
<td>X</td>
</tr>
<tr>
<td>Photovaltaic Panels</td>
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<tr>
<td>Low/No VOC paint/adhesive</td>
<td>X</td>
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<tr>
<td>Use of Montana products</td>
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<tr>
<td>Engineered Lumber</td>
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<tr>
<td>Flyash concrete greater than 30%</td>
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<tr>
<td>Recycled Insulation</td>
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<tr>
<td>Recycled sheetrock</td>
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</tr>
<tr>
<td>Water efficient landscaping</td>
<td>X</td>
</tr>
<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
<td>X</td>
</tr>
<tr>
<td>On-site recycle of construction materials</td>
<td>X</td>
</tr>
<tr>
<td>Range/bathroom fans that vent to the outside</td>
<td>X</td>
</tr>
<tr>
<td>Recycled material carpet/flooring</td>
<td>X</td>
</tr>
<tr>
<td>Smoke free policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi-unit complex but within the property lines</td>
<td>X</td>
</tr>
<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
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</tr>
<tr>
<td>Water flow saving device</td>
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</tr>
<tr>
<td>Permeable paving</td>
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</tbody>
</table>

Green initiatives 25 pts 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
October 5, 2015

Ms. Mary Bair
Montana Board of Housing
PO Box 200528
Helena, MT 59620-2840

RE: Letter of Support for Affordable Senior Housing

Dear Ms. Bair,

On behalf of the Northwest Montana Association of Realtors (NMAR), I am sending this letter in support of the Immanuel Lutheran Communities’ grant proposal for the senior citizen’s affordable housing community.

Representing 700 Realtors in Northwest Montana, we understand that affordable housing in this area in particular, and especially for the elderly and disadvantaged, is a serious and definable problem here in the Flathead Valley. Specifically, the Timber Meadows project would be a wonderful addition to the much needed inventory available to the low to moderate income level renter. I have just attended the Whitefish Chamber of Commerce’s “Affordable Housing Summit” last week and the number of homes that are in the “affordable” range for even moderate incomes are scarce to say the least!

Providing 40 units of housing in an area where public transportation, employment and goods/services are readily available is an added benefit to those living on a tight budget.

The Northwest Montana Association of Realtors strongly urges approval of this grant application as we see it as an important investment in our community.

Your kind consideration of their application is appreciated.

Sincerely,

Erica Wirtala, NMAR
Government Affairs Director
September 2, 2015

Ms. Mary Bair
Multi-Family Program Director
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair:

I write in support of the YWCA of Billings’ application for an allocation of Low-Income Housing Tax Credits to help finance the new Gateway Vista housing complex. YWCA of Billings has been working for several years to provide affordable housing for low- to moderate-income level families, especially women and their children trying to break away from a life of violence and poverty. YWCA’s feasibility study and preliminary marketing studies indicate that there is a critical need and demand for this type of housing in Yellowstone County.

At Gateway Vista, the YWCA will be able to co-enroll tenants in their Employment & Training program to assist tenants in gaining the skills and jobs needed to achieve financial stability and sustainability. The YWCA’s Child Care and Pre-K School Readiness programs will also be available onsite. These services combined with affordable housing will give residents a “hand up,” rather than a “hand out”. Additionally, the YWCA is fortunate to own land on their existing campus that will accommodate the new 27-unit affordable residential community housing project which will makes the entire project more feasible.

Gateway Vista will be a valuable addition to the community and promises to help those who need it most by offering families affordable and safe housing with access to on-site child care, support for victims of domestic and sexual violence, and training or education to assist with obtaining employment.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester
United States Senator
Dear Merry Lee,

The strength of a community is forged not only by the individual agencies and their focused initiatives, but by the combined efforts that are realized through partnerships and combined resources that can culminate into comprehensive evidence based programs that make a difference. Following the completion of District 7, Human Resource Development Council’s 2015 Needs Assessment, one of the primary community needs identified was the need for “Safe and Affordable Housing.” A similar feasibility study initiated by YWCA, also in 2015, replicates these findings. Combined with the growing epidemic of Domestic Violence, and your organization’s focus on children, poverty, and breaking the cycle of abuse, HRDC is pleased to support, endorse, and where possible provide support in addressing this epidemic.

According to 2013 statistics, an estimated 154,000 or 15.2 percent of Montanans live at or below the poverty line. Montana ranks 42nd in the nation for number of low-income working families; 47th for low-income minority working families; 41st for children living in low-income working families; and 42nd for jobs in occupations paying below poverty level wages. Research clearly demonstrates that domestic violence is most prevalent in this population. HRDC supports efforts to reduce domestic violence as demonstrated through its own programs at Harmony House, a residential facility targeting pregnant and parenting teens. It further supports this effort through a related program addressing Pathways to Fatherhood. It has recently applied for a pending grant to further address these issues.

YWCA’s vision to extend the positive impact of its efforts by providing protection through the Gateway Emergency Shelter to victims of domestic and sexual violence offers safe and affordable housing that incorporates employment counseling, job training, child care, and other services. This program is in line with the goals, vision, and philosophy of HRDC. There is an array of additional ancillary services and programs that HRDC provides that can further assist YWCA in meeting its vision. Both YWCA and HRDC share similar interests in moving individuals
and families out of poverty, providing training, education, childcare and more as we concurrently provide safe and affordable housing.

Low Income Housing Tax Credits through this project provides a sensible way to fund part of the development of the Affordable Housing project. YWCA owns land on its existing campus that can accommodate the housing project. It is my understanding that they intend to raise additional funds through private donations and foundation grants.

YWCA will be able to co-enroll tenants in their Employment & Training program and concomitantly assist them in gaining the skills and jobs needed to achieve financial stability and sustainability while they reside in safe and affordable housing. These services provide residents a “hand up,” rather than a “hand out.” When combined with HRDC’s programs, and other community resources, participants have the potential to receive a myriad of bundled services. HRDC is pleased to partner with YWCA in providing programs, services, and opportunities to eligible clients and their families that need assistance.

In closing, HRDC shares the goal of eliminating the domestic violence epidemic through evidence based programs that result in providing safe and affordable housing, educational opportunities, child care, and other programs that assist individuals and families in breaking the poverty cycle with sustainable solutions.

Community Partnerships can eliminate violence and impact poverty! For additional information regarding HRDC Programs and Services, feel free to contact me at any time.

Sincerely,

Denise Jordan, CEO
District 7, HRDC
7 N. 31st Street
Billings, MT 59103
Ms. Mary Bair  
Multi-Family Program Director  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-2840

RE: Gateway Vista

Dear Mrs. Bair:

Big Sky Economic Development is pleased to submit this letter of support for the proposed multi-family housing development, Gateway Vista. In planning this project as a new affordable housing option for families in the Billings community, I am aware the project sponsors are applying to the MBOH for an allocation of Low-Income Housing Tax Credits. We strongly support the application and your consideration of this application is greatly appreciated.

In economic development, the effort to create and develop affordable housing for multi-families is extremely important to us. The community needs quality workforce housing options for those at the low- to moderate-income levels and businesses looking to locate in the area often ask about the availability of housing options for their workers. As a community, we struggle to meet the “affordable” housing needs of the workforce. Furthermore, with women and children trying to break away from a life of violence and poverty, our community needs to act now to make sure they are not being overlooked and underserved in the area of affordable housing. Gateway Vista is a good solution in addressing this need – and embracing the opportunity.

The ability to offer affordable housing to those on a limited income is extremely important in helping to distinguish our community as being all encompassing. Housing is a quality of life issue that makes a strong statement about our priorities as a community and bringing Gateway Vista to Billings will ensure the availability of affordable, modern and efficient homes in a safe environment.

On behalf of our organization and the constituents we serve, we are pleased to stand in full support of Gateway Vista project. Please let me know if you have any questions or wish to discuss this subject in more detail. Thank you in advance for your consideration of this worthy proposal.

Sincerely,

Dianne Lehman
Community Development Director
November 24, 2015

Montana Board of Housing
Attn: Ms. Mary Bair
Multi-Family Program Director
P.O. Box 200528
Helena, MT 59620-0528

RE: Proposed YWCA Billings Affordable Multi-family Housing Project

Dear Ms. Bair,

YWCA Billings has been working for several years towards a mission-driven goal to provide affordable housing for low-to moderate income level families in Yellowstone County—especially women and their children who are trying to break away from a life of violence and poverty. YWCA’s Feasibility Study and preliminary marketing studies conducted by YWCA Billings’ consultant, Mountain Plains Equity Group, indicate there is a critical need and demand for this type of housing in Yellowstone County.

YWCA is fortunate to own land on their existing campus that will accommodate the housing project. There is valued-added for the tenants in that YWCA Billings will be able to co-enroll them in their Employment & Training Program to assist folks in gaining the skills and jobs needed to achieve financial stability and sustainability, and that YWCA’s Child Care and Pre-K School Readiness Programs are available onsite. These services, combined with affordable housing, will give residents a “hand up,” rather than a “hand out”.

To help finance this new Gateway Vista complex, YWCA Billings is planning to submit an application for Low-Income Housing Tax Credits (LIHTC).

The Yellowstone County Commissioners, tasked with maintaining the public good, give their whole support for YWCA Billings’ affordable multi-family housing project. YWCA Billings has a track record of providing lifesaving and life changing assistance to women and children in Yellowstone County and beyond. Providing resources to empower women who are victims of violence and other low-income residents to be financially independent is the catalyst for a strong community and strong economy in Yellowstone County. It is for these reasons that we give our full support and backing.

Sincerely,

BOARD OF COUNTY COMMISSIONERS
YELLOWSTONE COUNTY, MONTANA

Bill Kennedy, Chairman  John Oslund, Member  James E. Reno, Member

BOCC/ptb
September 23, 2015

Ms. Mary Bair  
Multi-Family Program Director  
Montana Board of Housing  
PO Box 200528  
Billings, MT 59620-2840

SUBJECT: LOW INCOME HOUSING TAX CREDIT APPLICATION  
YWCA-BILLINGS GATEWAY VISTA DEVELOPMENT

TO WHOM IT MAY CONCERN:

The purpose of this letter is to express support for the Low Income Housing Tax Credit application submitted by YWCA-Billings for their Gateway Vista project. City staff anticipates this 24-unit project will provide quality, affordable housing for low- and moderate-income families, including women and children who seek to break the cycles of violence and poverty. The project is in alignment with the City of Billings’ Consolidated Plan strategies, including: promoting new affordable housing opportunities; and promoting partnerships to address housing and community development needs specific to lower income and special needs households.

The City’s FY2015-2019 Consolidated Plan and FY2015-2016 Annual Action Plan state, “The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% AMI. Local housing options are limited due to cost burden, low vacancy rates and increased competition for available units” (page 76).

The Futures Without Violence Fact Sheet at www.futureswithoutviolence.org/.../facts_housing_dv.pdf states, “Our nation’s lack of affordable housing can dramatically reduce options for women experiencing domestic violence, trapping them in abusive situations or forcing them and their children to become homeless if they leave. Women living in poverty are especially vulnerable. Despite this, domestic violence often becomes so severe that women leave their homes, even when they have no place to go. In fact, domestic violence is a major cause of homelessness in this country.”

YWCA-Billings has a track record with the City of Billings Community Development Division that both illustrates and demonstrates their willingness to ensure project compliance while providing affordable, safe and secure transitional housing. The City granted $182,400 in Home Investment Partnership Program (HOME) funds for the development of the YWCA Gateway House in 1997. The project was built, and has been continuously operated, since that time.

The Gateway Vista project will be constructed on YWCA-owned property adjacent to the YWCA Gateway House. City staff believes the Gateway House architectural design is complimentary to the neighborhood. It is also located along a bus line, close to grocery shopping, medical facilities, schools, jobs and recreation areas.
We understand the YWCA recently commissioned feasibility and marketing studies, which support the need for this type of affordable housing in Yellowstone County.

Should you have questions or require additional information, do not hesitate to contact me via phone at 406.657.8286 or email beckettb@ci.billings.mt.us.

Sincerely,

Brenda Beckett
Community Development Manager

BB:TLR

CC: Laura Bland, Mountain Plains Equity Group
Mary Bair
Montana Board of Housing
Low Income Housing Tax Credit Program
PO Box 200528
Helena, MT 59620

September 29, 2015

Dear Ms Bair,

On behalf of United Way of Yellowstone County, we are writing to urgently request your support for YWCA Billings’ application for Low-Income Housing Tax Credits for the Gateway VISTA project. We are also fully in support of the Billings Housing Authority application for Low-Income Housing Tax Credits. You will see that we have also submitted a letter of support for them. There is a tremendous need in Billings for both of these units.

As you know, there are over 17,000 individuals living below poverty in Billings. If these individuals were their own city, they would be the eighth largest city in Montana. If your committee is hesitating to fund two projects in one location, we urge you to consider the proportion of Montana citizens that live in the Billings area, as well as the fact that the service area for the YWCA of Billings includes all of Eastern Montana.

In order to make wise investment decisions of our own, United Way consistently looks at the city of Billings through a neighborhood lens, and we consistently convene community stakeholders to help us interpret the data and determine what our investments should be. The following findings from our own research are highly relevant to the YWCA Low Income Housing Proposal:

- 533 family households in this neighborhood live below poverty, and over one-third (31%) of renters are paying more than 35% of their income on rent/housing costs (U.S. Census: 2013 American Community Survey, Five Year Estimates).
- The stakeholder partners that we work with include service providers in childcare, mental and physical health, parenting support services, schools, literacy, and basic needs providers. Many of these resources/assets are available in the YWCA neighborhood. The neighborhood is asset-rich.
Our stakeholder partners have fairly consistently stated that a fundamental barrier to their ability to actually deliver resources to clients is housing instability. This goes for mental health and chemical dependency service providers, schools, and parenting support programs. Over the course of the past year, the urgency and despair around the lack of affordable housing has increased dramatically with our stakeholder partners. It comes up in workgroups about literacy, mental health, transportation and food insecurity, tutoring, mentoring, home visiting, and many other public assistance programs.

You, no doubt, have receive many letters of support explaining the long Section 8 wait lists in our community, as well as the fact that 47% of Section 8 voucher holders cannot find an affordable rental, even if they have a voucher. At United Way, we hear those statistics translated into anecdotes and despair shared by our service providers in the meetings we convene. Along with this despair, is a sense of powerlessness, because most of the service providers are not in the housing business and do not see a solution on the horizon.

United Way of Yellowstone County has provided funding for the YWCA programs for over thirty years, and we applaud their courage to step out with this project. We believe Gateway VISTA has the ability to transform services for battered women from crisis aversion to crisis prevention. It will do the same for many other individuals and families, who live with housing insecurity on a daily basis. When you choose to fund this project, you are choosing to create access for an additional twenty-four families (and many more over the life of the building) to life-transforming services.

Please do not hesitate to fund this project, as well as the Billings Housing Authority Red Fox Project. Billings is a well-organized community with many assets – including in each of these specific neighborhoods. At United Way of Yellowstone County we stand ready to leverage our collaborative and funding efforts to make sure that families/individuals in both of these affordable housing units are connected to life transforming services. Because of the community support and organization in Billings, the Gateway VISTA housing project will become far more than a roof over someone’s head.

Sincerely,

Kristin Lundgren
Director of Impact
406-272-8505

Carol Burton
President/CEO
406-272-8501
September 1, 2015

Ms. Mary Bair  
Multi-Family Program Director  
Montana Board of Housing  
P.O Box 200528  
Helena, Montana 59620-2840

Dear Ms. Bair,

This letter is offered in support of the YWCA in Billings and their application for Low-Income Housing Tax Credits (LIHTC) with the Montana Board of Housing (MBOH). The Gateway Vista complex will address many of the needs as determined by the City of Billings Five-Year Consolidated Plan FY 2015-2019. The expanded housing will help transition families from the Gateway House to their own apartment while receiving services and education.

RiverStone Health is the local public health agency in Yellowstone County and is fully committed to enhancing the health and safety of Yellowstone County residents. We value our community partnership with the YWCA because we often refer patients to their services. YWCA is an integral part of the service network for many of the low-income families served in Yellowstone County.

RiverStone Health's mission is to improve life, health and safety. Affordable multi-family housing with ancillary services will make Yellowstone County a healthier community. We are confident that the Gateway Vista will save and change lives.

Thank you for your consideration.

Sincerely,

John Felton, MPH, MBA, FACHE  
President & CEO/Health Officer
August 28, 2015

Ms. Mary Bair
Multi-Family Program Director
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair:

I write in support of the YWCA of Billings’ application for an allocation of Low-Income Housing Tax Credits to help finance the new Gateway Vista housing complex. YWCA of Billings has been working for several years to provide affordable housing for low- to moderate-income level families, especially women and their children trying to break away from a life of violence and poverty. YWCA’s feasibility study and preliminary marketing studies indicate that there is a critical need and demand for this type of housing in Yellowstone County.

At Gateway Vista, the YWCA will be able to co-enroll tenants in their Employment & Training program to assist tenants in gaining the skills and jobs needed to achieve financial stability and sustainability. The YWCA’s Child Care and Pre-K School Readiness programs will also be available onsite. These services combined with affordable housing will give residents a “hand up,” rather than a “hand out”. Additionally, the YWCA is fortunate to own land on their existing campus that will accommodate the new 27-unit affordable residential community housing project which will makes the entire project more feasible.

Gateway Vista will be a valuable addition to the community and promises to help those who need it most by offering families affordable and safe housing with access to on-site child care, support for victims of domestic and sexual violence, and training or education to assist with obtaining employment.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester
United States Senator
August 25, 2015

Ms. Mary Bair
Multi-Family Program Director
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair,

I co-chair a Best Beginnings workgroup for the United Way. Our focus is on Mental Health and Addictions. When we went to determine the needs of our constituency, affordable housing was the group’s highest priority. All agreed we have to address basic needs for food, shelter and clothing before we can begin to address other pertinent issues. Additionally, my agency, South Central Montana Regional Mental Health Center is well aware of the need for affordable housing as we provide services to the homeless. Too often, we have to return vouchers because we can’t find affordable housing.

I would like to offer full support of the YWCA’s proposed project, Gateway Vista. 24-27 units of affordable housing will certainly help. We could use at least another 500 to even make a dent in the need.

Housing is the focus of this grant. What will make this project successful for the mothers and children is the provision of supportive services—onsite child care, training, education, and counseling to assist with obtaining employment.

Sincerely,

Barbara Mettler
Executive Director
August 21, 2015

Ms. Mary Bair
Multi-Family Program Director
Montana Board of Housing
PO Box 220528
Helena, MT 59620-2840

RE: YWCA Billings Gateway Vista Project

Dear Ms. Bair:

I write this letter of support for the YWCA Billings Gateway Vista Project, to provide affordable housing to low- and moderate-income level families, especially women and their children.

I write this letter for two primary reasons. First, the YWCA in Billings has a terrific reputation; a reputation for spending money wisely, meeting the needs of women and children, and integrity in their structure.

Second, it is clear Billings, Montana, has a need for twenty-four to twenty-seven multi-family affordable housing units, especially those designed to serve families with incomes at or below the 50% and 60% AMI levels. This housing would be a valuable addition to our community.

As a District Court Judge, I see first-hand the necessity of affordable housing in our community. How can a woman who is making $10 an hour raise children? I don’t know how a woman in this situation would do it, but unfortunately, hundreds, if not thousands of women are attempting to do it each day in our community.

I wholeheartedly support this project.

Sincerely,

[Signature]

Russell C. Fagg
District Court Judge
August 25, 2015

Ms. Mary Bair
Multi-Family Program Director
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair,

Representing our 1,200 business members who employ 44,000 people, we understand that decent, affordable housing is needed in Billings, and are pleased to support the development of the YWCA’s multi-family affordable housing project.

The following project identified by YWCA Billings has our support:

A new 24- to 27-unit affordable residential community dedicated exclusively to families within our community. The Gateway Vista, a 1.5 acre development, will be located in Billings at 909 Wyoming Avenue and will consist of one 3-story building with 15 one-bedroom units and 12 two-bedroom units. The development will offer support for victims of domestic and sexual violence and other families trying to create a more stable future. The project will include:

- Elevator access to rooms on the second and third floors.
- Landscaping and greenery throughout the grounds.
- Surface parking along the entrance to the facility and will likely include carports.
- Families offered access to on-site child care, training and education, and counseling to assist with obtaining employment.

The City of Billings identified a strong need for the development of decent affordable housing in its Consolidated Plan FY 2015-2019. While the Gateway Vista development assists in meeting the critical need for constructing more affordable housing in Billings, the community impact goes beyond meeting residency demand. The Employment and Training, Pre-K School Readiness, and other YWCA programs offered onsite will ensure that residents get a “hand up,” rather than a “hand out.” This combination of housing and services ensure that the Gateway Vista provides residents opportunities to break away from violence and poverty, garnering benefits for the Billings community beyond the boundaries of Gateway Vista.

Thank you for your support.

Sincerely,

John Brewer
President/CEO
September 03, 2015

Merry Lee Olson, CEO

YWCA, Billings

909 Wyoming Avenue

Billings, MT 59101

Re: Letter of Support on behalf of YWCA for Affordable Multi-Family Housing with Ancillary Services.

Dear Merry Lee,

The strength of a community is forged not only by the individual agencies and their focused initiatives, but by the combined efforts that are realized through partnerships and combined resources that can culminate into comprehensive evidence based programs that make a difference. Following the completion of District 7, Human Resource Development Council’s 2015 Needs Assessment, one of the primary community needs identified was the need for “Safe and Affordable Housing.” A similar feasibility study initiated by YWCA, also in 2015, replicates these findings. Combined with the growing epidemic of Domestic Violence, and your organization’s focus on children, poverty, and breaking the cycle of abuse, HRDC is pleased to support, endorse, and where possible provide support in addressing this epidemic.

According to 2013 statistics, an estimated 154,000 or 15.2 percent of Montanans live at or below the poverty line. Montana ranks 42nd in the nation for number of low-income working families; 47th for low-income minority working families; 41st for children living in low-income working families; and 42nd for jobs in occupations paying below poverty level wages. Research clearly demonstrates that domestic violence is most prevalent in this population. HRDC supports efforts to reduce domestic violence as demonstrated through its own programs at Harmony House, a residential facility targeting pregnant and parenting teens. It further supports this effort through a related program addressing Pathways to Fatherhood. It has recently applied for a pending grant to further address these issues.

YWCA’s vision to extend the positive impact of its efforts by providing protection through the Gateway Emergency Shelter to victims of domestic and sexual violence offers safe and affordable housing that incorporates employment counseling, job training, child care, and other services. This program is in line with the goals, vision, and philosophy of HRDC. There is an array of additional ancillary services and programs that HRDC provides that can further assist YWCA in meeting its vision. Both YWCA and HRDC share similar interests in moving individuals
and families out of poverty, providing training, education, childcare and more as we concurrently provide safe and affordable housing.

Low Income Housing Tax Credits through this project provides a sensible way to fund part of the development of the Affordable Housing project. YWCA owns land on its existing campus that can accommodate the housing project. It is my understanding that they intend to raise additional funds through private donations and foundation grants.

YWCA will be able to co-enroll tenants in their Employment & Training program and concomitantly assist them in gaining the skills and jobs needed to achieve financial stability and sustainability while they reside in safe and affordable housing. These services provide residents a “hand up,” rather than a “hand out.” When combined with HRDC’s programs, and other community resources, participants have the potential to receive a myriad of bundled services. HRDC is pleased to partner with YWCA in providing programs, services, and opportunities to eligible clients and their families that need assistance.

In closing, HRDC shares the goal of eliminating the domestic violence epidemic through evidence based programs that result in providing safe and affordable housing, educational opportunities, child care, and other programs that assist individuals and families in breaking the poverty cycle with sustainable solutions.

Community Partnerships can eliminate violence and impact poverty! For additional information regarding HRDC Programs and Services, feel free to contact me at any time.

Sincerely,

Denise Jordan, CEO
District 7, HRDC
7 N. 31st Street
Billings, MT 59103
September 23, 2015

Ms. Mary Bair
Multi-Family Program Director
Montana Board of Housing
PO Box 200528
Billings, MT 59620-2840

SUBJECT: LOW INCOME HOUSING TAX CREDIT APPLICATION
YWCA-BILLINGS GATEWAY VISTA DEVELOPMENT

TO WHOM IT MAY CONCERN:

The purpose of this letter is to express support for the Low Income Housing Tax Credit application submitted by YWCA-Billings for their Gateway Vista project. City staff anticipates this 24-unit project will provide quality, affordable housing for low- and moderate-income families, including women and children who seek to break the cycles of violence and poverty. The project is in alignment with the City of Billings’ Consolidated Plan strategies, including: promoting new affordable housing opportunities; and promoting partnerships to address housing and community development needs specific to lower income and special needs households.

The City’s FY2015-2019 Consolidated Plan and FY2015-2016 Annual Action Plan state, “The greatest housing need in Billings is the development and renovation of affordable housing for both owners and renters with incomes from zero to 80% AMI. Local housing options are limited due to cost burden, low vacancy rates and increased competition for available units” (page 76).

The Futures Without Violence Fact Sheet at www.futureswithoutviolence.org/.../facts_housing_dv.pdf states, “Our nation’s lack of affordable housing can dramatically reduce options for women experiencing domestic violence, trapping them in abusive situations or forcing them and their children to become homeless if they leave. Women living in poverty are especially vulnerable. Despite this, domestic violence often becomes so severe that women leave their homes, even when they have no place to go. In fact, domestic violence is a major cause of homelessness in this country.”

YWCA-Billings has a track record with the City of Billings Community Development Division that both illustrates and demonstrates their willingness to ensure project compliance while providing affordable, safe and secure transitional housing. The City granted $182,400 in Home Investment Partnership Program (HOME) funds for the development of the YWCA Gateway House in 1997. The project was built, and has been continuously operated, since that time.

The Gateway Vista project will be constructed on YWCA-owned property adjacent to the YWCA Gateway House. City staff believes the Gateway House architectural design is complimentary to the neighborhood. It is also located along a bus line, close to grocery shopping, medical facilities, schools, jobs and recreation areas.
We understand the YWCA recently commissioned feasibility and marketing studies, which support the need for this type of affordable housing in Yellowstone County.

Should you have questions or require additional information, do not hesitate to contact me via phone at 406.657.8286 or email beckettb@ci.billings.mt.us.

Sincerely,

[Signature]

Brenda Beckett  
Community Development Manager

BB:TLR

CC: Laura Bland, Mountain Plains Equity Group
September 20, 2015

Ms. Mary Blair
Multi-Family Program Director
Montana Board of Housing
Helena, MT 59620-2840

Greetings,
As Mayor of Billings I am submitting this letter of support on behalf of the Billings YWCA regarding their application for Low-Income Housing Tax Credits (LIHTC) with the Montana Board of Housing.

My support and position representing the YWCA with their efforts is being presented to you from many angles. As Mayor of Billings I recognize the needs of our community very well and the YWCA has help to serve those needs extremely well for many years. As a Retired Billings Police Lieutenant I have had “first hand” professional experience with the YWCA and thankfully they were available when needed for persons in a crisis. Referencing my 17 years of experience as a Real Estate Broker presently Broker/Owner of Berkshire Hathaway HomeServices Floberg Real Estate I can validate the need for affordable housing for low to moderate income families and especially women trying to escape the horror of violence. I am confident that the YMCA’s success with this application will greatly benefit those needs.

I sincerely request your acceptance of application for the Billings YWCA with the Low-Income Housing Tax Credits with the Montana Board of Housing and kindly offer any assistance to help them to accomplish this goal.

Respectfully,

Thomas W. Hanel, Mayor
September 25, 2015

Montana Board of Housing  
Attn: Ms. Mary Bair  
Multi-Family Program Director  
P.O. Box 200528  
Helena, MT 59620-0528

RE: Proposed YWCA Billings Affordable Multi-family Housing Project

Dear Ms. Bair,

YWCA Billings has been working for several years towards a mission-driven goal to provide affordable housing for low-to moderate income level families in Yellowstone County—especially women and their children who are trying to break away from a life of violence and poverty. YWCA’s Feasibility Study and preliminary marketing studies conducted by YWCA Billings’ consultant, Mountain Plains Equity Group, indicate there is a critical need and demand for this type of housing in Yellowstone County.

YWCA is fortunate to own land on their existing campus that will accommodate the housing project. There is valued-added for the tenants in that YWCA Billings will be able to co-enroll them in their Employment & Training Program to assist folks in gaining the skills and jobs needed to achieve financial stability and sustainability, and that YWCA’s Child Care and Pre-K School Readiness Programs are available onsite. These services, combined with affordable housing, will give residents a “hand up,” rather than a “hand out”.

To help finance this new Gateway Vista complex, YWCA Billings is planning to submit an application for Low-Income Housing Tax Credits (LIHTC).

The Yellowstone County Commissioners, tasked with maintaining the public good, give their whole support for YWCA Billings’ affordable multi-family housing project. YWCA Billings has a track record of providing lifesaving and life changing assistance to women and children in Yellowstone County and beyond. Providing resources to empower women who are victims of violence and other low-income residents to be financially independent is the catalyst for a strong community and strong economy in Yellowstone County. It is for these reasons that we give our full support and backing.

Sincerely,

BOARD OF COUNTY COMMISSIONERS  
YELLOWSTONE COUNTY, MONTANA

Bill Kennedy, Chairman  
John Ostlund, Member  
James E. Reno, Member

BOCC/ptb
September 30, 2015

Ms. Mary Bair
Multi-Family Program Director
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620-2840

RE: Gateway Vista

Dear Mrs. Bair:

Big Sky Economic Development is pleased to submit this letter of support for the proposed multi-family housing development, Gateway Vista. In planning this project as a new affordable housing option for families in the Billings community, I am aware the project sponsors are applying to the MBOH for an allocation of Low-Income Housing Tax Credits. We strongly support the application and your consideration of this application is greatly appreciated.

In economic development, the effort to create and develop affordable housing for multi-families is extremely important to us. The community needs quality workforce housing options for those at the low- to moderate-income levels and businesses looking to locate in the area often ask about the availability of housing options for their workers. As a community, we struggle to meet the “affordable” housing needs of the workforce. Furthermore, with women and children trying to break away from a life of violence and poverty, our community needs to act now to make sure they are not being overlooked and underserved in the area of affordable housing. Gateway Vista is a good solution in addressing this need – and embracing the opportunity.

The ability to offer affordable housing to those on a limited income is extremely important in helping to distinguish our community as being all encompassing. Housing is a quality of life issue that makes a strong statement about our priorities as a community and bringing Gateway Vista to Billings will ensure the availability of affordable, modern and efficient homes in a safe environment.

On behalf of our organization and the constituents we serve, we are pleased to stand in full support of Gateway Vista project. Please let me know if you have any questions or wish to discuss this subject in more detail. Thank you in advance for your consideration of this worthy proposal.

Sincerely,

Dianne Lehman
Community Development Director

222 North 32nd St. Suite 200
Billings, MT 59101-1948
P 406.256.6871
F 406.256.6877
BIGSKYECONOMICDEVELOPMENT.ORG
August 25, 2015

Ms. Mary Bair  
Multi-Family Program Director  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-2840 

Dear Ms. Bair,

I co-chair a Best Beginnings workgroup for the United Way. Our focus is on Mental Health and Addictions. When we went to determine the needs of our constituency, affordable housing was the group’s highest priority. All agreed we have to address basic needs for food, shelter and clothing before we can begin to address other pertinent issues. Additionally, my agency, South Central Montana Regional Mental Health Center is well aware of the need for affordable housing as we provide services to the homeless. Too often, we have to return vouchers because we can’t find affordable housing.

I would like to offer full support of the YWCA’s proposed project, Gateway Vista. 24-27 units of affordable housing will certainly help. We could use at least another 500 to even make a dent in the need.

Housing is the focus of this grant. What will make this project successful for the mothers and children is the provision of supportive services—onsite child care, training, education, and counseling to assist with obtaining employment.

Sincerely,

Barbara Mettler  
Executive Director
October 5, 2015

Chairman Crowley & Members of the Board
Montana Board of Housing
301 S. Park Ave, Room 240
Helena, MT 59601

RE: Polson Landing
2016 MHTC Application

Dear Chairman Crowley & Members of the Board,

Housing Solutions LLC is pleased to bring Polson Landing before the Montana Board of Housing. This project is the result of efforts on many fronts and the City of Polson’s desire to address the need for affordable rental housing in their community. The tight rental market, growing Polson economy, project location and community support are the key factors that speak to the incredible need and ensure it success.

Over the years we’ve commission several preliminary market studies for Polson. Each year they’ve revealed a great need but the difficulty in finding suitable and affordable land has made it impossible to bring an application forward. Our full market study, completed in September 2015, revealed what was already known; affordable housing was a major problem for Polson. The existing affordable rental housing stock is 100% occupied with waiting lists. The Lake County Community Housing Office reported over 200 households waiting for low income housing. Beyond affordable housing, of the 106 market rate units surveyed there was just one unoccupied found. A vacancy rate of less than 1.0%! With rents 17 – 51% below market, Polson Landing will meet an incredible need in this growing community.

Business has recognized the growth in the Polson as well; evidence is the boom in construction activity and new services in the last several years. Wal-Mart expanded to a “Supercenter” and Murdoch’s opened in Polson. Just this summer Walgreens, Red Lion Hotel, Mackenzie River Pizza, two new auto parts stores opened their doors. Polson Health Clinic, in partnership with Kalispell Regional Healthcare, expanded into a new facility in 2015. Currently under construction in Polson is a new fast food restaurant, dialysis center and medical office suites for dentists, chiropractors and other health care providers.
One of Polson Landings greatest assets is its location. The project, located in the new Ridgewater Development, is close to everything. Walmart and Walgreens are less than a mile away. The new Polson Health Clinic is less than a half mile from the site. In fact, most of the new Polson amenities listed in the previous paragraph are also located in the Ridgewater development. The developers of Ridgewater are currently negotiating to bring additional retail and entertainment to the rapidly growing area. The best neighbor, located just across the street, has to be the recently completed Mission Valley Aquatic Center. This indoor year round swimming facility will be a great neighbor for Polson Landing. If swimming isn’t what residents desire, the newly planted Polson Youth Soccer Association fields, also just across the street, will give residents plenty of space to stretch their legs. Lastly, because the project is in a newly developed area the streets have sidewalks that connect to the Walk/Jog/Bike Path which takes you into the heart of Polson.

Finally, this project is well supported in the community. The first meeting between Housing Solutions LLC and the City of Polson was very timely, as they had been discussing the need for sometime but unsure of how to move forward. Multiple meetings with city staff and three city commission meetings have resulted in this application being fully supported by the City of Polson. In addition, we are supported by and working with the Lake County Housing Assistance to attempt to make a dent in their over 200 household waiting list.

While it has been known for sometime that Polson was in great need of an affordable rental project, the pieces of the puzzle have finally come together. Polson, with no new affordable housing in the last 10 years, is ready for a new Housing Tax Credit supported community. We are proud to be working on this project and look forward continuing to meet Montana’s housing needs with the Montana Board of Housing.

Kindest Regards,

Alex Burkhalter
Housing Solutions LLC
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Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
September 22, 2015

Mr. Alex Burkhalter
Housing Solutions LLC
PO Box 2099
Missoula MT 59806

RE: Polson Landing
Proposed Affordable Housing in Polson Montana

Dear Mr. Burkhalter,

We are writing you as evidence of our support for the Polson Landing project. The timing of this could not have been better. We as a commission had been discussing the importance of and need for affordable housing throughout 2015.

Over the last several years Polson has experienced a wave of new development and business. Walmart constructed a brand new super store, Murdoch’s moved in, a new Walgreens, two auto parts stores, a MacKenzie River Pizza, and a Red Lion hotel all in the last two years. In addition, the new Polson Heath Clinic has just recently opened its doors.

Our community is also working to position itself as a regional hub for all of Lake County and the US Highway 93 North corridor. The Mission Valley Aquatic Center is now open and grass is coming in on the new Polson Youth Soccer Association’s fields. We even have a group working to bring a new indoor hockey rink to town.

With these wonderful new improvements in place our attention has turned to housing. We need safe, decent and affordable housing for all who call Polson home. Furthermore, encouraging the development of additional housing units for low-income and elderly populations is a housing goal spelled out in the Polson Growth Policy. Your proposed Polson Landing will make a meaningful dent in the need for Very Low to Low Income Housing.

The City of Polson will gladly support your project and will send a representative to Helena to speak in favor of Polson Landing to the Montana Board of Housing. Thank you again for your timely work in Polson and we look forward to helping this greatly needed project to completion.

Kindest Regards,

Heather Knutson
Mayor
City of Polson
September 21, 2015

Alex Burkhalter
Housing Solutions LLC
PO Box 2099
Missoula MT 59806

RE: Polson Landing
Polson, Montana

Dear Mr. Burkhalter,

Please accept this letter as our full support of the Polson Landing Project. Lake County Housing Assistance and the City of Ronan, Housing Authority have a waiting list of over 200 names for affordable housing.

We feel your project is well located in the Ridgewater Development. In addition to its proximity to grocery, medical, pharmacy, and retail, your tenants will be able to walk to the new Mission Valley Aquatic Center.

With Polson experiencing rapid new growth in retail, hospitality and service industries during the last couple years, bringing in affordable housing for these entry level positions is essential.

The mission of Lake County Housing Assistance and City of Ronan, Housing Authority is to provide safe, decent and affordable housing to residents of Lake County, Montana. This project, Polson Landing, will do exactly that. You have our full support and please let us know if there is anything we can do to help.

Kindest Regards,

Jodie Paxton
Executive Director

LCCHO is an equal opportunity provider and employer.

To file a Civil Rights program complaint of discrimination, write USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, or call (800) 795-3272 voice, or (202) 720-6382 (TDD)
September 15, 2015

Alex Burkhalter
Housing Solutions LLC
PO Box 2099
Missoula MT 59806

RE: Polson Landing Affordable Housing

Dear Mr. Burkhalter,

It was nice to meet with you a few weeks ago at Lake County Community Development Corporation. We are writing in support of the proposed Polson Landing project. Safe, decent, and affordable housing is important for all families and a critical component of economic development. When completed, this project will assist in bringing stability and security to its residents.

As we’ve discussed, commercial development in Polson has taken off in the past several years. Primarily we’ve seen a growth in the retail, hospitality and service industries. These new businesses bring great services to Polson and Lake County. Most of the positions at these new employers are entry level do not offer high starting wages. Polson Landing is exactly what is needed to help retail clerks, waitresses and these other new jobs secure affordable housing.

We are happy to hear the project is located in the new Ridgewater Development. Your residents will have great access to services such as the recreational facilities, medical care and retail within walking distance. The property is also located near the Lake County trail system, which connects to downtown Polson.

Lake County Community Development Corporation’s mission is to enhance the quality of life and economic well-being for all residents of Lake County and the Flathead Indian Reservation. Polson Landing will have a direct and powerful effect on the economic well-being of those it serves. We wholeheartedly support your project.

Please do not hesitate to ask if there is anything we can do to help.

Sincerely,

Gypsy Ray
Executive Director
Montana Board of Housing
PO Box 200528
Helena, MT 59620-0528

Board Members,

The following comments are in opposition to Housing Solutions LLC proposed Polson Landing affordable multi-family rental housing complex in Polson, Montana for the following reasons:

1. As stated in Public Notice - “This property will be exempt from property taxes”.

In addition to typical properties exempted from taxes, governmental entities, churches, hospital, 503 organizations, etc., there are numerous Tribal properties in Polson held in trust by the U.S. Government that are also tax exempt. To have this housing project in a larger city than Polson, such as Missoula or Kalispell, the affect of a tax exempt property would be spread over a large population with a small affect on any one property owner. This would not be the case in Polson as the small pool of property tax payers keeps getting burdened with more taxes as services are reduced.

Housing Solutions LLC stated they could make payments in lieu of taxes (PILT). In their presentation to the Polson City Commission they were non committal if they would actually make PILT. Further they were non committal if any PILT would apply to all taxing entities, state, county, schools, city, miscellaneous, or only to the City of Polson. Housing Solutions LLC stated they plan to sell the proposed project in 16 years. It is unclear if that buyer would be obligated to honor any PILT agreement made by the primary owner.

2. Local builders in Polson have stated the cost per unit of proposed Polson Landing are very high in comparison with actual costs for similar construction. If built this will set a precedence and building cost will escalate which will be counter productive for affordable housing.

3. Housing Solutions LLC has ask the City of Polson to approve a “soft loan” for impact fees. The City may have the final say whether or not to accept this request. However, the repayment schedule stated does not appear to fully repay the soft loan requested. This raises the question, “What other stated numbers are incorrect?” The soft loan by the City of Polson would place the City in second mortgage position. This could seriously affect Polson's bond rating and borrowing ability. The impact of this project on Polson's fire, police, parks, sewer and water would be immediate, not 17 years later when the soft loan is to be repaid.

For the above reasons I respectfully request that you do not fund Housing Solutions LLC request for federal tax credit financing for Polson, Montana.

Sincerely,

Lee Manicke
October 1, 2015

RE: North Star Apartments
Wolf Point, Montana

Dear Mr. Crowley,

The town of Wolf Point has a history with affordable housing development – a sad one.

The previous failed effort to develop affordable housing left the community of Wolf Point disappointed and a little bewildered about why and how the project failed. The City, architects, engineers, Great Northern Development Corporation and some community members invested time, money, and energy in an effort that has not yet succeeded.

Despite the disappointment, community members, the City, and Great Northern Development Corporation have not given up. Not even close. We hope you don’t give up on a Wolf Point project either.

The Wolf Point community still needs affordable housing. Chris Dachaak, Mayor of Wolf Point, has been tirelessly trying to figure out a way to successfully implement a project in Wolf Point since the previous failure. The City has received a $750,000 grant from Department of Commerce which is still available for the project. The previous architects, Collaborative Design in Billings is willing to take another shot at the project. Bill Haynes with Collaborative Design is confident that the project can be ready to bid within three weeks of Tax Credit allocation.

Given the HOME grant work and readiness to be implemented, and the continued participation of Great Northern Development Corporation, this project can be out to bid within 30 days of tax credit award. We hope to break ground in Spring of 2016.

The North Star Apartments, a 28 unit family project, is on the same site as previously proposed. The plans will add four units in the building footprint previously proposed. Some of the common space, features and some amenities previously proposed will be eliminated to make room for the additional living space. Yes, it is a tough project for a number of reasons; cost, location, incomes that are low by most any standard. However, given the anticipated plan adjustments, and the current budget based on knowledge of previous bids, we are confident the project will be successful.
Attached is a list of statistics that highlight how unique Wolf Point is – and the critical need for affordable housing is.

Now for the best news! The project has a committed community working toward success trying to build on the knowledge, assets and experience gained with the previous effort. The North Star Apartments is now back in your court. We hope you are still interested in seeing this project through to a successful completion, and we thank you for your patience, time and consideration of this vital project.

Sincerely,

Chris Leichliter, Mayor
Wolf Point, MT

Tori Matejovsky, Executive Director
Great Northern Development Corporation

Gene Leuwer
GL Development

Important facts about the people of Wolf Point

- Nearly 29 percent of the individuals in Roosevelt County live below the poverty level, as recorded in 2013, as opposed to 16.5% statewide in Montana – a 12.3% difference AND the third highest in the state. This is also a higher percentage than the seven surrounding counties.

- Thirty percent of the tax filers in Roosevelt County claimed the Earned Income Tax Credit, the third highest in the state. Roosevelt County is also the second highest in population participation rates for SNAP (exceeding 17%), and the second highest in Temporary Aid to Needy Families.

- Roosevelt County is number one with unemployment figures statewide – with 50% of the labor force not employed. Among people who are both in poverty and not in the labor force, the Roosevelt County percentage is 82.3% and ranked #1 in Montana.

- Roosevelt County has the largest proportion of children under 12 years of age living in poverty at 33% of the total and is ranked #1. Among people aged 18 to 34 years of age, the rate is also 33% of the total of that age group and also ranked #1 statewide.

- Roosevelt County is ranked #1 in the state with income sources being Public Assistance and SSI.

- Only two counties in Montana have a bigger percentage of their residents living in mobile homes at 11%.
Exhibit F
North Star Apartments

**Green Initiatives:**

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William J. Haynes, AIA

September 30, 2015
Nov. 17, 2015

I am currently a council member for the City of Weippe and a senior citizen concerned with the housing shortage we have in Weippe, Mt. Having lived here all my life I can see how important the North Star project is to our community. We have had many people, especially teachers, who were not able to find housing so they did not choose to stay. I support the North Star projects and what it could mean to people looking for housing and to our community.

Sincerely,
Judith Page
PO Box 696
Weippe, Mt. 59201
John Plestina  
Wolf Point City Council member, Ward 1  
P.O. Box 562  
Wolf Point, MT 59201

Nov. 20, 2015

Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Dear members of the Montana Board of Housing:  
The North Star apartment complex is needed as Wolf Point has been experiencing an ongoing critical housing shortage.

I am writing in support of approval of Low Income Housing Tax Credits for North Star, as the developer needs the assistance to move forward with the project.

Thank you for your consideration.

Sincerely,

John Plestina  
Wolf Point City Council, Ward 1  
(406) 478-0237
TO WHOM IT MAY CONCERN:

I am writing to show my support of the application of the “North Star” project proposed for the City of Wolf Point to receive the Low Income Housing Tax Credits (LIHTC).

It is on a daily basis that my office gets telephone calls regarding housing. This proposed project would be very beneficial for our community in providing affordable and safe housing. We very much need this project and hopeful that your assistance will make this happen.

Thank you,

Sincerely yours,

Marlene R. Mahlum
City Clerk/Treasurer
November 17, 2015

Montana Board of Housing
PO Box 200528
Helena, Montana 59620-0528

RE: North Star

Dear MBOH,

As a citizen of the city of Wolf Point and a Council member, I am very much in support of the North Star project in Wolf Point, Montana. This housing project will create much needed homes for people who are having problems finding affordable and adequate housing in our area. The project will be a huge asset to the citizens of Wolf Point.

Sincerely,

Tina L Bets His Medicine
Wolf Point City Council
406-650-2177
November 19, 2015

Daniel M. Moudree
116 Indian Street
Wolf Point, MT 59201

Mary S. Blair
Montana Board of Housing
301 S. Park Ave. Suite 240
PO Box 200528
Helena, MT 59620

RE: North Star Low Income Housing

Ms. Blair,

There is an affordable rental housing shortage in Wolf Point. It needs an affordable housing project. I share with you my own story. I accepted a position here in Wolf Point in May 2014. When I moved here I thought I could find an affordable rental until I could find a house to buy. To my surprise, there were not any rentals available. I stayed at a motel 5 nights a week for the first month while my family waited for me to find a place for us.

A month later, a small house became available. I moved my family here and in to a place too small, too old and paid too much. But it was all that was available. We have since bought a house and enjoy living here. Others are not so lucky.

This summer the local school districts were looking for new teachers. Offers were made to qualified applicants, only to have them decline those offers because they could not find an affordable place to rent. (They didn’t want the place I had just vacated.)

Other businesses experiencing lack of affordable housing include the hospital, the medical clinic, the nursing home, area retailers and service companies.

Some service providers come from Glasgow, a 50 mile drive one way, a 100 mile round trip daily. Others come from Billings, and they need a place here to call home.

Yes, Wolf Point needs affordable rental housing.

I support the North Star project and hope you will too.

Sincerely,

Daniel M. Moudree
November 24, 2015

Mary S. Bair  
Multifamily Program Manager  
Montana Board of Housing  
P.O. Box 200528  
Helena, Mt. 59620-0528  

Dear Manager Bair:

As I said at the board meeting, the North Star Project is very important to Wolf Point and Roosevelt County because of the shortage of affordable housing in this area. Even though the oil activity has fallen off rental prices have not.

As landlord Pat Will stated in her letter she always has a long waiting list and her phone goes crazy at the first of every month with people looking for a place to live.

The Low Income Housing Tax Credit is very important to the success of this project, which Roosevelt County is in full support of.

I have met Developer Gene Leuwer and feel that he is very capable and will definitely complete this project with the Boards help.

Again, Roosevelt County strongly supports this project and hopes the Board will look at it favorably.

Sincerely,

[Signature]

Gary A. Macdonald  
Roosevelt County Commissioner
September 29, 2015

Mr. Gene Luewer
GL Development
4799 Echo Drive
Helena, MT 59602

Re: North Star Apartment Complex
-26 Units, New Construction, Tax Credit, Affordable Rental Housing
-Site Description: 2.0-2.5 +/- Acres, [Located]: Immediately North of Trinity Hospital (Located at 315 Knapp Street) Wolf Point, Montana 59201

Dear Mr. Luewer, and To Whom It May Concern,

We understand that your firm is applying for low income housing tax credits (LIHTC’s) and HOME funding with the Montana Board of Housing (MBOH) in the upcoming funding round. Additionally, we gather that your project aims to be affordable, meaning that the rents will exist below market rent rates, and, that income restrictions of families living in the community will be restricted, at least at initial move-in.

The site in question, proposed for your new housing community as reference above, lies within Roosevelt County. Your firm has, through the land owner, submitted to the City an Annexation Agreement (a Conditional Annexation Agreement). This Annexation Agreement, when, and if, approved by the City of Wolf Point (City), will bring the subject site for North Star Apartment Complex, approximately 2.0 to 2.5 acres, fully into the City limits.

Provided you are successful in garnering funding from the MBOH and can bring this project to fruition, we want you to know that we are in complete support of your project. The County of Roosevelt, the City of Wolf Point, and the entire region of North-East Montana is in dire need of housing akin to what you are proposing.

Historically, a number of obstacles have posed insurmountable challenges to many multi-family developments to Wolf Point. Rents haven’t justified new construction until recently. Labor and construction costs have been severely, and recently even more exacerbated due to the Williston/ Bakken energy discovery. Such is affecting...
Wolf Point today, heightening rents, even causing displacement of several families that we are personally familiar with.

We are especially impressed with your firm’s sensitivity to our community. You could have driven out here and imposed a set of drawings on a site and applied for a building permit. Instead, we understand you met with Rick Isle, the City’s Public Works Director, as well as the GNDC staff, and asked an exhaustive array of questions. The feeling that we have is that you care about the County’s and City’s needs at this very time and wish to very specifically target them. The site that you choose is probably the best one in town for a community of this variety. It is uniquely situated next to our hospital, helping senior residents, with a hundred feet or so of our new baseball diamond/field, adjacent to the new city park on the NW side of town, and even with walking distance to all of our shopping and schools.

A related but distinct hurdle has presented itself of late. While we are the regional hub and County seat for NE Montana, and today, pack a tremendous housing pent up demand, it has proven difficult for the City to overcome initial growth spurts. Institutional investors and banks view cities below a critical mass population, say 15,000, as too small to work in. As jobs and housing demand, not to mention a growing Native American population segment all simultaneously emerge, until we can bring at least a semblance of housing growth here for our service workers, we are prevented from growing. The jobs-housing imbalance, or worded another way, the commute problem, has never been more severe, a related issue. Today, our teachers, firemen, police, County and City workers, some occupying service-oriented incomes, some higher, are forced to commute great distances, to make Wolf Point home.

Please know that this letter is only addressing our support of the development as proposed. Your development and design team will need to comport to all County (if applicable), City, State and Federal pertinent regulation, including, but not limited to: ANSI, ADA, IBC and more, in order to obtain project entitlements and reach building permit stage.

Please feel free to reach us should you wish to discuss your project or our views on Wolf Point’s dire housing predicament. We look forward to working with you to get this most needed and worthy project developed here. For these reasons and others, we are enthusiastically in support of your community, do hope that you can bring it to complete fruition, and will in any way that we can provide you with our support.

Thank you,

Roosevelt County Commission

Duane Nygaard, Presiding Officer

Gary Macdonald, Member
September 29, 2015

Mr. Gene Leuwer
GL Development
Wolf Point, Montana 59201

Dear Mr. Leuwer:

I have been advised your firm is working on a project to bring affordable housing to Wolf Point and that you need community support. I have been involved in a number of different business ventures in Wolf Point for over 40 years (I was the GM Dealer here for over 30 years) and I know that additional housing is desperately needed in this community.

Lack of rental apartment units has been an on-going problem here for a number of years and has recently become severe. Hiring employees (including teachers) is difficult as newcomers cannot find suitable living quarters.

Therefore, I give your project my full support. The addition of 26 affordable units in our community would be huge.

Sincerely,

Marvin Presser
October 1, 2015

Gene Leuwer of GL Development
4799 Echo Drive
Helena, MT 59602

Re: North Star Housing Development

Dear Mr. Leuwer,

As a business owner, resident and neighbor to the proposed North Star Housing Development I would like to express my strong support for the project. Our community will benefit greatly from the increased housing availability. The proposed apartment complex will assist lower income households and entry level workers find suitable housing in a market were supply is very minimal and housing options are either outdated, dilapidated or poorly maintained.

I would also like to extend my support of the proposed location of the project. Its proximity to the hospital, pharmacy, North Side School, and Borge Parks’ pools, tennis courts, and baseball and soccer fields is very favorable. Furthermore its access to the main thoroughfare of 4th Avenue North is a great benefit.

Please let me know if there is anything I can do to assist the project in moving forward. I wish you well and hope you see the North Star Housing Development come to fruition.

Sincerely,

Michael Fox
Owner/President
Fox Ford, Inc
October 1, 2015

Mr. Gene Leuwer
GL Development
4799 Echo Drive
Helena MT 59602

RE: Mayoral Support Letter
North Star Housing Development
-26 units, New Construction
-Located East & North of Trinity Hospital
315 Knapp Street, Wolf Point MT 59201

Dear Mr. Leuwer:

I understand that your firm is interested in applying for low income housing tax credits (LIHTC’s) in the upcoming January 2016 funding with the Montana Board of Housing (MBOH) to supplement the HOME funding awarded to the City of Wolf Point in January 15, 2014. Your project is aiming at providing affordable housing to our area.

The location of this new construction is located in an area just north of the City of Wolf Point. Currently this property is not annexed into the City, and it is your intent to request that this property be annexed into the City of Wolf Point. An Annexation Agreement, which will include a list of items that will need to be completed prior to the City Council agreeing to annex this property. It is our desire to include this property within the city’s boundaries once all of the conditions have been met and are willing to share the information gathered from the previous endeavor.

The City of Wolf Point is in desperate need of affordable housing, whether it be the first-time home buyer or rental housing. It has been very difficult if not impossible to attract individuals and/or families to the area to work due to the lack of adequate housing. The school district struggled this fall trying to find housing for new teachers coming to our area.

The City of Wolf Point is the county seat for Roosevelt County, and while not in the mist of all the activity which is happening in the Culbertson & Williston area due to the Bakken Oil activity, it has definitely affected our area by driving up rents and causing families to drive long distances to and from work with Wolf Point as their home.

Wolf Point is willing to commit the HOME funds towards this housing project. We realize the labor and construction costs in our area have been severely affected by the energy discovery in eastern MT and North Dakota. We feel confident that with your knowledge and experience with this type of housing will benefit our efforts to provide affordable housing to the residents of the City of Wolf Point and therefore, support your efforts in applying for the low income housing tax credits (LIHTC’s).

Sincerely yours,

CITY OF WOLF POINT

[Signature]

Christopher M. Dschaak, Mayor

The City of Wolf Point is an Equal Opportunity Provider and Employer
To contact Montana Relay dial 7-1-1 or (800) 255-4091 TTY (866) 255-4090 (voice)
October 5th, 2015
Mary Bair
Montana Board of Housing

RE: Rose Park Apartments, Bozeman, MT

Dear Mrs. Bair,

Please accept this letter as the formal submission of the cover letter summarizing the development, which is a threshold requirement. We appreciate the opportunity to submit this application and hope the staff and the MBOH Board members see the tremendous opportunity we have presented.

Summit Housing Group, Inc. (hereafter "SHG") and Human Resource Development Council of District IX, Inc. (hereafter "HRDC") have partnered to bring the City of Bozeman much needed affordable housing. SHG and HRDC are the sole shareholders in the Rose Park Development, Inc., the General Partner entity of Rose Park Apartments, LP. This application will not fall under the non-profit set-aside.

Together our two organizations will work together and utilize the LIHTC experience of SHG and the local affordable housing experience of HRDC to develop a community that will not only be safe, sanitary housing for our low income residents but also be durable, sustainable, and have the long term financial health needed to operate a LIHTC community for years to come. This partnership along with the tremendous support from the City of Bozeman and community as a whole will solidify the ongoing success of this affordable community.

When analyzing this LIHTC development, SHG and HRDC, focused on four very important factors: Market and Location, Community Support, Sustainability, and Development Costs.

**Market and Location:** The Market and Location for RPA show a tremendous need in Bozeman and specifically the highly sought area of the West Winds neighborhood. The Vacancy Rate is currently at 0.1%, with an absorption Rate of 2 months. Rents are at least 10% below market Rents, in fact, the market study states, "Rental rates at the proposed Rose Park Apartments will run from 30% to 53% under the net adjusted market rents in the Bozeman area. In fact, rents will run from to 22 to 53% under the “average” rents from our survey." As referred to in our market study, “…several main points show that this development is appropriate for the market. First of all there is an indicated demand for 123 additional units, with 252 eligible senior households currently living in the market area. With the current vacancy rate for existing competitive senior projects at 0%, it is clear the area needs a new project. As the one existing competitive project is 100% occupied and includes a wait list of 35 names, we don’t anticipate the subject having a negative effect on competitive projects in the area. Secondly, after discussions with managers of existing senior projects in the City, as well as HRDC, the biggest need in Bozeman is for 1 & 2 bedroom units, which is contained in the subject. Thirdly, given the very high rental increases in the area over the past several years, the proposed project’s rent range, will be very attractive (and affordable) to potential renters. And lastly, as noted, the age 55+ is by far the fastest growing segment of the area’s population. Because of that, demand for this type of project (affordable senior), should only increase in the future.”

**Community Support:** SHG and HRDC reached out locally and not only presented the potential development to the community but garnered incredible support and partnerships from the local community. To create public awareness, support, and participation, SHG and HRDC held a public meeting on the 28th of September, 2015 to inform the community of our plans and to solicit their input on the project and its design. A full description of the project, as well as, a proposed site plan was presented. A copy of the meeting minutes, attendance roster, agenda and project description presented at the meeting are in the application. We had three members of the Community turn out to support the project. Additionally, we presented the project to the Community Development Affordable Housing Advisory Board on September 9th. They voted to recommend that the Bozeman City Commission support Rose
Park Apartments. Because RPA is offering 8 units at 40% AMI, the City of Bozeman is planning waiving a portion of our City Fees (approximately $18,100). Also, the Mayor, the City Council, County Commissioners, Family Promise, the Greater Gallatin Homeless Action Coalition, and Montana’s Congressional Delegation have all shown strong support for the project as well, their support letters are also included in the application.

**Sustainability:** SHG and HRDC are committed to sustainable design that not only reduces the overall carbon footprint of the development, but also creates lower monthly bills for our residents. SHG and HRDC have committed to do the following Green Initiatives on this development. We are receiving the full points in this category.

1. Energy Star appliances
2. LED Exterior paint/adhesive
3. Low/No VOC products
4. Use of Montana products
5. Engineered Lumber
6. Flyash concrete greater than 30%
7. Recycled insulation
8. Water efficient landscaping
9. Formaldehyde free/full sealed countertop and cabinets
10. On-site recycle of construction materials
11. Range/bathroom fans that vent to the outside
12. Recycled material carpet/flooring
13. Smoke free policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi-unit complex but within the property lines
14. A partnership with local or statewide health agencies offering cessation services – Our partner, HRDC, will provide these services.
15. Water flow saving devices

**Development costs:** SHG and HRDC have extensive experience with LIHTC development and we can not only produce a highly attractive product for our residents, but also optimize the annual tax credit allocation. As you can see in the table below SHG and HRDC will be developing this community at substantially lower cost than the MBOH 3 year average. With the tremendous need in Bozeman the market can absorb a 42 unit development easily and the development receives remarkable economies of scale and buying power. If you were to take the difference between our transaction and the 3 year MBOH average we are spending approximately less than the average MBOH applicant (see chart below). This is a significant savings and highly efficient use of the LIHTC’s.

<table>
<thead>
<tr>
<th>Actuals RPA</th>
<th>MBOH 3 yr average</th>
<th>Difference</th>
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<tr>
<td>Cost Per Unit</td>
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</tr>
<tr>
<td>Credits Per SF</td>
<td>$15.01</td>
<td>Credits Per SF</td>
</tr>
</tbody>
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SHG, HRDC and the City of Bozeman are excited about this opportunity and look forward to going through the development details during the MBOH presentations.

Sincerely,

Rusty Snow
Vice President
Summit Housing Group, Inc.
**Green Initiatives:**

<table>
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<tr>
<td>Permeable paving</td>
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Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
October 5, 2015

Ms. Mary Blair, Program Manager
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620

Dear Ms. Blair:

I write in support of the application by the Summit Housing Group for Low Income Housing Tax credits (LIHTC) for the proposed Rose Park Apartments in Bozeman, Montana.

Rose Park will consist of 42 units of housing that will help meet a very serious need for affordable elderly housing in Bozeman. It will serve elderly families earning between 40 percent and 60 percent of the Area Median Income. The rents will be between 33 percent and 53 percent under average market rents for Bozeman. According to a recent market study, there is a 0.1 percent rental vacancy rate which represents a severe hardship for those looking for safe and affordable housing.

LIHTC is one of the most successful public-private partnerships in our country. It is also a key component of creating safe and affordable housing in Montana, and provides greater certainty and stability for these seniors once their residence is established.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester
United States Senator
September 28, 2015

Mr. Sam Long
Summit Housing Group, Inc.
BHL Development, Inc.
283 W. Front St., Ste. 1
Missoula, MT 59802

RE: Summit Housing Group, Inc.’s LIHTC application to the Montana Board of Housing for the creation of affordable rental housing on the property legally described as Lot 5A, of the amended plat of Lot 5, Block 8 of the West Winds Subdivision Phases 2A & 2B

Dear Mr. Long,

On behalf of the City of Bozeman, please accept this letter as an expression of the City’s strong support for the Low Income Housing Tax Credit (LIHTC) application Summit Housing Group is submitting to the Montana Board of Housing for the development of Rose Park Apartments, a 42 unit affordable senior housing apartment building.

The development will provide the City with additional affordable rentals, particularly senior housing units where we are experiencing unprecedented low-vacancy rates. The site currently carries a Land Use Restriction that requires multifamily development for persons making 65% or below the Area Median Income. We wholeheartedly support your efforts to provide new affordable housing in this area of Bozeman. The site is close to shopping, transit and two large parks which makes it ideal for a LIHTC development.

The City of Bozeman earmarked funding in the FY 16 budget to assist LIHTC developers by paying a portion of the impact fees for housing developed for households earning less than 60% of Area Median Income. Summit Housing has applied for funding under this set aside and staff is recommending the City Commission allocate funding to support this development.

As this City continues to experience rapid growth, affordable housing is in short supply. Your proposed project will help meet the need of small and large families at or below 60% of the median income. With the increased cost of housing in Bozeman, we feel that a project of this type will help meet the housing need in our community.

Sincerely,

Chuck Winn, Assistant City Manager
October 1, 2015

Mr. J.P. Crowley, Chairperson
Montana Board of Housing
301 South Park Avenue Room 240
Helena, MT 59601

Dear Mr. Crowley:

The Greater Gallatin Homeless Action Coalition is pleased to offer their support to the Low Income Housing Tax Credit (LIHTC) application submitted by Summit Housing Group and Human Resource Development Council of District IX, Inc. (HRDC) for the Rose Park Apartments.

The organizations represented in our coalition deal with the side effects of our communities’ affordable housing challenges daily. We recognize the LIHTC program to be an effective manner of providing affordable rental housing to those households earning less than 60% of the Area Median Income. The partnership between HRDC and Summit housing group to bring 42 new affordable rental units to our market helps meet the acute housing shortage in our area, especially for seniors.

As Bozeman and the surrounding area continues to experience rapid growth, affordable housing needs will only increase. The Rose Park Apartments builds on the work HRDC and Summit Housing Group started with the Stoneridge Apartments, dramatically increasing the number of much needed affordable rental units. We hope that the Montana Board of Housing will support the efforts of Summit Housing Group and HRDC as they work to address this need in our community.

Sincerely,

Jenna Londynsky
Co-Coordinator, Greater Gallatin Homeless Action Coalition
September 29, 2015

Sam Long, Project Manager
Summit Housing Group, Inc.
283 West Front Street, Suite 1
Missoula, Montana 59802

Dear Mr. Long:

I commend Summit Housing Group, Inc., on its application to the Montana Board of Housing for Low Income Housing Tax Credits to help finance two low-income affordable housing projects.

The first project, Rose Park Apartments, to be located in Bozeman, would create 42 low-income senior housing units. A market study performed by Summit Housing Group, Inc., showed a 0.1% vacancy rate in Bozeman. Further, the study showed a need for 149 additional units for those earning between 40% and 60% of the Area Median Income. Summit Housing Group, Inc., maintains that rents for these units will be between 33% and 53% below average market rents for Bozeman.

The second project, Trapper Peak Apartments, to be located in Hamilton, would create 15 low-income family housing units. A market analysis performed by Summit Housing Group, Inc., showed a 1.8% vacancy rate in Hamilton. Further, the study showed a need for 48 additional units for those earning between 40% and 60% of the Area Median Income. Summit Housing Group, Inc., maintains that rents for these units will be between 10% and 51% below average market rents for Hamilton.

I trust the Montana Board of Housing will give these project proposals fair and thoughtful consideration.

If I can answer any questions or provide you with any information, please do not hesitate to get in touch.

Sincerely,

Steve Daines
United States Senator
December 14, 2015

J.P. Crowley  
Montana Board of Housing  
PO Box 200528  
Helena, MT 5920-0528

Dear J.P. Crowley:

I want to take this time to encourage your support of the Rose Park Apartments in Bozeman, Montana. These units will better serve a community in need, which has seen dramatic growth in the last decade.

Families with 40% to 60% of median income of the area are at a significant disadvantage, and the reduced rates of rent at this complex are truly something that helps families succeed.

An area with a vacancy rate of .1% leads to increasing prices, and decreasing access to the families that are in need of a roof over their head. Bozeman faces a unique dilemma in the housing market, as we see an ever increasing enrollment will see less access to standard housing for low-income. MSU’s continued success makes this project even more important.

I encourage you and the Montana Board of Housing to throw you support behind this worthy development to serve families trying to make-it in a difficult times in a very competitive market.

In God We Trust,

Ryan Zinke  
Member of Congress

"The Only Easy Day Was Yesterday"
November 23, 2015

Ms. Mary Blair
Montana Department of Commerce
301 S. Park Ave, Suite 240
P.O. Box 200528
Helena, MT 59620-0528

Re: Rose Park Apartments, LIHTC Application

Dear Ms. Blair:

In response to your letter dated November 10, 2015, soliciting input from the City of Bozeman elected officials on the Rose Park Apartments development, which will create 42 affordable rental units for seniors, please accept this letter and attached documentation of the City of Bozeman’s strong support for this project and Summit Housing’s application for tax credits from the Montana Board of Housing.

We wholeheartedly support efforts to create new, affordable senior housing in Bozeman. In 2012 the City Commission approved the Affordable Housing Action Plan wherein the community set the goal of creating 200 units of affordable rentals between 2012 and 2016. Without the benefit of programs administered by the Montana Board of Housing, achieving these ambitious goals would be impossible. Construction of this development will allow us to take measurable steps forward toward meeting our goal.

The proposed development is located on a site with family housing which will create a multi-generational development that is being developed under the Enterprise Green Building standards. The location of the site on a no-cost to riders’ public transit route, proximity to shopping, parks and trails makes this a unique site for the development of senior housing. In addition, this site has been designated, as part of a planned unit development, for the construction of affordable housing.

On October 19, 2015, the City Commission approved the use of $18,010 in affordable housing funds to be used to support this development. This funding is not federal pass through dollars, but a fund created by this community, from General Funds, to support the creation and preservation of affordable housing. The allocation of the remaining budgeted affordable housing funds for rental housing to the Rose Park Apartments project is a clear and demonstrable action by the Mayor.
and the City's elected officials to support this development and the creation of affordable housing within our community. The meeting minutes illustrate the significant support for the project and the unanimous vote to allocate grant funds is a clear indication of the level of support for this project from both staff and elected officials.

On behalf of the City of Bozeman elected officials and staff, we heartily support the Rose Park Apartments LIHTC application and are looking forward to seeing the affordable senior rentals help meet the need within the City of Bozeman.

Sincerely,

Jeffrey K. Krauss, Mayor
City of Bozeman

Wendy Thomas, AICP
Director

Encl: City Commission meeting minutes, 10/19/2015
October 5, 2015

Ms. Mary Blair, Program Manager
Montana Board of Housing
P.O. Box 200528
Helena, MT 59620

Dear Ms. Blair:

I write in support of the application by the Summit Housing Group for Low Income Housing Tax credits (LIHTC) for the proposed Rose Park Apartments in Bozeman, Montana.

Rose Park will consist of 42 units of housing that will help meet a very serious need for affordable elderly housing in Bozeman. It will serve elderly families earning between 40 percent and 60 percent of the Area Median Income. The rents will be between 33 percent and 53 percent under average market rents for Bozeman. According to a recent market study, there is a 0.1 percent rental vacancy rate which represents a severe hardship for those looking for safe and affordable housing.

LIHTC is one of the most successful public-private partnerships in our country. It is also a key component of creating safe and affordable housing in Montana, and provides greater certainty and stability for these seniors once their residence is established.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester
United States Senator
October 1, 2015

Ms. Mary Bair  
*Multifamily Program Manager*  
Montana Board of Housing  
301 South Park Avenue  
P.O. Box 200528  
Helena, MT  59620-0528

RE: LIHTC Application - Timber Meadows

Dear Ms. Bair:

On behalf of *Timber Meadows, LLLP*, I am pleased to submit the enclosed application for 2016 Low Income Housing Tax Credits. If awarded, the tax credits will provide the financial resources necessary to construct *Timber Meadows*, a 40-unit affordable housing senior community in Kalispell, Montana (Flathead County).

*Immanuel Lutheran Communities* and *Mountain Plains Equity Group, Inc.* (MPEG) have combined resources and expertise in an effort to further address the serious need for senior affordable housing in Kalispell and the surrounding area.

The market study clearly reinforces an ongoing need for quality affordable senior housing in Kalispell. The Timber Meadows housing proposal not only addresses that need, but goes above and beyond the norm, providing residents with multiple services, such as transportation services, and access to health screenings, wellness programs and nutritional counseling.

As you’re no doubt aware, housing needs continue to increase in the Flathead Valley and Kalispell in particular, especially pertaining to affordable housing for seniors. With the rising costs of living in Kalispell, seniors are cutting back on other important necessities, and many are opting to stay in aging homes that are in desperate need of repairs and maintenance.

We are also quite heartened by the numerous letters of support we’ve received from the community; these letters point our key characteristics of the Kalispell marketplace that surely reinforce the type of model we are advocating with Timber Meadows. Overcoming the typical stereotype of seniors secluded in their own homes, Timber Meadows provides an independent living option that promotes social interaction and a healthy community environment – and all at a price they can afford.
Also, within this application, please note that our tax credit calculation assumes the 30% boost. Given the characteristics of this marketplace, the applicable AMI and rent levels, and relative soft dollar funding sources, the additional 30% boost is critical to the successful development of this project. (For further discussion and justification of this request, please note the narrative provided in section IID Section A – General Project Information Parts I-XVI.)

At this time, we respectfully request the Montana Board of Housing approve the tax credit allocation necessary to facilitate the construction and operation of Timber Meadows. Your attention and consideration is greatly appreciated.

Sincerely,

Mountain Plains Equity Group, Inc.

Donald J. Sterhan
President

/DJS
Enclosure
Green Initiatives:

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<tr>
<td>Water efficient landscaping</td>
<td>X</td>
</tr>
<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
<td>X</td>
</tr>
<tr>
<td>On-site recycle of construction materials</td>
<td>X</td>
</tr>
<tr>
<td>Range/bathroom fans that vent to the outside</td>
<td>X</td>
</tr>
<tr>
<td>Recycled material carpet/flooring</td>
<td>X</td>
</tr>
<tr>
<td>Smokefree policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi unit complex but within the property lines</td>
<td>X</td>
</tr>
<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
<td>X</td>
</tr>
<tr>
<td>Water flow saving device</td>
<td>X</td>
</tr>
<tr>
<td>Permeable paving</td>
<td></td>
</tr>
</tbody>
</table>

Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more

Senior affordable housing is an urgent need in many US cities. I am a 3yr resident of Kalispell so I cannot speak about the need here. As a certified social worker, long retired, I can endorse the proposal whole heartedly. I should note that some extra special due diligence of residents and premises may be needed. Even though 55 and over shoule not lead to neglect of apartments, we suggest there should be requirements or legal eviction. Low cost housing for general public is need in other cities too, led to crime centers. Hopefully, family violence will not be a problem.

The plan for Timber Meadows as a part of a seniors plan should be a wholesome asset for Kalispell.

Sincerely,

Deborah J. Wilson

Note: With improved eyesight have not sent to any others.
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair,

We are writing on behalf of the members of the Kalispell Senior Center in support of the 40-unit affordable senior housing project, Timber Meadows.

Many seniors in Kalispell are at risk in some of the housing they currently reside in. They have fears of lack of security at night, inability to leave quickly in the event of fire or other emergency, as well as the high cost of rent in the valley.

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The common areas and exercise room of the new facility would also help seniors stay active and socialized. This is very important for a healthy lifestyle.

Again, we are strongly in favor of this much-needed facility and urge you to help us achieve this.

Sincerely,

Lee James
121 2nd Ave. W Apt. 317
Kalispell, MT 59901-4486

406-755-3409 - after 10:30 AM - I have no long dist. calling.
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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Sincerely,

Phil & Betty Reed
P.O. Box 2 - 406-477-3829
Bigfork, MT

They are wanting to know about how much the rent will be to? So would I do what about storage? A friend of the Reeds.
September 25, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

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Sincerely, 

[Signature]

[Handwritten date]
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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Sincerely,

[Signature]

Conrad Petersen
Dear Ms Bair,

This is a letter of support regarding the application and development of the Timber Meadows Community, a Ministry of Immanuel Lutheran Communities.

I am an employment counselor and business owner working with individuals with disabilities and special needs in our Kalispell community. I often encounter concern and frustration with families and individuals looking for affordable safe housing for seniors in our area. They struggle with high rents and availability, while on a limited income.

I have been a resident of Depot Place Apartments for over 2 1/2 years which is a low-income and over 55 community in Kalispell. I personally have witnessed many individuals coming and going looking for an affordable housing for their loved one or themselves with specific needs. We currently have between 30-40 individuals on the waiting list at any given time at Depot Place Apartments.

According to the NWMT.org, the adjusted median income for the State of Montana and family size of one is $44,789 in 2014. Montana is the 38th place state ranked by median income. The 50%-60% AMI levels would benefit individuals that have ever changing needs of our senior population.

Demographics show and according to census.gov population/projection the percentage of the Montana population elderly has doubled between 1940 and 2000 and is projected to double again by 2030. These trends are especially strong in Montana. By 2030 Montana is projected to have the fifth highest percentage of population aged 65 plus.

The proposed location is ideal to the Kalispell Regional Hospital, general/specialized doctors, grocery stores, retail and a wonderful fitness center near-by. Many of our citizens over 55 do not drive and this would be within walking distance and close to the local transit system.

I am a 65 year old professional. I must continue to work into my late 60's and beyond, if necessary. I am one of the individuals who would benefit greatly from more senior facilities with all the accommodations proposed. The Kalispell community and surrounding area could easily accommodate several more facilities and communities such as this.

Thank you for the effort and hope of a high-quality apartment complex with such generous amenities supporting our Kalispell community and surrounding areas.

Best of luck in your endeavors. Please let me know if there is anything else you might need. I would be more than happy to assist.

Kind Regards,

Vicki Kimball
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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Sincerely,

[Signature]
September 25, 2015

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Montana Board of Housing
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Sincerely,

[Signature]

Blanche Garrett
September 25, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

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Sincerely,

Mary [Signature]
September 25, 2015

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Montana Board of Housing
Multi-Family Program
P.O. Box 200528
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Sincerely,

Cecile M. Burtman
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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Sincerely,

[Signature]  
Sandra Taylor
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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Sincerely,

Blanche Gould
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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Sincerely,

[Signature]

Myrtle Richmond
September 25, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

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Sincerely,

Phyllis Peterson
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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Sincerely,

[Signature]

FLATHEAD ASSOCIATION OF SENIOR CITIZENS, INC.
403 Second Avenue West  Kalispell, Montana 59901  
Telephone (406) 257-1598

September 25, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

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Sincerely,

Blaise Anthony Richard
September 25, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

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Sincerely,

Darlene R. Lockwood  
1705 5th Ave. East Apt. F  
Kalispell, MT 59901
September 25, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

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Sincerely,

Kathy Mentile
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

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We are writing on behalf of the members of the Kalispell Senior Center in support of the 40-unit affordable senior housing project, Timber Meadows.

Many seniors in Kalispell are at risk in some of the housing they currently reside in. They have fears of lack of security at night, inability to leave quickly in the event of fire or other emergency, as well as the high cost of rent in the valley.

The affordable senior housing would definitely be a valuable addition to the community. The close proximity to health services, grocery stores, and other needed businesses will be a great help to many seniors. The fact that laundry facilities will be located inside each apartment will help many seniors to accomplish this task will less burden than trying to maneuver to other facilities or outside during cold, icy weather to do their laundry.

The common areas and exercise room of the new facility would also help seniors stay active and socialized. This is very important for a healthy lifestyle.

Again, we are strongly in favor of this much-needed facility and urge you to help us achieve this.

Sincerely,

[Signature]
September 25, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair,

We are writing on behalf of the members of the Kalispell Senior Center in support of the 40-unit affordable senior housing project, Timber Meadows.

Many seniors in Kalispell are at risk in some of the housing they currently reside in. They have fears of lack of security at night, inability to leave quickly in the event of fire or other emergency, as well as the high cost of rent in the valley.

The affordable senior housing would definitely be a valuable addition to the community. The close proximity to health services, grocery stores, and other needed businesses will be a great help to many seniors. The fact that laundry facilities will be located inside each apartment will help many seniors to accomplish this task will less burden than trying to maneuver to other facilities or outside during cold, icy weather to do their laundry.

The common areas and exercise room of the new facility would also help seniors stay active and socialized. This is very important for a healthy lifestyle.

Again, we are strongly in favor of this much-needed facility and urge you to help us achieve this.

Sincerely,

[Signature]

Helen Winter
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840  

October 26, 2015

Dear Ms. Bair,

I am writing this letter in support of the Timber Meadows senior living community which is requesting an allocation of Low-Income Housing Tax Credits.

My husband and I own a home-building business where we focus on building affordable homes in the Flathead Valley. I am very aware how difficult it is to build homes that people who make median incomes can afford, let alone seniors on a fixed income and believe this development will fit an important niche in our community.

My husband and I also own a number of rentals in Kalispell. We rent to a couple of senior couples and have kept their rents lower because they have been great renters for a number of years. I am sure that their COLA increases would not be able to keep up with current market rents.

I also have a friend who’s elderly mother recently moved to Kalispell. My friend spent months looking for a place her mother could afford that could provide her with the security she needs. She ended up having to move in to her daughter’s home for a couple of months until she was finally able to find a place to live.

The current Immanuel Lutheran Home is a great asset to our community and appears to be run well. If the company is looking to expand their ministry to help with other needs of elderly people, I am in support of their endeavors. Feel free to call or email me if you have any questions regarding my letter. My email address is merna@ronterryconstruction.com.

Sincerely,

Merna Terry
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840  

September 8, 2015

Dear Ms. Bair:

This letter is in reference to the application to the Montana Board of Housing for an allocation of Low-Income Housing Tax Credits for the development of Timber Meadows, a Ministry of Immanuel Lutheran Communities in Kalispell, Montana.

I am writing this letter not only as the Chairman of the IX Area Agency on Aging Advisory Board, but as a senior citizen who has lived in low-income senior housing for the past 6 years. This has made me very aware of the needs and concerns of seniors for affordable housing in the Flathead Valley.

Currently there is a shortage of such housing and those that do exist have very long waiting lists. At present, the senior population of the Valley is over 25% and the numbers are increasing every day. The housing, that does exist, is in many instances substandard, and not adapted to the needs of seniors or conducive to their health and well-being. They provide the bare minimum needed, and do not offer the features and amenities that would go far to enhance the quality of the residents' lives.

One instance is the laundry room situation. In my building there is a laundry room inside the building. However, it is located at the far end of the building from where I live. I have difficulty walking and am forced to drag my laundry a very long distance to do wash. Some of the other places are worse with laundry facilities located in an outside building. Residents must then take laundry out of their apartments, often down open, outside stairs and then haul it a long distance to the laundry room. In the harsh Montana winters, this presents not only an extreme hardship for these people, but a health and safety hazard as well. Timber Meadows would completely eliminate this problem by having washers and dryers located in each unit. This is a “Big” plus for all concerned.

The other features that Timber Meadows offers are garages and storage units. No where else that I aware of offers a garage, and very few offer any additional storage. Where I live, I am forced to rent
a storage unit in a large facility (at additional expense) to house my snow tires and other items for which there is no place available in the apartment complex.

Garages are a big plus for seniors, especially with the snow, as they can have their autos covered and avoid having to walk out on the ice to clear the snow off of their cars.

These units will also offer central air conditioning which is another benefit. I am currently in Kalispell Senior apartments, where there is no air conditioning. Due to the design and construction of the building, the second floor is unbearably and dangerously hot during the summer. Many residents have had to purchase A/C units at their own expense, and those who cannot have had to suffer the heat which again is a hazard to their health.

Another point in favor of Timber Meadows is the location, which is close in to town and easily accessible to medical services, stores and other services that seniors need. Many of the Agency on Aging services, and other county and private services for seniors, which are readily available to those living close in, are often not available to people living far out in the county. The location of Timber Meadows is a definite benefit not only to seniors currently receiving services, but to those who may need then in the future. I am referring to transportation, Meals on Wheels, home care and other services designed to assist seniors to continue to live independently.

Another need that I perceive is for seniors need to have housing designated specifically for them. Many today are forced to live in low incomes housing which frequently has a significant crime rate that goes along with it. This poses a safety threat to the health and well being of the residents. I have personally witnessed this where I am currently living, and it is a concern to me. We are not only surrounded by low income housing, but in the past two years have had some crime within this building as well some other very upsetting situations. The incompetent management here was able to do little to alleviate or prevent it.

Another plus is that these units will be managed by Immanuel Lutheran Communities. They do an outstanding job with their current facilities, and run a quality and professional operation. Where I currently live, the building is managed by a company in California, which oversees many places all over the country. The residence management has been poor since I have lived here, and has left much to be desired. The building has been allowed to get run down and deteriorate. I personally am very impressed with the management of Immanuel Lutheran and that is one of the reasons that I am supporting the development of this project.

While there are many seniors who are currently living in their own homes and are managing well at this time, we know that there will come a point where they will no longer be able to manage a home. They will need a place to which to move, and currently there is very little available in the low and moderate income levels.

My feeling is that there is a great need for quality, affordable housing for seniors in this area and at present we are experiencing a shortage of adequate and affordable housing. I feel that 100 units could easily be supported by the community and are very much needed. When I hear of seniors living in someone’s basement, because that is all that is available to them, then I know that there is a real and obvious need for new quality senior housing.
This project, in my estimate will go a long way to meeting those needs and will provide the residents with a quality level of housing, which currently does not exist in the Flathead,

I personally plan to apply to and hope to move into this facility, when it is completed.

Yours truly,

Lois Katz
September 10, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

Dear Ms. Bair:

I am writing on behalf of the Flathead County 4-H program, who is in full support of the Senior Housing development that Immanuel Lutheran Community is proposing; namely Timber Meadows.

In Kalispell there is a shortage of rental apartments and a shortage of apartments targeting low to moderate individuals and families. This affects many of the 4-H families that we have today, as well as future 4-H families.

In addition, there is a growing Senior population in our area according to the U.S. Census Bureau. We too are seeing growth in the number of seniors who are agreeing to come up alongside of the youth in our 4-H programs to become mentors. This is a win-win scenario for our program and for the community overall. With the support of local volunteer mentors, the 4-H program teaches young people life skills through projects that promote responsibility, critical thinking and communications skills.

Character traits learned through working on 4-H project are:

- **Trustworthiness**—includes honesty, integrity, promise keeping and loyalty.
- **Respect**—courtesy and proper treatment of people and things; valuing differing points of views and showing excellent sportsmanship whether winning or losing.
- **Responsibility**—the pursuit of excellence, accountability and perseverance.
- **Fairness**—adhering to rules and standards, and accepting the win or loss with humility.
- **Caring**—promoting the wellbeing of people and things by treating animals humanely and teaching and working with younger 4-H members.
- **Citizenship**—making the home, community, county and country a better place to live for all people.

We look forward to building a relationship with Immanuel Lutheran because of their strong reputation in the community. They have a consistent record of caring for the aged, sound business endeavors and ethical practices. Timber Meadows will surely serve many of our 4-H volunteers in the years to come, and we appreciate your consideration of Immanuel Lutheran Community’s application.

Sincerely,

[Signature]

Tammy Walker
4-H & Youth Development Agent
MSU Extension, Flathead County
tammy.walker1@montana.edu
(406) 758-5552 phone
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

Letter of support for affordable senior housing.

I am in support of additional affordable senior housing here in the Flathead. I know firsthand, from when my grandma lived here, she needed an affordable apartment within close proximity to the hospital. As it were, she had to relocate to eastern Montana, away from family, to live. It was a burden for us, but truly affected her in a negative way, that I believe caused unneeded stress, which I feel caused the stroke that ended her life.

I believe there is not enough affordable senior housing in the Flathead. I am thankful that the Immanuel Lutheran Communities are willing to take on the effort of providing a much needed service to the elderly and the Kalispell community. The project will be in close proximity to the hospital, and I’m sure staffed with loving and caring individuals. I pledge my personal support and company support for this much needed project.

Thank you for your trust in Pella.

Jason Hatten

THE PELLA WINDOW STORE

1825 Highway 93 South  
Kalispell, Montana 59901

office 406.257.1516  
fax 406.257.7873  
cell 406.212.3309  
email jasonhatten@pellamt.com
Dear Mrs. Bland,

I most passionately support a housing community for senior citizens and would do all I can to promote and help. Both my mother and daughter needed a home with supportive, affordable care. My mother lived to 96 and had ideal and tender care, my daughter is still alive, and for a time lived in a car. They were both disabled.

I am a widow of 87 and run a motel with some long term guests. I daily confront the ever growing calamity of the elderly homeless and desperate. Just last week it was a blind woman of my age looking for a suitable place; last month an elderly man quietly died because he had none.

These are the silent, confused and the sad elderly. They are not bums, nor destitute but require a safe, affordable home, a room, a freedom from the fear of being evicted or the choice of abject penury so that they can cover the rent.

Let me introduce myself. I was a teacher both in Montreal and Manchester, England and worked in the poorest areas. However, the Old Folk there did have a place they could afford to live in. In Kalispell the Old Folk cannot afford to do so.

I have seen this town change from a community with affordable housing and good, solid, middle income jobs like loggers, working at the aluminum plant to touristy ones. The crash of this century made the economic situation worse.

Please look favorably on this project. The Lutheran Community has done such a good job of their nursing home and assisted living venture. They have both the experience and the faith.

Yours most sincerely,

Winnifred Storli
Ms. Mary Bair
Montana Board of Housing: Multi Family Program
PO Box 200528
Helena, MT. 59620-0528

Dear Ms. Bair:

I write in support of the Low Income Housing Tax Credits (LIHTC) for the Timber Meadows Senior Housing development that Immanuel Lutheran Community is proposing.

These facilities would assist seniors by providing affordable housing that would help them access health services, support their needs, and help them achieve a higher quality of life. This development would also provide a support staff to assist in providing transportation, and preventing hunger and isolation. Currently, in Kalispell and surrounding communities, there is a shortage of rental apartments and a dire shortage of apartments targeted to low to moderate individuals and families.

I believe the LIHTC would be put to good use by the community. The location of the proposed project has been selected by the City of Kalispell for urban renewal and would contribute to the revitalization of the neighborhood. It is located in a long-established area of town in a moderate income tract. It is also serviced by the Kalispell City transit system, close to grocery stores, pharmacies, dental and medical facilities.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester
United States Senator
August 31, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

RE: Immanuel Lutheran Communities Timber Meadows Senior Housing Proposal

Dear Ms. Bair;

Please consider this letter a written expression of our support for the above noted housing proposal and Immanuel Lutheran Communities’ corresponding request to allocate Low-Income Housing Tax Credits (LIHTC) in furtherance of project completion.

Like many communities, Kalispell has a shortage of affordable housing for low and moderate income people. Kalispell is most acutely experiencing an increase in the senior population, a sub-group of citizens that, due to both physical and income limitations, often requires specific accommodations and housing considerations. In 2013, more than 15% of the Kalispell community’s total population was over the age of 65, and it is anticipated that this particular population sector will only continue to grow in upcoming years, resulting in a community need to focus on development of housing targeted specifically to senior citizens.

As I am sure you have been informed, Timber Meadows is proposed to be a 40-unit affordable residential community dedicated exclusively to senior citizens. Units will be reserved for applicants with income levels at or below 60% of Area Median Income (AMI). In addition to internal design features that will accommodate this population specifically, the location of the proposed development is also ideal in that it is in direct proximity to necessary services such as grocery stores, medical facilities, pharmacies, churches and restaurants.

KLJ provides multi-disciplinary engineering and planning services to a number of communities in Montana, including Kalispell. Our company has been involved in a variety of infrastructure, economic development and community growth projects in the region and we feel confident that the proposed housing development is not only needed, but also that the community has the capacity to implement, support and sustain it. KLJ is honored to support the Timber Meadows project and believes strongly it will address the specific housing needs of the community.
Thank you in advance for your time and consideration. Should you have any questions or need additional information, please don’t hesitate to contact me.

Sincerely,

[Signature]

William A. Buxton
(406) 755-2763
Bill.buxton@kljeng.com
Dear Ms. Bair;

Glacier Bank of Kalispell is in full support of the Senior Housing development that Immanuel Lutheran Community is proposing; namely Timber Meadows. The project targets an unmet need in Kalispell that we support.

In Kalispell and our surrounding communities, there is a shortage of rental apartments and a dire shortage of apartments targeting low to moderate individuals and families. We have performed our own research and note that most apartment managers we have spoken to indicate that they have never seen such a shortfall in 20 years.

In addition, there is a growing Senior population in our area according to the U.S. Census Bureau. Nationally this population accounts for 14.1%, however in Montana, persons over the age of 65 account for 16% of the overall population. Conversely, of the housing in Montana, only 16% are multi-family structures as compared to 26% nationally. Likewise, our median income is nearly $7,000 a year less than the national statistics, and our percent of persons living below poverty level is 15%.

The location of the proposed project has been earmarked by our City for Urban Renewal and should tie in nicely with revitalization of the neighborhood. It is located in a long-established area of town in a moderate income tract. It is serviced by our Kalispell City transit system, close to grocery stores, pharmacies, dental and medical facilities.

We have built a strong lending relationship with Immanuel Lutheran and can attest to their track record of caring for the aged, they have sound business endeavors and ethical practices. It is our belief that Timber Meadows will successfully serve many people in the years to come and will likely be replicated as a model for independent living for our well-elderly population. As such, we appreciate your consideration of Immanuel Lutheran Community’s application.

Sincerely,

Dennis Beams, Executive Vice President, CCO
Glacier Bank – 202 Main St – Kalispell, MT 59901
406-756-4256
September 2, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

Dear Ms. Bair,

On behalf of North Valley Hospital, I would like to convey our support of Immanuel Lutheran Communities’ application for Housing Tax Credits to help finance their development of Timber Meadows for low income seniors.

As we see so often at the hospital, many seniors experience mental and physical detriment from poor isolation, poor nutrition and hazardous physical surroundings. Our community owes it to our seniors to provide a safe and stimulating environment for them to spend their golden years in the company of others. Affordable housing conveniently located near medical services will allow residents to more easily access the care they need. This type of environment will help them stay independent so they can remain at home instead of a long term care facility, or worse, to deteriorate alone.

Our community is experiencing growth in all age groups especially those in the retirement ages. The desirability of our area has led to a higher cost of living which is increasingly burdensome on our financially constrained and growing senior population. The expected population growth of up to 38% in Kalispell over the next two decades will increase demand for affordable housing. Timber Meadows will be an impactful addition in our community to help meet housing needs specifically for seniors.

North Valley Hospital appreciates your consideration in approving Low-Income Housing Tax Credits to help support this important project for our seniors and community as a whole.

Sincerely,

Catherine Todd
Senior Director of Community Relations
North Valley Hospital
September 21, 2015

Dear Ms. Mary Blair,

On behalf of Western Outdoor and Norms News our families would highly support the need for more senior housing in the Flathead Valley. Having been local owners of businesses on Main Street in Kalispell for some 45 years we have seen this need increase as housing prices have skyrocketed for our employees. Service jobs and seniors living on restricted budgets go hand in hand as far as affordability.

We NEED to support our aging residences and not force them to leave the Flathead Valley to find housing at more reasonable rate. Please support the Timber Meadows development before it is too late.

Thank you for your consideration.

Gordon Pirrie

Susan Pirrie – Munsinger

Mark and Beth Pirrie
October 1, 2015

Ms. Mary Bair
Montana Board of Housing
Multi Family Program
PO Box # 200528
Helena, MT. 59620-2840

RE: Immanuel Lutheran Communities
Timber Meadows Senior Housing Proposal

Dear Ms. Bair:

The Flathead County Board of Commissioners supports Immanuel Lutheran Communities application for Low Income Housing Tax Credits for the Timber Meadows project. Flathead County has a growing senior population according to the Census Bureau. Decent, safe and affordable senior housing is in demand in our community. This facility will assist seniors by accessing health facilities, supporting their needs and maintaining their way of life, thus enhancing it. The proposed project is located close to grocery stores, pharmacies, and dental and medical facilities.

We encourage you to give Immanuel Lutheran Communities application your consideration.

Sincerely,
FLATHEAD COUNTY
BOARD OF COMMISSIONERS

Pamela J. Holmquist, Chairman
Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
F.O. Box 200528
Helena, MT. 59620-2840

I am writing to you in regard to the Timber Meadows, A Ministry of Immanuel Lutheran Communities, application for an allocation of Low Income Housing Tax Credit(LIHTC) for low to moderate income senior citizen housing that they are planning to build in Flathead County.

There is a serious need and demand for this type of housing. Rentals of any kind are very expensive and only a few available. Waiting lists are very long for Senior Citizen Housing and some of the facilities are old and need paint and an up date.

Kalispell's growth policy emphases the need for affordable housing for moderate income residence. Immanuel Lutheran Communities has been supplying housing and help to the Flathead Community for many years. In the 1980's my mother was a resident at the Lutheran Home in Kalispell. This was rated the best at that time.

I have been a resident of Dayton for 45 years. I feel Timber Meadows would satisfy all my needs for affordable senior citizen housing in Kalispell where I do all my shopping, business and medical and meet my needs of a 2 bedroom apartment with washer and dryer and a garage for my car.

Please grant them the Low Income Tax Credit and lets get the Project started immediately.

Sincerely,

Elaine M. Miller
P.O. Box 43
Dayton, MT. 59914-0043
September 22, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT 59620-2840

Dear Ms. Bair,

Please accept this letter of support for the Timber Meadows 2015 application for Low Income Housing Tax Credits (LIHTC).

Kalispell is a community of 20,000 residents and we struggle with the challenges of an insufficient stock of affordable, safe and livable housing particularly for our senior population. This community offers many positive quality of life benefits to area seniors and yet the very basic needs of affordable housing are so difficult to address for reasons that include locally high property values, historically low wages and proportionally high population of senior citizens.

We appreciate your careful review of the LIHTC application before the Montana Board of Housing and encourage your favorable finding.

Sincerely,

Katharine Thompson  
Community Development Manager
September 30, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena MT  59620-2840

RE: Timber Meadows, A Ministry of Immanuel Lutheran Communities
    Senior Affordable Housing

Dear Ms. Bair,

Regarding the above, this letter is being written in support of the Timber Meadows project. We are of the opinion that there is a serious need and demand for this type of housing in Flathead County and the community of Kalispell.

We feel strongly that this affordable housing development should move forward in order to meet the needs of our community and our senior citizens. Being conveniently located near medical services, is of course, an additional benefit to the future residents.

Thank you.

INSURED TITLES

/s/ Chris Ohler
Chris Ohler,
Vice President/Manager
September 27, 2015
RE: Letter of Support for Affordable Senior Housing

I would like to lend my support to Immanuel Lutheran Communities work to develop new affordable housing for our communities senior citizens. The Valley’s growing senior community needs additional options for safe, clean and affordable housing. The Timber Meadows project would add 40 residences designed specifically for lower income seniors. The location at Meridian Court would allow the residents access to additional community services and serve the Kalispell community by creating a valuable housing resource for a segment of the community that is underserved.

Sincerely,

Greg Gillingham
Warehouse Manager
Costco Wholesale #745 Kalispell
406-758-2501
09/27/2015

Sidney L. Anderson
121 2nd Ave. W. Apt.#101
Kalispell, MT. 59901

Ms. Mary Blair
MT. Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT. 59620-2840

Dear Ms. Blair;

I am writing this letter in support of the housing project. In answer to your topics.

1. I went through the process of applying where I live now and had to wait a whole year to get in.
2. Our apartment complex was designed for low and medium income and just this year, they decided to make it half HUD and the tenants here were worried about the clientele that would be attracted. There are two of the HUD type that have a bed bug problem and they don't want to have that problem. We do need more apartments, I think.
3. Yes
4. Yes
5. I can't give you an answer.
6. It would help cut down on the waiting lists.

Yours truly;

[Signature]

Sidney Anderson

Cc: [Redacted]
Attn: Christy Harper
October 5, 2015

Ms. Mary Bair
Montana Board of Housing
PO Box 200528
Helena, MT 59620-2840

RE: Letter of Support for Affordable Senior Housing

Dear Ms. Bair,

On behalf of the Northwest Montana Association of Realtors (NMAR), I am sending this letter in support of the Immanuel Lutheran Communities' grant proposal for the senior citizen's affordable housing community.

Representing 700 Realtors in Northwest Montana, we understand that affordable housing in this area in particular, and especially for the elderly and disadvantaged, is a serious and definable problem here in the Flathead Valley. Specifically, the Timber Meadows project would be a wonderful addition to the much needed inventory available to the low to moderate income level renter. I have just attended the Whitefish Chamber of Commerce’s “Affordable Housing Summit” last week and the number of homes that are in the “affordable” range for even moderate incomes are scarce to say the least! Providing 40 units of housing in an area where public transportation, employment and goods/services are readily available is an added benefit to those living on a tight budget.

The Northwest Montana Association of Realtors strongly urges approval of this grant application as we see it as an important investment in our community.

Your kind consideration of their application is appreciated.

Sincerely,

Erica Wirtala

Erica Wirtala, NMAR
Government Affairs Director
Ms. Mary Bair
Montana Board of Housing: Multi Family Program
PO Box 200528
Helena, MT. 59620-0528

Dear Ms. Bair:

I write in support of the Low Income Housing Tax Credits (LIHTC) for the Timber Meadows Senior Housing development that Immanuel Lutheran Community is proposing.

These facilities would assist seniors by providing affordable housing that would help them access health services, support their needs, and help them achieve a higher quality of life. This development would also provide a support staff to assist in providing transportation, and preventing hunger and isolation. Currently, in Kalispell and surrounding communities, there is a shortage of rental apartments and a dire shortage of apartments targeted to low to moderate individuals and families.

I believe the LIHTC would be put to good use by the community. The location of the proposed project has been selected by the City of Kalispell for urban renewal and would contribute to the revitalization of the neighborhood. It is located in a long-established area of town in a moderate income tract. It is also serviced by the Kalispell City transit system, close to grocery stores, pharmacies, dental and medical facilities.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester
United States Senator
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840  
Ms. Bair  
Timber Meadows  

Based on our market research and analysis we believe there is a vast need for affordable senior housing in Kalispell and Flathead County. We intend to develop a high-quality apartment community with excellent amenities to serve the growing need for senior affordable housing in Kalispell and surrounding area.

The hard economic reality is that a lot of people are approaching retirement with minimum wage jobs and will not have much more than social security to retire on. These people cannot afford the going rental rates and will need affordable housing projects to find a place to live.

I hope you look favorable on the Timber Meadows project it is very much needed and will be a nice attraction to our city.

Thank you  

Jim Jenks  
Immanuel Board of Directors
Christy--Sent this after I talked to Bruce Brensdal today. Hope it helps!! Jan Tow

From: jbt76@outlook.com
To: bbrensdal@mt.gov
Subject: Date: Wed, 21 Oct 2015 16:10:48 -0600

To: Montana Board of Housing,

My name is Janice B. Tow. Two years ago last July I bought a house through Community Action Partnership of Northwest Montana (CAPNM -(a GREAT program by the way!) and YOU hold my mortgage. My income has gone down considerably and now I am on Public Assistance and trying to get along on my only income--Social Security.

I am writing this to hopefully encourage you to grant a loan to the Lutheran Communities of Kalispell to build their apartments for low-income Seniors in the Kalispell area-Timber Meadows

I am 89 years old, and if I haven't croaked before the apartments are ready for occupancy, one would be PERFECT for me and would solve my financial worries--I would manage to get along with just SS and would have a lovely place to live. Otherwise, I'll probably end up in a Section 8 place, and that is unacceptable to me!!

I am writing this, not only for myself, but for all low income Seniors in the Kalispell area. A nice affordable place like Timber meadows is GREATLY- needed!! I tried one of the "for profit" senior apartments---not for me! Lost my zest for living, which I have recovered due to the wonderful program at CAPNM.

The Lutheran Communities group is a non- profit so they really are looking for the best for people.

Thank you for your consideration

Janice Tow
9/16/2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 599620-2840

Dear Ms. Bair,

We are happy to write a letter of support for the Immanuel Lutheran Community’s Timber Meadow development. Having watched Immanuel Lutheran Communities develop housing for our Senior citizens in several different formats, it is not surprising that they would embark on serving the low-income Senior citizens of our community. The insight and vision for this type of housing is indicative of any project they have taken on. We also have had first hand experience with our Mother at Immanuel Lutheran Home as to the quality of care and residence they provide.

We feel that this project is needed to provide a safe and appropriate facility for the low-income Senior citizens in our community. The location and type of facility is appropriate, especially since it is close to medical services. We know the need for affordable housing is continuing to grow as our population in Kalispell and Flathead County increases and continues to age. Low-income housing has always been somewhat lacking. Having a facility that will provide a safe environment, allowing Senior citizens to be independent longer serves everyone.

Sincerely,

Pete Nelson
Carol Nelson
9/16/2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59962-2840

Dear Ms. Bair,

As an Interior Designer, I have worked with Immanuel Lutheran Communities on several occasions. The Timber Meadow development of 40 affordable units for Senior citizens is encouraging. Being on the board of United Way and active in Kalispell Chamber of Commerce I am very aware of the need for affordable housing, especially in a location close to medical and community services. There is a need for safe, accessible senior housing and this development also provides an opportunity for a continued independent lifestyle so necessary for the health and wellbeing of our Senior citizens.

Kalispell is continuing to grow, with a high proportion of seniors needing this type of housing - the demand is here. The particular area of Kalispell where this development is located is pleasant, but also in a lower economic area of our city. This will provide some much needed appropriate housing.
I applaud and support the Immanuel Lutheran Communities on their vision and efforts to serve our city and county for the benefit of our lower income Senior citizens.

Sincerely,

Carol Nelson, Carol Nelson Design
September 14, 2015
Montana Board of Housing

Dear Sirs:

As social security is being squeezed, and costs on everything continue to rise, affordable housing for seniors is becoming more and more important. With this in mind, we whole heartedly support the Timber Meadows project (a ministry of Immanuel Lutheran Communities). Projects of this type are long overdue, and will be extremely welcome in our area.

Sincerely,

Scott J. Hadwin
President
Icicle Creek, Inc.
Dba McDonald’s
Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
Box 200528
Helena, Mt. 59620-2840

Dear Ms. Baker,

The announcement of the projected development of Timber Meadows Low Income senior housing, a ministry of Immanuel Lutheran Communities, is an exciting and forward looking project for Kalispell and the surrounding communities in the Flathead Valley.

There are so many positives to the Timber Meadows project and its location. The proximity to Senior programs at the Gateway facility, to shopping and the availability of medical care as needed are only a few. There are many seniors in this area living on fixed incomes that are not keeping pace with current expenses. So many seniors living here retired from industry jobs that did not have high paying retirement benefits. The popularity of living in the Flathead Valley has caused property values as well as rentals to increase at a rate that leaves many with fixed incomes unable to find suitable housing.

As a senior myself I am asking that you consider positively the request from Immanuel Lutheran Communities in conjunction with Mountain Plains Equity Group, Inc. for the allocation of LIHTC to help with the financing of the development of Timber Meadows.

Thank you for taking the time to consider my request. Please feel free to contact me if you wish.

Sincerely,

Marie Hanson
3600 Mt 206
Columbia Falls, Mt. 59912
Sept 30, 2015

Ms. Mary Bair
Montana Board of Housing
Multifamily Program
PO Box 200528
Helena, MT 59620-2840

RE: Letter of Support for Timber Meadows, a Ministry of Immanuel Lutheran

Dear Ms. Bair,

Please accept this letter in support of Immanuel Lutheran Communities and Mountain Plains Equity Group, Inc. I would strongly encourage the Low-Income Housing Tax Credits program approval of their request for financing for the Timber Meadows project.

At Sykes we serve a senior population and see the need for more affordable senior housing facilities. The Sykes complex includes a diner, market, pharmacy and 14 residential apartments. Our tenants are above the 60% AMI, but we field dozens of calls per month requesting information on our apartments. Over half of the calls are from applicants who would likely qualify for the Timber Meadows facility. We are located within a mile of the future project and believe our core values of providing a social atmosphere, restaurant, exercise classes and a locally owned pharmacy are major benefits for the senior population this project intends to serve. The new county Agency on Aging building is also within a mile of the new project site.

Timber Meadows will help fill a growing need in our community for affordable senior housing. The involvement & commitment of Immanuel Lutheran in this project is a great testament to their compassion and understanding of service to seniors.

Thank you for your consideration of Timber Meadows.

Jayson Peters
General Manager/Partner
Sykes – Diner, Market, Real Estate
406-250-8059

(406) 257-4304 • 202 2nd Ave. W. • Kalispell, MT 59901 • www.sykesmt.com
Dear Ms. Blair,

We are writing in support of the 40-unit affordable senior housing project, Timber Meadows.

Many Seniors in Kalispell are at risk in some of the housing in which they currently reside. They have fears of lack of security at night, inability to leave quickly in the event of fire or other emergency, as well as the high cost of rent in the valley.

Timber Meadows would definitely be a valuable addition to the community. The close proximity to health services, grocery stores, and other close businesses will be a great help to the many seniors. The fact that laundry services and a dishwasher will be located in each apartment will help to accomplish their tasks with less burden. Not having to stand to wash dishes, or go to do the laundry in another location will make an already compromised life much easier.

The common areas, exercise room, access to WiFi and a library will also add to helping our seniors stay active and socialized. This all adds to a healthy life-style.

We are excited about the possibility of this complex; we would love to have a part in it now & when it is completed.

Sincerely,

Russ & Jean Penne

1128 Kenway Drive E7
Kalispell, Mt 59901
Dear Immanuel Lutheran Development Rep
   Or Whomever It May Concern:

   I have heard of your prospective plans for building a lower-income senior housing unit with a tax credit grant. I would be interested in receiving more information about this prospective housing project.

   I have lived in the Flathead Valley for more than 50 years in my own home. Since my husband passed away several years ago, I have been looking for another housing option as it is becoming increasingly difficult for me to keep up with routine maintenance around my house and yard. Either the rent is more than I can afford or I have been put on a waiting list or told there is a long waiting list when I have requested applications from the current low income rental units in Kalispell. So far nothing suitable has come available.

   As soon as you have applications available, I would be interested in getting my name on the list for a 2 bedroom apartment.

   Sincerely,

   Mary Lapp

   Mary Lapp
   wmlapp@bresnan.net
September 3, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

Re: Timber Meadows, A Ministry of the Immanuel Lutheran Communities

Dear Ms Blair,

I am writing to you today in support of a new 40-unit affordable residential community project titled “Timber Meadows, A Ministry of Immanuel Lutheran Communities”. As I am sure you are aware, Immanuel Lutheran’s application for Low-Income Housing Tax Credits with the Montana Board of Housing, the Timber Meadows Project, will include 20 one-bedroom and 20 two-bedroom residences. The new community is being designed to function as a Senior Living Community and will include a number of amenities. The residences will be reserved for applicants with income levels at or below 60% of the Area Median Income (AMI) of Flathead County.

I offer my support for this project as both a member of this community and as a business professional. As a lender and Market President with First Montana Bank I am acutely aware of the need for affordable housing in Flathead County. As you may know, Flathead County, the City of Kalispell and the surrounding communities are blessed with ample recreational opportunities. We are located in close proximity to Glacier National Park and are blessed to have at our disposal Flathead Lake, two ski areas, numerous golf courses, and a growing retail presence. As a result, we continue to see an influx of affluent visitors and retirees which come to play and end up purchasing homes in our area. This has had and continues to drive up real estate prices and area rents.

While a growing economy is good for Banks and local businesses, it is our seniors and low to moderate income families that are adversely affected and get driven out due to affordability issues. Statistics as collected by local real estate professionals reveal a growing problem with regards to the rising median cost of housing in Flathead County and the affordability index. While we did see a correction in real estate prices as a result of the housing collapse of 2008 we are beginning to see signs of a return to the pre-recession demand for housing and rising prices. This will continue to be a growing problem into the future.
Having a community such as the Timber Meadows Project will insure our seniors a secure future, allowing them to maintain their place of residence in the place they call home.

I am happy to discuss with you my support for this project. Should you have further questions please do not hesitate to contact me at 406-751-1740.

Sincerely,

[Signature]

Pierre Kaptanian
Market President
September 23, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

RE: Immanuel Lutheran Communities – Timber Meadows

Dear Ms. Bair,

I am writing in support of the proposed Immanuel Lutheran Communities Timber Meadows project located in Kalispell, MT.

As a resident of the Flathead Valley, I have seen the medical services industry continue to grow to meet the demand of local seniors and those from surrounding areas. I believe that there is a market demand for affordable senior housing and that the construction of affordable residences in an area conveniently located near medical services would be a benefit to seniors in our community. The Timber Meadows project would help meet this demand by providing affordable housing to local seniors in close proximity to our regional medical facilities as well as many other local services and amenities.

I ask that you give strong consideration to the Timber Meadows project and help bring affordable senior housing to the Flathead Valley.

Sincerely,

MORRISON-MAIERLE, INC.

Ryan C. Jones, P.E.
Vice President, Kalispell Office Manager
September 29, 2015

Ms. Mary Blair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

Dear Ms. Blair:

This letter addresses the interest the board of directors and membership of Montana West Economic Development have for the Timber Meadows development proposed by Immanuel Lutheran Communities of Kalispell. Montana West Economic Development is a 501c(6) organization charged with providing economic development services to the citizenry in Flathead County. The mission is to foster jobs and business investment. We are the lead organization in the Flathead for economic development activity.

There are many reasons why Montana West Economic Development supports needed senior housing in the Flathead. The following list expresses the need from an economic development perspective:

- AARP of Montana recently stated that Montana leads the nation in the percentage of seniors in the workforce today.
- Many of the Flathead’s senior population fill seasonal employment positions that pay retail wages.
- 80% of the land in Flathead County resides in ownership with the federal or state government. That leaves 20% for private development. Costs of land in Flathead are above average for the state of Montana, thus, impacting housing affordability.
- According to the U.S. Census, American Community Survey, 2009-2013, the average value of a home in Montana is $184,200. The average value of a home in the Flathead is $228,100.
- Only 9 non-metro western counties in the United States contain more than one million acres of protected public lands. Flathead County, Montana, is one of the nine counties in the United States, and the only county in Montana with this distinction.
- While protected lands are a draw for tourism and people desiring to live near natural amenities, service sector jobs are the majority of the employment base.
- Rentals are in high demand and impacted by the vacation by owner movement in the Flathead.
- A recent housing summit co-hosted by Montana West Economic Development, the City of Whitefish and the Whitefish Chamber of Commerce, focused on the call to action from the city and business to begin strategizing on how to achieve affordable housing in the Flathead.
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT 59620-2840

Dear Ms. Bair,

It was only a few short weeks ago that my wife mentioned that we would soon need to start looking for affordable housing for her mother, a retired nurse who is just past 80 years of age.

My mother-in-law currently rents a small house in Kalispell but the rental cost combined with the work necessary to keep the house up is quickly becoming too much for her. That is one of the reasons I am writing in support of the Timber Meadows Development.

I have seen first hand the need for senior affordable housing in the Kalispell area, not only because of personal experience but also because of my job and community involvement.

As publisher of the Daily Inter Lake, the largest daily newspaper in northwest Montana, and serving as a board member of the Kalispell Chamber of Commerce while also chairing the Montana West Economic Development board, I often hear of the need for this type of housing.

In addition, the proposed location of the Timber Meadows development is in close proximity to shopping, medical facilities, several churches, and senior recreational opportunities.

I ask that the Montana Board of Housing look favorably on this application by Timber Meadows Development for an allocation of Low-Income Housing Tax Credit.

This type of housing is very important and in great demand in our community.

Sincerely,

Rick V. Weaver  
Publisher  
Daily Inter Lake
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT 59620-2840

8 September 2015

Ms. Bair,

I am writing in support of Timber Meadows, A Ministry of Immanuel Lutheran Communities to provide a 40-unit affordable residential community dedicated to senior citizens in our community in close proximity to shopping, churches, restaurants, medical care facilities and pharmacies. Over the past decade, I have been an active community member and as a professional worked with homeless issues with Flathead HIRE, our local homeless system of care. At our last meeting in August, it was estimated that there were nearly 3,000 homeless people in the Flathead Valley and even those who qualified for rapid rehousing programs could not find housing due to lack of affordable units.

I believe that the construction of affordable senior housing near medical services would be a benefit to seniors in our community living on low to moderate incomes. Public transportation, security, and community can all be created or enhanced with this planned effort. Affordable housing is often near the top when community needs are listed and this project would assist in alleviating some of that need with best practices in mind.

Please contact me with any questions you may have and thank you for your consideration of this project.

Respectfully,

Lance Isaak  
Program Director  
Flathead Youth Home
Dear Ms. Bair,

When the Declaration of Independence was signed more than 200 years ago, life expectancy of our founding fathers was less than 40 years. Because of twenty and twenty-first century medical advancements, life expectancy in the past century increased two and one-half years every decade. Current predictions for human longevity for the year 2050 are described as “90 plus”. It will be fortunate for those who live to prove that prediction.

However, in my opinion, there will be a significant increase in the number of elderly citizens with basic needs that will not be met unless organizations like Immanuel Lutheran Communities live out their mission statement. I am hoping that you will be able to assist them with their proposed Timber Meadows project.

In addition to being a hospital administrator for 44 years, I have been a senior citizen for 22 years. As a hospital Administrator, one of the most perplexing problems confronted by our social workers and discharge planners is finding affordable housing for our patients who can no longer live alone because they cannot shovel the snow from their driveway, cook healthy meals for themselves or shop for groceries. As a senior citizen, I understand with those very real and serious concerns.

Timber Meadows gives me hope as it would to many of my aging friends and neighbors. I am not a Bible scholar, but I do remember a phrase in Proverbs that says “without vision, the people will surely perish”. This proposal for Timber Meadows gives me great hope for the future vision of our community that our senior citizens will not perish because of a lack of affordable housing. I strongly urge you to support the application of Immanuel Lutheran Communities for low-income housing tax credits for Timber Meadows.

Very truly yours,

Jim Oliverson, Vice President
Kalispell Regional Healthcare

cc: Jason R. Cronk
CEO Immanuel Lutheran Communities
September 14, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi Family Program  
PO Box # 200528  
Helena, MT. 59620-2840

RE: Immanuel Lutheran Communities  
Timber Meadows Senior Housing Proposal

To Whom It May Concern:

This letter is to convey our support in regard to the Timber Meadows Senior Housing Proposal. There are not enough senior affordable housing opportunities in the Flathead Valley. These facilities assist seniors by accessing health, supporting their needs, and maintaining their way of life, thus enhancing it.

With a growing community, this need has increased. At Swank Enterprises, we believe a decent, safe, and affordable senior housing in our community is in demand in the Flathead Valley. Through various organizations, we amplify the collective voice of our community. We believe supporting this cause would bridge this concern.

This 40 unit affordable housing opportunity will help fill a desperate need in our community. The location chosen for the project is an excellent fit for Kalispell. The site has been chosen by the city for urban renewal, and will tie nicely with the neighborhood.

Finding adequate housing for the senior community can provide the following:

- Structurally & Mechanically Safe Home
- Features to meet their physical needs such as ramps & railings
- Provide a safe community with a support staff encompassing adequate transportation to and from medical appointments, hunger prevention, and prevention of isolation.

Immanuel Lutheran Communities has a powerful record of caring for aging population. Under the guidance of the Timber Meadows Senior Housing Facility will be a sound and well managed facility.

We appreciate your consideration of our support of the IMC Application.

Respectfully,

[Signature]
October 1, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

RE: Support for Timber Meadows Residential Community

Dear Ms. Bair;

I am writing this letter in support of the housing tax credit application submitted by Immanuel Lutheran Communities, in conjunction with Mountain Plains Equity Group, Inc. This project, Timber Meadows, will provide a much needed 40-unit, affordable, residential community dedicated to senior citizens. This timely project helps address a vital need determined by the City of Kalispell Growth Policy Plan.

A recent community affordable housing summit within Flathead County highlighted that 45.3% of households in the City of Kalispell are experiencing a housing cost burden. Discussions also emphasized the scarcity of housing available for residents in Flathead Valley with low to median income. Many of these households are seniors as more than 15% of Kalispell’s population is over the age of 65 with growth estimates indicating this percentage will only grow in the future. As can be seen by these statistics, this affordable, senior community is needed now. The City of Kalispell is also happy to see this community is located near medical services, and other businesses that benefit seniors, and reduce vehicle trips within the community.

Please highly consider Timber Meadows for this much needed housing tax credit. I believe you will find this project exemplifies the goals for which the housing tax credit was created and is an excellent use of this resource.

Sincerely,

Mark Johnson, Mayor
October 1, 2015

Ms. Mary Bair
Montana Board of Housing
Multi Family Program
PO Box # 200528
Helena, MT. 59620-2840

RE: Immanuel Lutheran Communities
    Timber Meadows Senior Housing Proposal

Dear Ms. Bair:

The Flathead County Board of Commissioners supports Immanuel Lutheran Communities application for Low Income Housing Tax Credits for the Timber Meadows project. Flathead County has a growing senior population according to the Census Bureau. Decent, safe and affordable senior housing is in demand in our community. This facility will assist seniors by accessing health facilities, supporting their needs and maintaining their way of life, thus enhancing it. The proposed project is located close to grocery stores, pharmacies, and dental and medical facilities.

We encourage you to give Immanuel Lutheran Communities application your consideration.

Sincerely,

FLATHEAD COUNTY
BOARD OF COMMISSIONERS

Pamela J. Holmquist, Chairman
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

To Whom It Concern;

This letter of support for the affordable housing project, Timber Meadows, represents my experience with Senior Housing in Kalispell. I have been a member of Immanuel Lutheran Communities (ILC) Board for the past nine years. During that time I have observed many trends in Senior care. As the population in this area is rapidly increasing we need to be part of providing all types of care for Seniors. This type of housing will become truly needed with an aging population. The fact that ILC can provide a continuum of geriatric services makes this a very unique and worthwhile project.

The ILC is continually adding to its services to Seniors. Timber Meadows will be a great addition to our care for this sector of our population. It has been a great learning experience for me. ILC as a non-profit organization is still trying to complete services to Seniors. I am very pleased with this new addition to the list of ways ILC can provide for Seniors. Some Seniors have all the financial help they need for retirement care, but this project will help those who do not have all of the resources needed. The fact that ILC is a faith based group is of interest to me.

ILC has during my tenure with this group has financed many appropriate surveys about the needs for Senior care. With each survey we learned of local needs which included the type of action we are looking at with this project.

Your money will be well spent and administered in line with what is needed and intended.

Sincerely yours,

Larry Kaber  
Secretary  
ILC Board
Dear Mrs. Bland,

I most passionately support a housing community for senior citizens and would do all I can to promote and help. Both my mother and daughter needed a home with supportive, affordable care. My mother lived to 96 and had ideal and tender care, my daughter is still alive, and for a time lived in a car. They were both disabled.

I am a widow of 87 and run a motel with some long term guests. I daily confront the ever growing calamity of the elderly homeless and desperate. Just last week it was a blind woman of my age looking for a suitable place; last month an elderly man quietly died because he had none.

These are the silent, confused and the sad elderly. They are not bums, nor destitute but require a safe, affordable home, a room, a freedom from the fear of being evicted or the choice of abject penury so that they can cover the rent.

Let me introduce myself. I was a teacher both in Montreal and Manchester, England and worked in the poorest areas. However, the Old Folk there did have a place they could afford to live in. In Kalispell the Old Folk cannot afford to do so.

I have seen this town change from a community with affordable housing and good, solid, middle income jobs like loggers, working at the aluminum plant to touristy ones. The crash of this century made the economic situation worse.

Please look favorably on this project. The Lutheran Community has done such a good job of their nursing home and assisted living venture. They have both the experience and the faith.

Yours most sincerely,

Winnifred Storli
September 21, 2015

Dear Ms. Mary Blair,

On behalf of Western Outdoor and Norms News our families would highly support the need for more senior housing in the Flathead Valley. Having been local owners of businesses on Main Street in Kalispell for some 45 years we have seen this need increase as housing prices have skyrocketed for our employees. Service jobs and seniors living on restricted budgets go hand in hand as far as affordability.

We NEED to support our aging residences and not force them to leave the Flathead Valley to find housing at more reasonable rate. Please support the Timber Meadows development before it is too late.

Thank you for your consideration.

Gordon Pirrie

Susan Pirrie – Munsinger

Mark and Beth Pirrie
September 9, 2017

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P. O. Box 200528
Helena, MT 59620-2840

Ms. Bair,

We believe that the proposed construction of Timber Meadows, an affordable senior house development in Kalispell MT, would be a great benefit to our community and we voice our support for such a project.

With over 15% of the population in Kalispell over the age of 65, and considering that the majority of seniors currently survive on a fixed income, there appears to be a definite need for local, affordable housing for our seniors and elderly.

One of our local homeless shelters, A Ray of Hope, just down the street from the proposed Timber Meadows development assists not only families and singles but often seniors who have lost their home due to rent increases or their inability to generate an increase in their income because of their age. In addition to offering a place to stay, when there are rooms available, they provide assistance with the costs of electricity, heating, food or other household needs. But this is designed only for temporary or emergency assistance, not a long term solution. We believe that the Timber Meadows project is a viable long term solution that will be able to take some of this burden off of local shelters and churches by allowing seniors with fixed income to continue living independently within our community with dignity.

We strongly support this local project of Immanuel Lutheran Communities and ask that consideration for funding and tax credits be granted. We believe that if projects such as Timber Meadows are not given wings to fly or adequate resources to bring the project to fruition, the need for affordable senior housing within our community will only increase. We would like to see our community and all its citizens prosper and we believe that the Timber Meadows development will play a major role in such property.

Thank you for your consideration.

Respectfully,

Brian C. Clark
President & COO

Paul D. Wachholz, CEO
September 14, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT  59620-2840

RE: Timber Meadows – 2015 Application for Low Income Housing Tax Credits

Dear Ms. Bair,

Thank you for the opportunity to discuss with you the need for the Timber Meadows Senior Housing project here in Kalispell. For 18 straight years, between 1990 and 2008, housing costs, on average, have increased 10% per year. During the following 5 years, housing prices in the city stabilized and declined as an adjustment to the Great Recession. However, since 2014, prices are again on the rise and beginning to approach the 2008 values. The urgency of this trend is magnified when compared to the disparity in wages paid in this valley. The Timber Meadows 40 unit housing project is critical to meet the needs of our affordable housing inventory.

The introduction of Chapter 3 of the City of Kalispell’s Growth Policy states: “Affordable housing within the Kalispell area is an important issue for the community. Inflation of housing prices, increased demand due to population increases (38% last decade) and an expansion of service related jobs have resulted in a need for significantly more moderate to low income housing units, as demand has hit those markets the hardest.” In addition, Kalispell is expected to grow an additional 38% over the next two decades increasing housing demand by as many as 3,000 units by 2030. In light of that growth, the senior population in Kalispell continues to grow at an ever increasing rate. Since 1980, the number of seniors has increased by 72%. This is further amplified by the fact that the median age in Flathead County has risen from 29.7 to 41.4 years during this same time.

The following growth policy plan policies speak to the need of and support for affordable housing:

- Policy 4 – Encourage the provision of an adequate supply of affordable housing to meet the needs of the low and moderate income residents.
- Policy 5 – Give special consideration to housing that address and accommodates seniors and disabled residents who have various special needs regarding housing, transportation and services.
- Policy 6 – High-density housing and senior housing should be located in close proximity to other necessary services.

The proposed Timber Meadows project is in an area that has immediate access to a host of services. It is adjacent to the Meridian Trail which provides 20 miles of walking trails throughout Kalispell with six more miles planned in the next 24 months. The site is within 3 blocks of a host of major commercial services including a major grocery/pharmacy, several restaurants, gas stations, tire and auto repair shops, hardware
store, etc. It is also within walking distance of the Gateway West Social Services complex which houses a vast majority of senior services.

In closing, there is a tremendous need for this type of project, the Kalispell Growth policy supports this project, and it is located in an area that is ideally suited for senior housing. If you have any questions, do not hesitate to contact this office.

Sincerely,

Thomas R. Jentz
Director
Date: September 22, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O Box 200528
Helena, MT 59620-2840

Dear Ms. Bair:

The purpose of this letter is to support the development of Timber Meadows, A Ministry of Immanuel Lutheran Communities new 40-unit affordable residential community in Kalispell, Montana.

I’ve resided in Kalispell since 2008. I became involved in the local senior center as their board president for 2 two-year terms, and a member of the local Agency on Aging Advisory Council and transportation advisory committee for 2 two-year terms, so I am aware of the needs in this community for affordable residential housing dedicated exclusively to senior citizens in our community. There have been other such endeavors here, but each lacked amenities that our seniors needed such as a garage and storage area, so seniors are kept out of the elements when it is slippery outside. Other sites have not provided on site management, which this project will provide. It’s all about location as well, and this project would provide easy access to a major grocery store and city bus service. In addition, there is a major bicycle/walking path next to the project for exercise opportunities.

The project was introduced to our board of directors this morning. You just don’t see this type of senior friendly affordable housing in this community with all the amenities and security this project will provide. I have personally talked to seniors who were frustrated over locating affordable housing, matching their income level, including many who depend on Social Security alone. Most are widows who depended on their husband’s income.

Our community supports seniors living independently without having to go to expensive assisted living and nursing facilities. I don’t know what the point of saturation will be in this community, as more seniors are relocating to our community as Baby Boomers continue to retire, but I’m sure there will be more need for this type of community project after this project is built out.

I strongly support this development of Timber Meadows 40-unit community housing project.

Sincerely,

JAMES PEARSON
Kalispell Senior Center Board &
Eagle Transit Advisory Committee
September 4, 2015

Mary Bair
Mountana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620 – 2940

Dear Ms. Bair,

When the Declaration of Independence was signed more than 200 years ago, life expectancy of our founding fathers was less than 40 years. Because of twenty and twenty-first century medical advancements, life expectancy in the past century increased two and one-half years every decade. Current predictions for human longevity for the year 2050 are described as “90 plus”. It will be fortunate for those who live to prove that prediction.

However, in my opinion, there will be a significant increase in the number of elderly citizens with basic needs that will not be met unless organizations like Immanuel Lutheran Communities live out their mission statement. I am hoping that you will be able to assist them with their proposed Timber Meadows project.

In addition to being a hospital administrator for 44 years, I have been a senior citizen for 22 years. As a hospital Administrator, one of the most perplexing problems confronted by our social workers and discharge planners is finding affordable housing for our patients who can no longer live alone because they cannot shovel the snow from their driveway, cook healthy meals for themselves or shop for groceries. As a senior citizen, I understand with those very real and serious concerns.

Timber Meadows gives me hope as it would to many of my aging friends and neighbors. I am not a Bible scholar, but I do remember a phrase in Proverbs that says “without vision, the people will surely perish”. This proposal for Timber Meadows gives me great hope for the future vision of our community that our senior citizens will not perish because of a lack of affordable housing. I strongly urge you to support the application of Immanuel Lutheran Communities for low-income housing tax credits for Timber Meadows.

Very truly yours,

Jim Oliverson, Vice President
Kalispell Regional Healthcare

cc: Jason R. Cronk
CEO Immanuel Lutheran Communities
September 18, 2015

Ms. Mary Bair  
Montana Board of Housing  
Malter Family Program  
PO Box 200528  
Helena, MT 59620

Dear Ms. Bair,

I am honored to write a letter of support for Immanuel Lutheran Communities for the development of Timber Meadows. Facts show the need for low-income senior adult housing in the Flathead Valley with the increase in our senior population.

Immanuel Lutheran Communities is making a difference in the lives of so many with the quality of service and care given to the residents and the greater Kalispell community. Immanuel Lutheran Communities, under the direction of CEO Jason Cronk, has improved the quality of food, recreation, community and church involvement, fund raising and over all perception of Immanuel Lutheran Communities.

I personally meet with individuals and businesses on a regular daily basis and I continue to hear rave reviews of Immanuel Lutheran Communities.

Timber Meadows, not only meets the very poignant needs of the community, but exceeds the needs, by providing the “special” care of the elderly in need that Immanuel Lutheran is known for. People are looking for housing and it’s difficult to find affordable housing in the area. Personally when I moved to the area four years ago, I was shocked at the cost of housing and immediately assessed that it would be difficult to ‘buy’ a home in the area. A neighbor, age 70, recently rented a one bedroom with no garage for $740 per month. It is sub-standard housing but all she can afford on a limited income. Her income is at the 60% AMI level, as are many of her friends. She travels 17 miles for medical, dental and groceries; thus going many times without (unless I shop for her). Having housing close to conveniences and services would meet a need for many.

Having worked for the Lutheran Church (non-profit entity) my entire career, I know my income/retirement would not afford me an apartment in the area. I would be honored to live at a “home” owned by Immanuel Lutheran Communities (in about 10 years)!

Please feel free to contact me if you have any questions.

Sincerely,

[Signature]

Margie Fiedler  
Executive Director

Adventure • Joy • Community • Faith

603 South Main St, Kalispell, MT 59901 • (406) 752-6602 • office@flbc.net • www.flbc.net
September 25, 2015

Ms. Mary Esir
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT. 59620-2840

I am writing to you in regard to the Timber Meadows, A Ministry of Immanuel Lutheran Communities, application for an allocation of Low Income Housing Tax Credit (LIHTC) for low to moderate income senior citizen housing that they are planning to build in Flathead County.

There is a serious need and demand for this type of housing. Rentals of any kind are very expensive and only a few available. Waiting lists are very long for Senior Citizen Housing and some of the facilities are old and need paint and an up date.

Kalispell's growth policy emphasizes the need for affordable housing for moderate income residence. Immanuel Lutheran Communities has been supplying housing and help to the Flathead Community for many years. In the 1980's my mother was a resident at the Lutheran Home in Kalispell. This was rated the best at that time.

I have been a resident of Dayton for 43 years. I feel Timber Meadows would satisfy all my needs for affordable senior citizen housing in Kalispell where I do all my shopping, business and medical and meet my needs of a 2 bedroom apartment with washer and dryer and a garage for my car.

Please grant them the Low Income Tax Credit and let the Project started immediately.

Sincerely,

Elaine M. Miller
P.O. Box 43
Dayton, MT. 59914-0043
Response to Letter Aug 21, 2015

Jason R. Crowe, re support for

Timber Meadows.

Senior affordable housing is an urgent need in many US cities. I am a 75 yr
resident of Kalispell & I cannot speak about
the need here. As a certified social worker,
long retired, I can endorse the
proposal whole heartedly. I would
add that some extra special condition
vision of residents & premises may
be needed. Even though 75 and over
would not lead to neglect of
apartment, I suggest there should
be requirements on lease violation,
Lowest housing for general public is
need in other cities have led to crime
centers. Hopefully, family violence
will not be a problem.

The plan for Timber Meadows as a part of
Government should be a welcomed asset
for Kalispell.

Sincerely,

Deborah Wilson

Note: With improved eyesight have not sent to any others.
September 1, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-family Program
P. O. Box 200528
Helena, MT 59620-2840

RE: Letter of Support for Timber Meadows, A Ministry of Immanuel Lutheran Communities

Dear Ms. Bair,

In support of Immanuel Lutheran Communities and Mountain Plains Equity Group, Inc., I submit this letter encouraging the Low-Income Housing Tax Credits program to approve the request for financing for the Timber Meadows project.

At Glacier Dental Group, we serve a significant representation of senior patients. Many of these seniors struggle with finances on a regular basis, attempting to balance their basic human needs for food and shelter with other imperatives such as dental and medical treatment and care. In addition to challenging income circumstances, I have witnessed that seniors from this population frequently have additional special needs.

The Timber Meadows senior affordable housing project directly addresses the need for affordable housing for the senior population in our community which I have characterized above. This demographic of the Flathead Valley’s population will only continue to increase in coming years as detailed in the City of Kalispell’s Growth Policy Plan. If people of this sector can find affordable and safe housing, their budgets will allow for other important healthcare needs.

My knowledge of this issue comes from an additional perspective. I serve as the dental director for the Shepherd’s Hand Free Dental Clinic. Each Monday our clinic offers free emergent dentistry for those whose income falls below the federal poverty level but who do not qualify for Medicaid. Many of the senior patients treated at SHFC could qualify for housing such as that proposed by ILC and MPEG.

I sincerely thank you for your thoughtful consideration of this important need in our community.

David C. Keim, DDS
Glacier Dental Group
President, Montana Dental Association
August 31, 2015

Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT 59620-2840

RE:  Immanuel Lutheran Communities Timber Meadows Senior Housing Proposal

Dear Ms. Bair;

Please consider this letter a written expression of our support for the above noted housing proposal and Immanuel Lutheran Communities’ corresponding request to allocate Low-Income Housing Tax Credits (LIHTC) in furtherance of project completion.

Like many communities, Kalispell has a shortage of affordable housing for low and moderate income people. Kalispell is most acutely experiencing an increase in the senior population, a sub-group of citizens that, due to both physical and income limitations, often requires specific accommodations and housing considerations. In 2013, more than 15% of the Kalispell community’s total population was over the age of 65, and it is anticipated that this particular population sector will only continue to grow in upcoming years, resulting in a community need to focus on development of housing targeted specifically to senior citizens.

As I am sure you have been informed, Timber Meadows is proposed to be a 40-unit affordable residential community dedicated exclusively to senior citizens. Units will be reserved for applicants with income levels at or below 60% of Area Median Income (AMI). In addition to internal design features that will accommodate this population specifically, the location of the proposed development is also ideal in that it is in direct proximity to necessary services such as grocery stores, medical facilities, pharmacies, churches and restaurants.

KLJ provides multi-disciplinary engineering and planning services to a number of communities in Montana, including Kalispell. Our company has been involved in a variety of infrastructure, economic development and community growth projects in the region and we feel confident that the proposed housing development is not only needed, but also that the community has the capacity to implement, support and sustain it. KLJ is honored to support the Timber Meadows project and believes strongly it will address the specific housing needs of the community.
Thank you in advance for your time and consideration. Should you have any questions or need additional information, please don’t hesitate to contact me.

Sincerely,

William A. Buxton
(406) 755-2763
Bill.buxton@kljeng.com
September 21, 2015

Ms. Mary Blair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

Re: Support for Timber Meadows Project

Dear Ms. Blair:

As Director of the Flathead County/Area IX Agency on Aging (AOA), I fully support Immanuel Lutheran Communities’ application for Low-Income Tax Credits for the Timber Meadows Project in Kalispell. The population of Flathead County is aging rapidly. Almost 25% of residents are currently age 60 or older and that number is expected to rise to almost 30% over the next 15 years. In addition, almost 1/3 of Flathead County residents age 65 and older live at or below 150% of poverty. There is a corresponding and immediate need for more affordable, accessible rental housing in close proximity to the services and amenities that support older adults to maintain their independence, social connections, health and well-being.

At AOA we provide a variety of services to adults age 60 and older, including Meals on Wheels, in-home care, individualized and public transportation, support for caregivers, benefits counseling and assistance to access community services, including senior housing. Over the last two years, we have seen a sharp increase in the demand for supportive services, which in turn fuels the need for affordable, in-town housing options, as living outside the population centers increases service costs and decreases the availability of caregivers. Unfortunately, there are often waiting lists for senior housing in our area.

We recently completed a four-year Area Plan on Aging for which we gathered significant public input. Some of the primary themes that emerged from the process underscore the importance of the Timber Meadows Project to our community: 1) Many older adults live on limited incomes and as a result have difficulty meeting basic needs, like housing 2) Social isolation is high among older adults and negatively impacts all areas of life, and 3) Older adults with no or limited driving ability, who do not live within the public transportation service area, are particularly likely to lack access to basic necessities, health care and supportive services and to experience social isolation. These factors, along with others, put many of the older adults in our area at risk for negative physical and mental health outcomes, loss of independence and premature
institutionalization.

The Timber Meadows Project will help our community address this risk by offering older adults an affordable complex within the Kalispell city center that is in walking distance of many amenities, near the Kalispell city bus route and served by the door-to-door public bus service for older adults. Further, with ample and appealing common areas and activity spaces it is designed to encourage social engagement. Secure access, in-residence washer/dryer units, Energy Star appliances and garages/storage are other features that will attract and benefit older adults.

I strongly urge approval of Immanuel Lutheran Communities’ application for Low Income Tax Credits for the Timber Meadows Project as it provides older adults in our area a much-needed, well-appointed, affordable, accessible living option that supports social and community life.

Sincerely,

Lisa Sheppard, MSSW, MPAff
Director
September 21, 2015

Ms. Mary Blair  
Montana Board of Housing  
Multi-Family Program  
P.O. Box 200528  
Helena, MT 59620-2840

Re: Support for Timber Meadows Project

Dear Ms. Blair:

On behalf of the Flathead County/Area IX Agency on Aging Advisory Council, I am writing to express support for Immanuel Lutheran Communities’ application for Low-Income Tax Credits for the Timber Meadows Project in Kalispell. The Agency on Aging provides a variety of services to older adults in our area, such as Meals on Wheels, transportation, home care, respite for caregivers, Medicare counseling and information and referral regarding community services. The Advisory Council is made up of older adults, community service providers, representatives of local businesses and elected officials committed to promoting and supporting the health, well-being and community engagement of area seniors. A list of members is attached.

In Flathead County, 25% of residents are currently age 60 or older, and that number is growing rapidly, as it is across the state and the nation. Many of our area seniors live on very limited incomes, have a variety of support needs, no longer drive or are restricted in their driving and have shrinking or even non-existent social networks – all of which put them at risk for poor health, low quality of life and loss of independence.

A key factor in mitigating the risk to older adults is affordable, accessible, in-town housing. Reduced housing costs, coupled with proximity to services, shopping and recreation, helps older adults make ends meet and gives them easy access to both care and community life. Unfortunately, wait lists for senior housing are typical in our area. The Timber Meadows Project will add much needed capacity to the Kalispell community. In addition, the proposed site is ideal. It is in the heart of the city and within walking distance of many amenities. It is also near the Kalispell city bus route and served by Dial-A-Ride bus service for older adults. The design of the complex, with its many common areas and designated activity spaces, will allow seniors to socialize and explore shared interests. Other high-end features, like the energy saving appliances, in-unit washers/dryers, secure access and garages/storage will add to seniors’
comfort and sense of being valued citizens.

The Agency on Aging Advisory Council strongly supports Immanuel Lutheran Communities’ application for Low Income Tax Credits for the Timber Meadows Project. It will offer area seniors the kind of housing they need and the kind of housing they want to stay healthy, connected and independent.

Sincerely,

Lois Katz  
Chair
Greg Bancroft  
218 Deer Trail  
Somers, MT 59932  
406.212.7695  
gbancroft1@aol.com

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406.270.0411 cell
jmreckin@centurytel.net
Dick Reedquist
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Kalispell, MT 59901-6300
406.314.4688
dareedquist@bresnan.net

Paula Robinson
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406.871.5891 cell
dw5530@charter.net

Courtney Rudbach
Clinical Supervisor, Pathways Treatment Center
130 Cardiff Ave.
Kalispell, MT 59901
406.250.0471
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Non-voting Members

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Director, RSVP
Area IX Agency on Aging
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406.758.5719 work
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Phil Mitchell
Flathead County Commissioner
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AOA Staff

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Lisa Sheppard
Director
Area IX Agency on Aging
160 Kelly Road
Kalispell, MT 59901
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512-653-1023 (cell)
lsheppard@flathead.mt.gov
Ms. Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT  59620-2840

Dear Ms. Bair:

I am writing on behalf of the Flathead County 4-H program, who is in full support of the Senior Housing development that Immanuel Lutheran Community is proposing; namely Timber Meadows.

In Kalispell there is a shortage of rental apartments and a shortage of apartments targeting low to moderate individuals and families. This affects many of the 4-H families that we have today, as well as future 4-H families.

In addition, there is a growing Senior population in our area according to the U.S. Census Bureau. We too are seeing growth in the number of seniors who are agreeing to come up alongside of the youth in our 4-H programs to become mentors. This is a win-win scenario for our program and for the community overall. With the support of local volunteer mentors, the 4-H program teaches young people life skills through projects that promote responsibility, critical thinking and communications skills. Character traits learned through working on 4-H project are:

- **Trustworthiness**—includes honesty, integrity, promise keeping and loyalty.
- **Respect**—courtesy and proper treatment of people and things; valuing differing points of views and showing excellent sportsmanship whether winning or losing.
- **Responsibility**—the pursuit of excellence, accountability and perseverance.
- **Fairness**—adhering to rules and standards, and accepting the win or loss with humility.
- **Caring**—promoting the wellbeing of people and things by treating animals humanely and teaching and working with younger 4-H members.
- **Citizenship**—making the home, community, county and country a better place to live for all people.

We look forward to building a relationship with Immanuel Lutheran because of their strong reputation in the community. They have a consistent record of caring for the aged, sound business endeavors and ethical practices. Timber Meadows will surely serve many of our 4-H volunteers in the years to come, and we appreciate your consideration of Immanuel Lutheran Community’s application.

Sincerely,

Tammie Walker
4-H & Youth Development Agent

1108 South Main Street, Ste. 4
Kalispell, MT  59901
http://flathead.mt.gov/extension

Tel  (406) 758-5553
Fax  (406) 758-5881
E-mail extension@flathead.mtgov
September 22, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT  59620-2840

Dear Ms. Bair,

Please accept this letter of support for the Timber Meadows 2015 application for Low Income Housing Tax Credits (LIHTC).

Kalispell is a community of 20,000 residents and we struggle with the challenges of an insufficient stock of affordable, safe and livable housing particularly for our senior population. This community offers many positive quality of life benefits to area seniors and yet the very basic needs of affordable housing are so difficult to address for reasons that include locally high property values, historically low wages and proportionally high population of senior citizens.

We appreciate your careful review of the LIHTC application before the Montana Board of Housing and encourage your favorable finding.

Sincerely,

[Signature]

Katharine Thompson
Community Development Manager
To Whom It May Concern:

As residents of Buffalo Hill Terrace, we understand that not all seniors may have the resources to live in this community. It is important that there are housing options for seniors in all price ranges. It is because of that common understanding and belief, that we enthusiastically support the development of Timber Meadows, affordable senior housing. Please seriously consider awarding these tax credits to Immanuel Lutheran Communities and Mountain Plains Equity Group, Inc.

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September 26, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena, MT 59620-2840

Re: Letter of Support for Timber Meadows, A Ministry of Immanuel Lutheran Communities

Dear Ms. Bair,

I am writing this letter to show Three Rivers Bank of Montana supports the Timber Meadows project. I have lived in Flathead County my entire life and am well connected to the community as I am active in Rotary, my church and am also a Kalispell community banker of nearly 30 years. Over the years, I have seen the changes related to the growing needs for senior citizens to have affordable housing. Timber Meadows with its 20 one-bedroom residences and 20 two-bedroom residences will be a wonderful addition to the Flathead Valley.

Three Rivers Bank has many senior citizens who are our customers. High property taxes, health costs and general cost of living has caused many to sell their homes. In addition, as people live longer there is a tremendous need for additional health care assistance so our seniors can have the best quality of life possible for their remaining years. From what I learned about Timber Meadows, this project foots the bill for these folks.

Two years ago I had a loan request to finance a four bedroom home in a residential neighborhood. I was surprised to learn that the occupants were going to be four unrelated elderly people who were going to live similar to an assisted living home with a caregiver and a daily cook. I did not think I would see the day whereby seniors would be living similar to college students as roommates. However, I found situations such as this one is getting more common in our area because seniors cannot afford the cost of living. This situation is a testament that Flathead County is in need of a project such as Immanuel Lutheran Communities is proposing with Timber Meadows.

Three Rivers Bank definitely supports the Timber Meadows project. Please feel free to contact me if you have questions or need additional information regarding affordable living needs for senior citizens in Flathead County.

Sincerely,

A.J. King
President
Dear Immanuel Lutheran Development Rep
Or Whomever It May Concern:

I have heard of your prospective plans for building a lower-income senior housing unit with a tax credit grant. I would be interested in receiving more information about this prospective housing project.

I have lived in the Flathead Valley for more than 50 years in my own home. Since my husband passed away several years ago, I have been looking for another housing option as it is becoming increasingly difficult for me to keep up with routine maintenance around my house and yard. Either the rent is more than I can afford or I have been put on a waiting list or told there is a long waiting list when I have requested applications from the current low income rental units in Kalispell. So far nothing suitable has come available.

As soon as you have applications available, I would be interested in getting my name on the list for a 2 bedroom apartment.

Sincerely,

Mary Lapp
wmlapp@bresnan.net
09/27/2015

Sidney L. Anderson
121 2nd Ave. W. Apt.#101
Kalispell, MT. 59901

Ms. Mary Blair
MT. Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT. 59620-2840

Dear Ms. Blair;

I am writing this letter in support of the housing project. In answer to your topics.

1. I went through the process of applying where I live now and had to wait a whole year to get in.
2. Our apartment complex was designed for low and medium income and just this year, they decided to make it half HUD and the tenants here were worried about the clientele that would be attracted. There are two of the HUD type that have a bed bug problem and they don’t want to have that problem. We do need more apartments, I think.
3. Yes
4. Yes
5. I can’t give you an answer.
6. It would help cut down on the waiting lists.

Yours truly;

Sid L Anderson

Cc; Immanuel Lutheran Communities
   Attn: Christy Harper
September 18, 2015

Dear Montana Board of Housing,

ASSIST is a private 501 (c)3 corporation with dedicated volunteers who connect recent medical patients to resources necessary to regain their health and independence. Many of our patients are low income seniors who need subsidized housing and there are currently not enough units available in the Flathead Valley. As a result, patients with medical issues are in a crisis housing situation because of long waiting lists. Please work to help us gain more affordable senior housing, such as the Timber Meadows project proposed by Immanuel Lutheran Communities, so that we can more effectively help this high-needs population in our community.

Sincerely,

Jane Latus Emmert
Director of ASSIST
C: 406-250-1456

Jane Latus Emmert
Director of ASSIST
www.assistflathead.org
September 30, 2015

Ms. Mary Bair
Montana Board of Housing
Multi-Family Program
P.O. Box 200528
Helena MT 59620-2840

RE: Timber Meadows, A Ministry of Immanuel Lutheran Communities
   Senior Affordable Housing

Dear Ms. Bair,

Regarding the above, this letter is being written in support of the Timber Meadows project. We are of the opinion that there is a serious need and demand for this type of housing in Flathead County and the community of Kalispell.

We feel strongly that this affordable housing development should move forward in order to meet the needs of our community and our senior citizens. Being conveniently located near medical services, is of course, an additional benefit to the future residents.

Thank you.

INSURED TITLES

/s/ Chris Ohler

Chris Ohler,
Vice President/Manager
October 1, 2015

Letter of Support - Timber Meadows Project

The Gateway Community Center is a newly formed center which currently houses 11 non profit agencies that all provide a direct human service to people in need in our community who are low to moderate income. Our agencies include the United Way, Girl Scouts, Boy Scouts, Literacy Center of NW Montana, Montana Conservation Corps, CASA For Kids, Summit Independent Living Center, AARP Tax Service, Best Beginnings Community Council, Big Brothers Big Sisters, and Flathead Food Bank.

The agencies associated with the Gateway Community Center fully support the addition of a new housing facility in the greater Kalispell area. Agencies on site at the center will be most happy to make referrals to the facility as well as promote the Timber Meadows Project both onsite and in our resource material area. Even though some of our agencies are related to youth programs there are grand parents and family members who may be in need of the services.

The facility is much needed in our community and will be full in no time based on the number of people we come in contact with who need this service.

Please let us know how this grouping of agencies can further support the mission of Timber Meadows.

Sincerely,

[Signature]
United Way Fiscal Agent
Gateway Community Center
October 2, 2015

Re: Timber Meadows Project

The 211 for Northwest Montana in association with the First Call Help which is an information and referral services that connects people who are in need to services to resources.

The 211 service supports the concept of Timber Meadows and is willing to make referrals to your services as calls come into the information and referral line.

We know that in making referrals to the community that many of the housing projects have long waiting lists and there are many seniors who are not able to secure places. There is an absolute need for additional housing units for this age and income bracket.

We wish you the very best in your endeavors to bring this project to our valley.

Sincerely,

Angela

Angela - Information & Referral Specialist
October 1, 2015

Letter of Support For The Timber Meadows Project - Kalispell, MT
Immanuel Lutheran Communities

To Whom It May Concern:

The Northwest Montana United Way fully supports the development of the Timber Meadows Project in Kalispell, MT.

Our agency has been involved with other housing development endeavors and we work with many non profits that will be able to make referrals to the project.

In surveying the needs of the community there is a definite need for additional housing resources for low to moderate income individuals who fall within the senior category. Housing is an unmet need for all sectors of our population base in Flathead County.

The United Way is very willing to make referrals to this new project and is also willing to publish information about this service in its online resources directory as well as other publications that we publish for the community.

We wish Immanuel Lutheran Communities the very best in this endeavor. We hear many positive comments in the community about the work of Immanuel Lutheran and know that the residents, patients and families that utilize their services as very pleased with the services they provide.

Sincerely,

Sherry Stevens
Executive Director
October 1, 2015

To Whom It May Concern:

Neighbors In Need provides services to those who “fall through the cracks” of other social services in our community. As part of its work in providing emergency temporary shelter, there are often inquiries from Senior Citizens who need housing assistance.

Neighbors In Need works with primarily low to moderate income individuals in the community and is very willing to make referrals to and promote the proposed Timber Meadows project.

There is a definite need for additional facilities that will support the needs of Senior Citizens.

Our organization truly supports the concept of your work and will be an active referral agent in our community.

Sincerely,

Neighbors In Need
Board of Directors
October 5, 2015

Ms. Mary Bair
Montana Board of Housing
PO Box 200528
Helena, MT 59620-2840

RE: Letter of Support for Affordable Senior Housing

Dear Ms. Bair,

On behalf of the Northwest Montana Association of Realtors (NMAR), I am sending this letter in support of the Immanuel Lutheran Communities’ grant proposal for the senior citizen’s affordable housing community.

Representing 700 Realtors in Northwest Montana, we understand that affordable housing in this area in particular, and especially for the elderly and disadvantaged, is a serious and definable problem here in the Flathead Valley. Specifically, the Timber Meadows project would be a wonderful addition to the much needed inventory available to the low to moderate income level renter. I have just attended the Whitefish Chamber of Commerce’s “Affordable Housing Summit” last week and the number of homes that are in the “affordable” range for even moderate incomes are scarce to say the least! Providing 40 units of housing in an area where public transportation, employment and goods/services are readily available is an added benefit to those living on a tight budget.

The Northwest Montana Association of Realtors strongly urges approval of this grant application as we see it as an important investment in our community.

Your kind consideration of their application is appreciated.

Sincerely,

[Signature]

Erica Wirzala, NMAR
Government Affairs Director
12/29/15

I would like to state that I am fully in favor of the proposed Timber Meadows project here in Kalispell. Affordable housing for our growing senior population is a problem. Sub-standard solutions are too often the result. We have a need.

I am a member of the Senior Mobile Home Repair Board here in the Flathead. We have a continuing backlog of 30-40 seniors whose living conditions are unacceptable, verging on the un-livable. We are a non-profit organization depending on the community's generosity for the meager funding we operate on. This underserved, and under-appreciated segment of our elders needs affordable housing. Their circumstances are not pretty, and it is not an overstatement. They need projects like the proposed Timber Meadows if this problem is to be responsibly addressed. Please help.

Immanuel Lutheran Communities is an organization of quality and heart. It is also a professionally run operation. Excellence is truly the bar that they set. Their facilities and the people using, visiting, and staffing them reflect this. Their quality and their caring are apparent. It is a good mix.

Please consider assisting with the funding of this, the Timber Meadows project, with your fullest confidence and ability.

Thank you.

Joe Carbonari
Carbonari Associates, Inc.
14 Third St. East  Ste. 260
Kalispell, MT 59901
406-250-9866
Dear Board Members,

It is my privilege to submit to you a summary of the Red Fox Apartments application, for the 2016 Housing Tax Credit Allocation round. The Housing Authority made the decision to apply for this much needed project in our community again. After conducting new public meetings, at the Heights Task Force, and a Public Hearing at our Office, it was determined we still had huge community support to move the Red Fox Apartments project forward.

Support for this project came from our Mayor, the City Administrator providing tax exemption support, the City Planning Director and liaison to the sustainability task force, the Community Development Department, has allocated $262,000 in CDBG grant funds for infrastructure and Park improvements for the development affordable housing project in this subdivision, the City Transit Director donated bus shelter, four City Council members who attended the Heights Task Force development discussions wrote a letter of support, and unanimous support for the project was voted on by the Heights Task Force members. The Public Hearing provide input into the project and no negative comments were heard only those stating the growing need for affordable housing.

The following organizations wrote letters of support or signed Memorandums of Understanding for the Red Fox Apartments and their future residents: The Riverstone Community Health Center provided support for cessation education and informational services for their health offerings; Rimrock Foundation sobriety will provide information; the Mental Health Center MOU for an estimated $10,500 in case management; The Home Center MOU for Home ownership, rental and financial fitness education and counseling; YWCA MOU for client services; HRDC MOU for services; the Center for Families and Children coordinates client placement; the Volunteers of America for the Veterans Rapid rehousing program; and the United Way provided a MOU for their education, preschool and literacy programs for the residents.

The Housing Authority determined project size selection, by a professional Market Study, the City of Billings, Consolidated Plan Study, and the Housing Authority of Billings waiting lists all indicated that one and two bedroom families had the highest demand for affordable housing needs in the community, as well as what bedroom sizes were having the most difficulty finding a place to lease.

The Housing Authority of Billings is acting as the Developer for this proposed 30 unit project, which will consist of 15 one bedroom and 15 two bedroom units. There will be two handicap accessible units, and two sensory impaired units, all bottom units will be of universal design and adaptable for conversion to
fully accessible units as needed. The buildings will be configured in four-plexes and one duplex. The project is estimated to cost $187.11 a square foot. The buildings will meet and exceed the International Energy Conservation Code (IECC), as well as score the highest category of points possible for the QAP green building requirements. The project is shovel ready and if allocated would be ready to go in late winter or early spring weather permitting.

The site has a large community garden for food security, playground equipment, a basketball half court, and a field for football, baseball or soccer, and horseshoe pits. This property will provide for sustainable livability. The project is close to jobs, schools, shopping, professional offices, grocery stores, entertainment, health clinics, gas stations, restaurants, on a bike trail, a city bus stop on site, with a donated bus shelter.

There will be 3 - 40%, 19 - 50% and 8 - 60% AMI units at the project. The project will be 100% Section 8 project-based. It is proposed to assist veterans, the physical and mentally disabled, and the general populations, that are composed of many with chronic disease, victims of domestic abuse, and minority populations, and those whose wages don’t allow them to pay market rents and many more.

The 30 units will have 100% Section 8 project-based rental assistance attached to the units for continued affordability for the residents and the stability of the project.

The RFP sent out for interested investors had a huge response with two equity Banks offering a $1.00 on the dollar, and two more offerings in the 85 to 95 cents on the dollar range. Three good interest rates from 5.99% to 3.25% were offered in the permanent loan categories. This speaks highly that lending institutions feeling confident that the development of the Red Fox Apartment will be a success if allocated, for many years to come. All the equity lenders have been to the site and viewed our long term capabilities of managing and maintaining our owned property well, for the duration of a projects life, as well as our fiscal stability as an entity since 1973. The Housing Authority of Billings was granted $750,000 from the State HOME to be loaned to the project if the project is allocated.

The Housing Authority currently has applicants, when issued a Section 8 voucher, at a rate of 47% are unable to find an affordable place to live in our community. The recent Market Study showed a vacancy factor 1.2 percent for market rate units and an affordable housing vacancy factor of 1.6 percent, rents are increasing and residents that are finding places are having a difficult time renting outside poverty neighborhoods. Yellowstone County has 18,000 living in poverty. It has reached a crisis point for those needing affordable housing in our community, an allocation for this much needed project would be an allocation well appreciated, by the low income of the Billings community.

Thank you for allowing the submission of our application and your consideration of the Red Fox Apartments project.

Respectfully,

Lucy Brown
Executive Director
### Green Initiatives:

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Red Fox</th>
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<tbody>
<tr>
<td>Energy Star appliances</td>
<td>X</td>
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<tr>
<td>LED Exterior</td>
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<tr>
<td>Photovoltaic Panels</td>
<td>X</td>
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<tr>
<td>Low/No VOC paint/adhesive</td>
<td>X</td>
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<tr>
<td>Use of Montana products</td>
<td>X</td>
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<tr>
<td>Engineered Lumber</td>
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<tr>
<td>Flyash concrete greater than 30%</td>
<td>X</td>
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<td>Recycled insulation</td>
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<tr>
<td>Recycled sheetrock</td>
<td>X</td>
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<tr>
<td>Water efficient landscaping</td>
<td>X</td>
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<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
<td>X</td>
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<tr>
<td>On-site recycle of construction materials</td>
<td>X</td>
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<tr>
<td>Range/bathroom fans that vent to the outside</td>
<td>X</td>
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<tr>
<td>Recycled material carpet/flooring</td>
<td>X</td>
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<tr>
<td>Smokefree policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi unit complex but within the property lines</td>
<td>X</td>
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<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
<td>X</td>
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<tr>
<td>Water flow saving device</td>
<td></td>
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<tr>
<td>Permeable paving</td>
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Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more | 15 =100
To whom it may concern:

I’m writing this letter in support of the Red Fox Apartments that the Housing Authority of Billings wants to build. I believe Billings is in a huge need for affordable housing. I see so many people sleeping on the streets in cubby holes trying to stay warm, all because they didn’t want to be separated, or I see people sleeping in parked cars, it is truly heart breaking.

I was given the opportunity for a home for my boys back in 2009. At that time I was working a temporary job, no stable income, bad credit, and no rental history. Because of the Public Housing program I was able to keep a roof over my family’s heads and not worry about eviction when my job ended. I believe that without that opportunity my kids and I would have been homeless or couch surfing.

Affordable housing is such a necessity in this community. I look at the Whitetail Run and Pheasant Home Apartments and they are absolutely gorgeous, I would love to live in such a beautiful place, the best part is just looking at them you can’t tell they are for lower income individuals. That to me means the world.

I have also been able to be a part of the Community Garden at Whitetail Run. This truly was so helpful being able to provide fresh vegetables for my kids and not pay a huge amount for so little. My youngest loves tomatoes so when we were able to bring home quite a few tomatoes he would get so excited. We had broccoli, cucumbers, tomatoes, grapes, watermelon, kale, swiss chard. I was able to make dinners with amazing produce. It was an opportunity I’m so grateful for, because it was something my kids and I could do together. While I gardened they played on the playground equipment. If I ever needed help with gardening I knew I could ask a Vista to assist me. I was so rewarding, I can’t wait til next year gardening season.

I am so very blessed and I want other families in need to be just as blessed with the Red Fox Apartments.

Sincerely,

Arissa Carey
To Whom it may concern,

We want to thank you for these wonderful new homes the Housing Authority is building for us. Our family has been struggling just to afford homes smaller than this, and now that we're growing, it's getting harder. These homes have been a God-send! They've filled all our needs and made living comfortable & safe. The housing in this area is so unaffordable for a young family, especially with one in school.

There is a great need for affordable housing here in Billings. I know many people who are struggling even worse than we were, and they're making more than we are.

Thank you again for accepting us & for making such nice, safe homes for young families.

Sincerely,

Rhonda Hardness, 208 Sioux Ln. #3
To Whom it may Concern:

I have lived in White Tail Run apartments for more than 3 years and having a nice place to live is a good sent. The housing Authority is trying to build more housing for people like me, disable, senior citizens who need homes. I think the housing Authority should be able to help the homeless. It really breaks your heart to have a home and see people and children living on the streets. Please let us build more housing for our community.

My mom (Audrey) lives here also and I, Debbie could not ask for anything more letting other people have the oppourtunity to live in affordable housing like we have been able to.

Thank you
Debbie L. Houston
Audrey S. Huston

White Tail Run Apt
I've been in my apartment for almost 5 years. I'm super blessed I found mine. I had lived in shelters and on couches and waited 2 years to be able to live on my own. My son and I love our community, the atmosphere here is hard to find elsewhere. I'm currently a sophomore at MSUB and work on design for my part-time job. I'm thankful as a single mom to have my apartment, and I would hope many more can share my blessings in their own home.

Tamara Fillingham

WR

RECEIVED
SEP 29 2015
As a resident of Whidbey Island, I fully support more affordable housing. Very much needed here.

My husband is in a wheelchair and we are on SSDI, and it was very difficult to find housing here.

Billing needs more affordable housing. Single people and couples are very much overlooked.

Mary Ferguson
342 Solway Dr., #2
206-839-7920

RECEIVE
SEP 2, 2015
Hello,

We are glad to live in affordable housing and think it a great idea to have another apartment complex. We love living here.

Tiffany Fischer

349 Sioux Ln. Apt #3
My name is Kristina and I am so thankful for the housing authority giving me this beautiful home for my daughter and friend. With the affordable housing we were able to get out of my parents and have our own life! I would be lost if it wasn't for this opportunity. There should be more housing like this for people in need. Thank you so much!

-Kristina Bassinger

phoenix home

ECEIVE
SEP 30 2015
My is Della Chance and I think is very helpful and a amazing thing to do is build more low-income home and apartments for for families it really help them get them were they need to be in life.

212 Sioux #1

[Stamp] SEP 30 2015
9/30/15

I would like to give this letter of support to the housing authority for the new affordable housing project Red Fox. I live at the Whitetail Ridge Apartments and very happy living there. I hope the housing authority is able to receive funding to build more affordable housing.

[Signature]

349 South 6th Ave
To Whom It May Concern,

I'm writing this letter or statement in regards to my support for more affordable housing in Billings.

[Signature]

[Stamp]: SEP 29 2005
Dear Sirs,

I first would like to say, that I am very blessed to live at Whitetail Run. For lower income families in order to start being independent, you need a stepping stone. And Whitetail run has been mine. Being a single mother is not easy. And every second you have time to spend with your kids matters. Because I have a dishwasher in my apartment, I am able to spend more time with my kids, doing their homework and less time cleaning up. Because I have a washer and dryer, no more running to the laundry mat to wash clothes. Now I can run outside with my kids to do an activity. My apartment is also energy efficient. It has helped me save money and enriched my quality of life. My children and I are also grateful for the community garden. Where we attended classes on how to plant and grow our own food.

6-15-15
We are not just renting an apartment
we are learning how to live life in a better way. This community is giving something back to us and we in turn can pour us into it.
So let Red Fox be a stepping stone for other families who greatly need it.

Thank you
Pamela Craig
347 Sioux Lane Apt4
Billings MT, 59105
June 10, 2015

To Whom It May Concern:

As one of the 2000 heads of household waiting for housing in Billings, Mt, I would like to voice my support for the Red Fox Apartments. I am a single person and as such, have found housing for myself to be very sparse. Most of the available apartments are for families of four or more. Finding a one bedroom apartment has proven to be difficult. The need for the Red Fox Apartments is great and one which I hope will come to fruition. I hope that upon completion of this project that I will be able to occupy one of the twenty one bedroom units. Thank you.

Respectfully,

[Signature]

Linda Haynes

262 Wicks Lane #317

Billings, Mt 59105

406-698-5170
September 25, 2015

Mary Bair
Montana Board of Housing
Low Income Housing Tax Credit Program
PO Box 200528
Helena, MT 59620

RE: Low Income Housing Tax Credit Application, Housing Authority of Billings, Red Fox Apartments

Dear Ms. Bair:

It is with great pleasure I write this letter of support for the Low Income Housing Tax Credit application submitted by the Housing Authority of Billings for the Red Fox Apartments. The proposed project is for 30 new units, 15 one-bedroom and 15 two-bedroom units, of affordable housing in the Whitetail Square subdivision in the Billings Heights.

The Housing Authority of Billings has an exceptional track record with the City in product delivery, citizen planning involvement, response to neighborhood concerns, and long-term compliance.

The first phase of the development, Whitetail Run, has been an outstanding success. Housing Authority staff ensured the project was completely sustainable in many respects, including access to affordable transportation. The subdivision is located along a bus line and a bus stop shelter. The subdivision also has linked bike path access, is close to grocery shopping, banks, insurance agencies, laundry mats, fitness centers, medical facilities, schools, churches, jobs and recreation areas.

The need for affordable housing in Billings has reached critical levels. The rental market has become more competitive over the past two years and has resulted in increased monthly rental rates, limiting availability of affordable housing.

Should you have questions, do not hesitate to contact me at 406-690-4448.

Sincerely,

Thomas W. Hanel, Mayor
September 29, 2015

Montana Board of Housing
Attn: Ms. Mary Bair, Multifamily Manager
PO Box 200528
Helena, MT 59620-0528

Re: Low Income Housing Tax Credit Application, Housing Authority of Billings, Red Fox Apartments

Dear Ms. Bair,

It is with great pleasure that we write this letter of support for the Low Income Housing Tax Credit application submitted by the Housing Authority of Billings for the Red Fox Apartments. This 30 unit project will provide quality, affordable housing for low income households and will also include accessible units. The project is an alignment with the City's Consolidated Plan strategies, including promoting new affordable housing opportunities and promoting partnerships to address housing and community development needs specific to lower income and special needs households. This project will serve Yellowstone County well.

The first phase of development, Whitetail Run, has been an outstanding success. The architectural design of the units is complimentary to the neighborhood and the units include energy conservation and green building components. Housing Authority staff ensured the project was completely sustainable in many respects, including access to affordable transportation. The subdivision is located along a bus line and a bus stop/shelter was placed on the property. The subdivision also has linked bike path access and is close to grocery shopping, medical facilities, schools, jobs and recreation areas.

The need for affordable housing in Billings has reached critical levels, as the housing market is extremely tight, especially in the affordable housing area. The housing rental market has increased making it extremely difficult for households to find affordable housing in Billings and Yellowstone County.

Sincerely,

BOARD OF COUNTY COMMISSIONERS
YELLOWSTONE COUNTY, MONTANA

Bill Kennedy, Chairman

John Ostlund, Member

James E. Rebo, Member

BOCC/ptb
September 24, 2015

Mary Bair:

As members of the Billings Heights Task Force and City Council, we would like to support the Red Fox Apartments, LLP, Tax Credit application. The proposed 15 two-bedroom and 15 one-bedroom units meets the need assessment results, outlined in the City of Billings Consolidated Plan.

Red Fox is located in the Whitetail Square Subdivision in Billings Heights and will serve area median incomes of 40% - 60% and below AMI.

There is a park/playground/basketball court/community garden for residents within the subdivision. The site is sustainable, with a bus shelter, bike path, groceries, Walmart, banks, insurance agencies, laundromats, hairstylists, restaurants, fitness centers, health clinics, schools, churches and employment all within walking distance.

The Housing Authority of Billings presented this project at a recent Heights Task Force meeting showing the design of the project and the site plans. Input was given and a unanimous vote to support the project was taken. Four (4) City Council members present suggested they sign a joint letter in support of this much needed affordable housing project.

Sincerely,

Denis Pitman – Ward 2
726 Aquarius Place
Billings MT 59105

Brent Cromley – Ward 1
PO Box 2545
Billings MT 59103

Angela Cimmino – Ward 2
PO Box 50928
Billings MT 59105

Mike Yakowich – Ward 1
206 S. 32nd Street
Billings MT 59101

cc: Lucy Brown, Housing Authority of Billings, 2415 1st Avenue North, Billings MT 59101
September 24, 2015

Montana Board of Housing
Low Income Housing Tax Credit Program
PO Box 200528
Billings, MT 59620

Re: Low Income Housing Tax Credit Application, Housing Authority of Billings

Dear Sirs,

I am writing in support of the Low Income Housing Tax Credit application submitted by the Housing Authority of Billings. The proposed project to be developed will provide 15 one bedroom and 15 two bedroom quality affordable units affordable to low income households and will also include accessible units. The project is in alignment with the City's Consolidated Plan strategies, including: promoting new affordable housing opportunities; and promoting partnerships to address housing and community development needs specific to lower income and special needs households.

Obtaining funding from the City’s Community Development Board and City Council is challenging with the recent decline in federal resources. However, the Housing Authority of Billings has an exceptional track record with the City in product delivery, citizen planning involvement, response to neighborhood concerns, and long-term compliance. This positive relationship can be credited to the skill level of the Housing Authority's staff and the capacity of the organization overall. As a result, the City of Billings awarded a total of $262,000 in Community Development Block Grant (CDBG) funds for infrastructure development to support the Whitetail Square subdivision. In addition, the City has awarded an additional $45,000 in CDBG funds for a community park/garden area on-site.

The first phase of the development, Whitetail Run, has been an outstanding success. The architectural design of the units is complimentary to the neighborhood and the units include energy conservation and green building components. Housing Authority staff ensured the project was completely sustainable in many respects, including access to affordable transportation. The subdivision is located along a bus line and a bus stop/shelter was placed on the property. The subdivision also has linked bike path access and is close to grocery shopping, medical facilities, schools, jobs and recreation areas.

The need for affordable housing in Billings is in high demand. As the housing market declines, the rental market has become more competitive over the past two years and has resulted in increased monthly rental rates, limiting local availability of affordable housing. The impact of adjacent coal and oil developments has also limited the number of available rental units in Billings.

Should you have questions or require additional information, do not hesitate to contact me via phone at 406.657.8286 or email beckettb@ci.billings.mt.us.

Sincerely,

Brenda Beckett
Community Development Manager
September 24, 2015

Mary Bair  
Montana Board of Housing  
PO Box 200528  
Helena, MT 59620-0528  

Dear Ms. Bair:

The City of Billings supports the Red Fox Apartments project for which the Housing Authority of Billings is seeking Montana Board of Housing low income tax credits in November. This 30-unit complex with one and two bedroom units is crucial to the more than 2,200 households on the Housing Authority waiting list, due to a vacancy factor of approximately 1.2%-1.8% for both market rate and affordable housing units in Billings.

The City understands and supports that the property will be tax-exempt, although it will pay special assessments. The State Department of Revenue estimates that the tax exemption will save the Red Fox Apartments $476,342 over 47 years.

The City of Billings is pleased to cooperate with the Housing Authority as it provides decent, affordable housing to the many low-income residents who are having an increasingly difficult time finding decent, affordable housing in the City.

Should you have any questions, please feel free to contact me by phone at (406) 657-8430, or by e-mail at volekc@ci.billings.mt.us.

Sincerely,

Christina F. Volek  
City Administrator

Cc: Lucy Brown, Housing Authority
Volunteers of America
219 N. 36th Street
Billings, MT 59101

Dear Ms. Bair,

Volunteers of America (VOA) is writing this letter in a show of support for the proposed Housing Authority of Billings, Tax Credit application for the Red Fox Apartments project on Sioux Lane in the Billings, Heights.

The Red Fox Apartments would help veterans that qualify for our Supportive Services for Veteran Families (SSVF) program, which utilizes a rapid re-housing model, obtain housing. This project will provide 15 one and two bedroom units, and potentially serve many veterans, as there is a shortage of affordable housing in the community.

The SSVF program is a balance of state program with our base of operations located in downtown Billings. We can directly assist qualified veterans with rapid rehousing costs such as, short term rental assistance, rental deposits, property management assessment fees, background checks and much more.

The Housing Authority has agreed to provide outreach to VOA-SSVF concerning any vacancies that occur at the proposed Red Fox Apartments, via electronic contact. This strong community partnership will assist VASH Voucher homeless veterans that the Housing Authority currently serves. In addition, it will serve other veterans in the community by providing them with an opportunity to obtain housing that is affordable and sustainable. Moreover, the apartments would be in close proximity to transportation, jobs, food security and other important services in the Billings community.

Volunteers of America strongly supports the Housing Authority of Billings in their pursuit of the Red Fox Apartment Project. The accessibility to affordable housing in conjunction with the advantageous location will greatly assist eligible veterans with the resources needed for a sustainable lifestyle.

Thank you for your time and attention to this matter.

Respectfully,

Nick Little
Division Director
Volunteers of America

Our Mission: "To compassionately serve and strengthen individuals by empowering them to build healthy and happy lives."
Mary Bair  
Montana Board of Housing  
Low Income Housing Tax Credit Program  
PO Box 200528  
Helena, MT 59620  

September 29, 2015  

Dear Ms Bair,  

On behalf of United Way of Yellowstone County, we urgently request your support for the Billings Housing Authority application for Low-Income Housing Tax Credits for their Red Fox project. We are also fully in support of YWCA Billings’ application for Low-Income Housing Tax Credits. You will see that we have also submitted letter of support for them. There is a tremendous need in Billings for both of these units.

As you know, there are over 17,000 individuals living below poverty in Billings. If these individuals were their own city, they would be the eighth largest city in Montana. If your committee is hesitating to fund two projects in one location, I urge you to consider the proportion of Montana citizens that live in the Billings area, as well as the fact that Billings’ housing stock accommodates many of the families and individuals who are moving to the area for Baaken-associated work. Finally, the service area for the YWCA of Billings includes all of Eastern Montana.

In order to make wise investment decisions of our own, United Way consistently looks at the city of Billings through a neighborhood lens, and we consistently convene community stakeholders to help us interpret the data and determine what our investments should be. The following findings from our own research are highly relevant to the Billings Housing Authority Low Income Housing Proposal:

- 490 family households in this neighborhood live below poverty, and over one-third (40.6%) of renters are paying more than 35% of their income on rent/housing costs (U.S. Census: 2013 American Community Survey, Five Year Estimates).
- The stakeholder partners that we work with include service providers in childcare, mental and physical health, parenting support services, schools, literacy, and basic needs providers. Many of these resources/assets are available in the Red Fox neighborhood. The neighborhood is asset-rich.
• Our stakeholder partners have fairly consistently stated that a fundamental barrier to their ability to actually deliver resources to clients is housing instability. This goes for mental health and chemical dependency service providers, schools, parenting support programs, and more. Over the course of the past year, the urgency and despair around the lack of affordable housing has increased dramatically with our stakeholder partners. It comes up in workgroups about literacy, mental health, transportation and food insecurity, tutoring, mentoring, home visiting, and many other public assistance programs.

You, no doubt, have receive many letters of support explaining the long Section 8 wait lists in our community, as well as the fact that 47% of Section 8 voucher holders cannot find an affordable rental, even if they have a voucher. At United Way, we hear those statistics translated into anecdotes and despair shared by our service providers in the meetings we convene. Along with this despair, is a sense of powerlessness, because most of the service providers are not in the housing business and do not see a solution on the horizon.

United Way of Yellowstone County has partnered with the Billings Housing Authority on local Continuum of Care meetings and endeavors, as well as The Mayor’s Committee on Homelessness. The Billings Housing Authority has a long history of developing housing in the Billings community and managing it well. We believe that the proposed affordable housing project has the ability to transform lives in the Red Fox neighborhood. When you choose to fund this project, you are choosing to create access for an additional thirty families (and many more over the life of the project) to life-transforming services.

Please do not hesitate to fund this project, as well as the YWCA Billings Project. Billings is a well-organized community with many assets – including in each of these specific neighborhoods. At United Way of Yellowstone County we stand ready to leverage our collaborative and funding efforts to make sure that families/individuals in both of these affordable housing units are connected to life transforming services. Because of the community support and organization in Billings, the Red Fox housing project will become far more than a roof over someone’s head.

Sincerely,

Kristin Lundgren
Director of Impact
406-272-8505

Carol Burton
President/CEO
406-272-8501
September 22, 2015

Ms. Mary Bair, Program Manager
Montana Board of Housing
PO Box 200528
Helena MT 59620-0528

Dear Ms. Bair,

Big Sky Economic Development is pleased to write in support of the Housing Authority’s application to build a facility in the Heights area of Billings. The project is a 30 unit low income Tax Credit Program located in the Whitetail Square development, and will serve area median incomes of 40 – 60 % and below AMI.

Plans include a park/playground/basketball court/community garden for residents within the subdivision. The sustainable site is within walking distance of a bus shelter, bike path, grocery store, as well as banks, laundry mat facilities, restaurants, fitness centers, health clinics, schools, and churches.

As an economic development agency, Big Sky Economic Development sees affordable housing as an important component to making our community a viable and vibrant place, with workers available to support established and growing business enterprises.

We are fully supportive of the Billings Housing Authority’s request for this project, and we respectfully encourage your positive consideration. Thank you, and please feel free to call me if you have questions—406-869-8401.

Sincerely,

Steve Arveschoug, Executive Director
Big Sky Economic Development
October 1, 2015

Mary Bair
Montana Board of Housing
PO Box 200528
Billings, Mt. 59620

Dear Ms. Bair,

I am writing in support of the Housing Authority of Billings, Red Fox Apartments, LLLP application to the Montana Board of Housing, housing tax credit program. The Mental Health serves many of the same clients as the Housing Authority, and I know how important permanent housing is to help stabilize our clients on the road out of homelessness and poverty.

The proposed Red Fox Apartments, LLLP will be a sustainable community close to jobs, services, schools, grocery stores, park and community gardens, health clinics, shopping, and on an active bus line with a bus stop, fronting the subdivision.

The Mental Health Center will assist the Red Fox Apartments residents as it currently does assists Housing Authority residents with mental health care services as well, as being a partner for Shelter Plus Care program. Outreach will be done for these services to the Housing Authority, so they may send newsletters and direct mailings of the services that will be provided to the residents.

The need for small family one and two bedroom units, for those with incomes between 40% and 60% and below, is great in our community as many struggle to find affordable housing and limited housing stock for small families has reached a critical point in our community.

Even when a Shelter Plus Care client has assistance and a case managers it is difficult for them to find places in the community. Red Apartments, LLLP will add to our clients finding decent places to live.

Thank you for your time and attention to this matter.

Respectfully,

Barbara Mettler
Executive Director
The Mental Health Center
September 30, 2015

Mary Bair
Montana Board of Housing
Low Income Housing Tax Credit Program
PO Box 200528
Helena, MT 59620

Re: Red Fox Apartments, Low Income Housing Tax Credit Application

Dear Ms. Bair:

We are writing in support of the Low Income Housing Tax Credit application being submitted by the Housing Authority of Billings for Red Fox Apartments. As the new HOME Center, on one stop shop for those seeking rental units and home ownership in the Billings community we know the great need for additional affordable housing units in the community. The Housing Authority is a partner member of the HOME Center and strives to bring affordable housing to our community.

Billings is enjoying a historically low unemployment rate and a steady growth rate. Consequently, we’ve a critically low vacancy rate of 1.6% in affordable units in the Billings Community. The proposed affordable units in the Red Fox development are important to alleviate that pressure in the affordable housing market.

In addition to providing 30 quality and affordable units to low income households, the development is an excellent example of a sustainable development, embraced by the City of Billings. The parking trails, on-street bicycle lanes and transit provides residents with affordable transportation choices. The green building and energy conversation construction will extend the life of non-renewable resources and reduce greenhouse gas emissions. The availability of parkland and a community garden onsite supports good health and lower healthcare costs for its residents.

Whitetail Run, the first phase of this development, is a great success and was granted the LIHTC. Please consider this phase of the development equally worthy. The Housing Authority of Billings is filling a critical need for affordable housing. The property is zoned for multifamily housing and meets all the restrictions of its current zoning designation.

Please consider the value of the Red Fox Apartments to Billings and the critical needs it meets in our Community. The new HOME Center wishes to give our full support to this project.

Sincerely,

[Signature]

The HOME Center
Program Manager
September 23, 2015

Ms. Mary Bair
Montana Board of Housing
Montana Department of Commerce
Box 200528
Helena, MT 59620

Dear Ms. Bair,

I am writing in support of the proposal by the Billings Housing Authority to provide for 30 units of affordable housing here in Billings. Rimrock Foundation is well acquainted with the need for affordable housing. Many of our patients are in need of subsidized housing and it continues to be problematic to find.

We are particularly pleased that the design of these units is intentionally including sustainable elements which will help reduce heating and cooling costs for residents. Our current rental market in Billings is out of the reach of large numbers of individuals and families who need housing and this project will go a long way in alleviating homelessness.

We urge you to act favorably on this application and thank you for your consideration.

Sincerely,

Lenette Kosovich
Chief Executive Officer
Rimrock Foundation
Sept 30, 2015

Mary Bair
Montana Board of Housing
301 S Park Ave
PO Box 200523
Helena, MT 59620-0523

RE: Red Fox Apartment Complex – Housing Authority of Billings

The Center for Children and Families has worked closely over the years with the Housing Authority of Billings (HAB) to address the needs of families with children who are experiencing homelessness. We support the ongoing work and project development of HAB. We are excited to write about their latest project here in Billings.

Red Fox Apartments will consist of fifteen one bedroom units and fifteen two-bedroom units. Bottom units will be of Universal Design, two will be fully handicap units. The project will be of green building materials and of energy efficient elements.

As a community based agency, we see the significant value of developing more quality housing for low income households. These units are desperately needed as so many families are struggling in this economy to find affordable housing that is a safe home to raise their children. Please consider our letter of support for the Housing Authority of Billings’ new project – Red Fox Apartments.

Respectfully,

Donna Huston
Executive Director
Ms. Mary Bair  
Montana Board of Housing  
Helena, MT

Dear Ms. Bair:

The following is a letter of support for the Billings Housing Authority Red Fox 30 Unit Low Income Tax Credit Venture. The location at the Whitetail Square Subdivision on Sioux Lane is on a current bus route and a bus shelter was placed there to serve the residents of the area. Besides the MET Route this location is in close proximity to a number of other services including a bike path, groceries, banks, health clinics, churches and schools just to name a few and thus is in keeping with the City’s In-Fill Development and Sustainability polices. I would urge you to look favorably on this project which will continue to provide affordable, convenient and efficient housing to the citizens of Billings.

Sincerely,

Ronald C. Wenger  
Transit Manager  
City of Billings MET Transit  
PO Box 1178  
Billings, MT 59103  
406-657-8221  
wengerr@ci.billings.mt.us

Cc: Chrono
September 23, 2015

Mary Bair
Montana Board of Housing
Low Income Housing Tax Credit Program
PO Box 200528
Helena, MT 59620

Re: Red Fox Apartments, Low Income Housing Tax Credit Application

Dear Ms. Bair:

I am writing in support of the Low Income Housing Tax Credit application submitted by the Housing Authority of Billings for Red Fox Apartments. In addition to providing 30 quality and affordable units to low income households, the development is an excellent example of a sustainable development embraced by the City of Billings.

Riverstone Health shares many of the same clients as the proposed Red Fox Apartments, LLP. Affordable housing is a base for all healthy living endeavors. The two entities are very important to each ones success in providing healthy environments for families in our community.

The proximity to walking trails, on-street bicycle lanes and transit provides residents with affordable transportation choices. The green building and energy conversation construction will extend the life of non-renewable resources and reduce greenhouse gas emissions. The availability of parkland and a community garden onsite supports good health and lower healthcare costs for its residents.

We are willing to partner with the Housing Authority to provide information about smoking cessation, in their outreach to providing a healthier lifestyle at the proposed Red Fox Apartments and their other facilities.

Please consider the value of the Red Fox Apartments to Billings and the critical needs it meets when considering the HAB application.

Sincerely,

John Felton, President & CEO / Health Officer
RiverStone Health
September 24, 2015

Mary Bair
Montana Board of Housing
P.O. Box 200528
Helena, Montana 59620

Mary Bair,

I am writing on behalf of the Heights Community Development Task force in support of the Housing Authority of Billings Tax credit application for the Red fox apartments, LLLP. The meeting was held in the Oasis Water Park, Community Room at 7 p.m. on Tuesday, September 22, 2015. I am enclosing a copy of our attendance file showing 13 members were present, including three city council members and one city council candidate.

Lucy Brown, from the Housing Authority of Billings, gave some history of past developments in the Heights and presented the proposed 30 unit project, site and design concepts, for the 15 one bedroom and 15 two bedroom units in the form of 7 four-plexes and 1 duplex, all bottom units would be of universal design and two would be fully handicap accessible.

Brown explained the apartments would house those making between 40% to 60% and below the area median income and would serves a variety of populations in need of small family units, encompassing those who were veterans, the disabled, the physically handicap and many others in the community.

Brown asked the Task Force for their input and any questions they may have. Discussion of need, how nice the current subdivision was kept, and who would be served in the proposed project ensued until a motion was made and a unanimous vote was taken to support the project by the Heights Task Force members.

The Heights Task Force, fully supports the Housing Authority of Billings Housing Tax Credit application for the 2016 allocation round.

Respectfully,

Pam Ellis, Chair Person
Heights Task Force
<table>
<thead>
<tr>
<th>NAME</th>
<th>ADDRESS/Zip</th>
<th>EMAIL</th>
<th>PHONE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Glen Elle</td>
<td>2080 Outlook Dr</td>
<td><a href="mailto:pameliss50@gmail.com">pameliss50@gmail.com</a></td>
<td>282-6302</td>
</tr>
<tr>
<td>Mike Yakawich</td>
<td>206 So. 32</td>
<td><a href="mailto:yak.mike@gmail.com">yak.mike@gmail.com</a></td>
<td>254-5452</td>
</tr>
<tr>
<td>Jason Lillie</td>
<td>234 Sharrow Lane</td>
<td>on file</td>
<td></td>
</tr>
<tr>
<td>Denis Pitman</td>
<td>726 Avenue 51</td>
<td><a href="mailto:brent_crawley@net2net.net">brent_crawley@net2net.net</a></td>
<td>670-7430</td>
</tr>
<tr>
<td>Brent Crawley</td>
<td>235 Parchell Dr</td>
<td><a href="mailto:brent_crawley@net2net.net">brent_crawley@net2net.net</a></td>
<td>252-7512</td>
</tr>
<tr>
<td>Sgt Curry</td>
<td>3PD</td>
<td></td>
<td>911</td>
</tr>
<tr>
<td>Tom Zurbuchen</td>
<td>1747 Wick</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lucy Brown</td>
<td>2415 1st Ave Nw</td>
<td><a href="mailto:lucy@billingsha.org">lucy@billingsha.org</a></td>
<td>237-1901</td>
</tr>
<tr>
<td>Angela Cimmino</td>
<td>1745 Sylvan Ln 5905</td>
<td><a href="mailto:cimminoa@ci.billings.mt.us">cimminoa@ci.billings.mt.us</a></td>
<td>698-4763</td>
</tr>
<tr>
<td>Ed Hostetler</td>
<td>1805 Nutter Cir</td>
<td>245-6785</td>
<td></td>
</tr>
<tr>
<td>Roy Neese</td>
<td>6 F. 4E</td>
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<tr>
<td>Frank Cadeet</td>
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<tr>
<td>Virgil Middendorfs</td>
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</table>
Montana Board of Housing  
Attn: Ms. Mary Bair, Multifamily Manager  
PO Box 200528  
Helena, MT 59620-0528  

Re: Low Income Housing Tax Credit Application, Housing Authority of Billings, Red Fox Apartments  

Dear Ms. Bair,  

It is with great pleasure that we write this letter of support for the Low Income Housing Tax Credit application submitted by the Housing Authority of Billings for the Red Fox Apartments. This 30 unit project will provide quality, affordable housing for low income households and will also include accessible units. The project is an alignment with the City’s Consolidated Plan strategies, including promoting new affordable housing opportunities and promoting partnerships to address housing and community development needs specific to lower income and special needs households. This project will serve Yellowstone County well.  

The first phase of the development, Whitetail Run, has been an outstanding success. The architectural design of the units is complimentary to the neighborhood and the units include energy conservation and green building components. Housing Authority staff ensured the project was completely sustainable in many respects, including access to affordable transportation. The subdivision is located along a bus line and a bus stop/shelter was placed on the property. The subdivision also has linked bike path access and is close to grocery shopping, medical facilities, schools, jobs and recreation areas.  

The need for affordable housing in Billings is reaching critical levels. As the housing market declines, the rental market has become more competitive over the past year which has resulted in increased monthly rental rates limiting local availability of affordable housing. The impact of adjacent coal and oil developments has also limited the number of rental units in Billings. We thank you for your consideration.  

Sincerely,  

BOARD OF COUNTY COMMISSIONERS  
YELLOWSTONE COUNTY, MONTANA  

Bill Kennedy, Chairman  

John Oslund, Member  

James E. Reno, Member  

BOCC/ptb
December 21, 2015

Montana Board of Housing
PO Box 200528
Helena, MT 59620-0528

Regarding: Red Fox Apartments, Billings, MT

NeighborWorks® Montana supports the Housing Authority of Billings application for Low Income Housing Tax Credits for the Red Fox apartments in Billings. We have been aware of the need for affordable housing for families and special needs tenants through our work in Billings with the Billings Home Center. For the largest city in Montana, there has been limited development specifically targeted to serve these needs. The project is located in a great area with recreational activities, a bus line and proximity to schools, jobs, health care, groceries, etc.

As you may know, NeighborWorks has been one of the partners working to start the Billings Home Center, so we have been engaged in numerous activities with the City and key stakeholders over the past two years. The Housing Authority of Billings is a partner in many of the major activities taking place there.

Please contact me should you need any additional information.

Sincerely,

Maureen J. Rude
Director of Operations.
Montana Board of Housing  
J.P. Crowley, Chair  
PO Box 200528  
Helena, MT 59620-0528  

October 1, 2015

Dear Mr. Crowley,

The Bitterroot Valley is in great need of a Board of Housing’s Annual Credit Allocation – and the community is strongly behind it.

The Valley Villas Apartments are a Rural Development project in Hamilton, Montana that will be purchased and substantially renovated with this award. They are a valuable asset to the housing mix and especially to families with low and fixed incomes and people with disabilities. But their current condition screams for being brought up to a standard to make them liveable for today – and certainly for their ability to be useable into the future.

Currently the 34 units, 17 lower level and 17 second story, are not safe, not comfortable, not able to be cleaned to a reasonable extent, only a few are accessible for people with disabilities, and are NOT where we would want our mothers or cousins to live!

The apartments will receive the following updates, amenities and accommodations:

- New flooring that will be easily cleaned and more suitable for families with toddlers and young children, and people using walkers and wheel chairs;
- New kitchens and bathrooms to replace what now include inoperable appliances, moldy showers and ceilings, leaking faucets, missing towel racks and light fixtures, and more;
- New electrical components to replace the missing light fixtures, and non-functioning exhaust fans, electrical switches, outlets, and exterior and parking lot lighting;
- New windows and exterior doors to better insulate the units and keep out (what the tenants report as) insects, snow, rain and cold air;
- Handicapped accessibility to all 17 lower level apartments to allow for the growing aging population in the Bitterroot Valley and even the current eight tenants who use a wheelchair or walker to enter their own units. Also incorporated will be grab bars, walk-in showers, and reconfigured bathrooms to allow for proper wheelchair turning space.
- New staircases that are safer for slip resistance and allow for visibility, especially important to current and future single women residents;
- Green components will include additional attic insulation, air source heat exchangers, and solar panels tied to each apartment, all resulting in a huge reduction in the electric bills for the tenants, some of whom currently have budget billing of over $125 a month for their 632 or 813 square foot apartments!; and finally
- The family-friendly and neighborly features of benches, picnic tables, a garden plot, and updated playground equipment.

Echo Enterprises, LLC
4835 Echo Drive, Helena, MT 59602
406-431-2151  bekiglydebrandborg@montana.com
Positive factors to consider:
1. This project will be the first LIHTC award in Ravalli County since 2008.
2. It is in a rural area. Ravalli County’s population is 40,823 and the City of Hamilton’s is 4,556.
3. The overall income levels targeted by the project apply to 29 of the 34 units and will continue to be for four units at 40% AMI and twenty-three units at 50% AMI. **This doesn’t add up to 34; make sense though?** Put this in the context of:
   - Ravalli County’s poverty rate is 19.8%, almost 5% higher than it was in 2008, and the second highest rate increase in Montana over the last five years;
   - 16.8% live below the poverty rate, 1.6% more than the state average;
   - The median income of $38,688, primarily from service jobs, is $7,500 less than the Montana average; and
   - Seniors over age 65 represent 23.1% of the County population, 6% higher than the average Montana county.
4. Valley Villas is the only affordable, subsidized housing designated for families in the County. The nearest ones for families are in Missoula, 48 miles and one hour away. The vacancy rate at Valley Villas is near zero and has been for years.
5. This project is the renovation of existing low income stock – 34 units.
6. Sustainable energy savings initiatives include:
   - Solar panels for each of the 34 units and the laundry rooms, exterior and parking lot lighting, and head bolt heaters. The apartments are all-electric; therefore the tenants’ energy bills will be extremely low, and down from the current exorbitant and personally taxing rates.
   - Air source heat exchanger units, deemed the most efficient heat choice, will replace the currently rusty, three decade old, inefficient baseboard heaters.
   - Double-paned high E, Energy Star windows will reduce air flow and the current condensation, air, sprinkler/rain and insect intrusion.
   - Exterior doors and weather stripping will be replaced with energy saving products.
7. Past performance of the project’s consultant, Gene Leuwer / GL Development, goes back 17 years and includes 16 successful projects.
8. Cost of construction, land, etc. will be high, but will incorporate materials that will last longer by far than the originals and take the project decades into the future.

Attached are letters of support from community leaders who know first hand how important these apartments — and their renovation — are to low income families and people with disabilities. They include:
   - The Mayor of the City of Hamilton;
   - The Director of the local women’s health clinic;
   - The Board of Directors of Bitterrooters for Planning;
   - The Director of the Human Resources Development Agency;
   - The Director and Board of Directors of the local economic development authority;
   - The Director and Board of Directors of the local women’s domestic violence shelter;
   - A neighbor, a retired college professor, who lives in a condominium a block away; and
   - The tenants themselves.

I hope you agree with them on the value of this important property’s future and fund this application. Thank you for your consideration.

Sincerely,

Beki Brandborg
### Valley Villas 1 & 2

**Green Initiatives:**

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Score</th>
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<tr>
<td>Energy Star appliances</td>
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<td>LED Exterior</td>
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<td>Photovoltaic Panels</td>
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<td>Low/No VOC paint/adhesive</td>
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<td>Use of Montana products</td>
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<tr>
<td>Engineered Lumber</td>
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<tr>
<td>Flyash concrete greater than 30%</td>
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<tr>
<td>Recycled insulation</td>
<td>yes</td>
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<tr>
<td>Recycled sheetrock</td>
<td>yes</td>
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<tr>
<td>Water efficient landscaping</td>
<td>yes</td>
</tr>
<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
<td>yes</td>
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<tr>
<td>On-size recycle of construction materials</td>
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<td>Range/bathroom fans that vent to the outside</td>
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<tr>
<td>Recycled material carpet/flooring</td>
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<td>Smokefree policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi unit complex but within the property lines</td>
<td>yes</td>
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<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
<td>NA</td>
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<td>Water flow saving device</td>
<td>yes</td>
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<td>Permeable paving</td>
<td>NA</td>
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**Green Initiatives** 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more

**Principal’s Name:** Susan D. Bjerke, AIA  
**Principal’s Company Name:** Bjerke Architects, PLLC  
**Date:** September 21, 2015
September 22, 2015

Mary Bair
Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

Dear Ms. Bair,

This letter is written to support the application of Echo Enterprises (Beki Brandborg), to the Montana Board of Housing for Low Income Tax Credits. The proposed project will be to purchase and rehabilitate Valley Villas Apartments in Hamilton.

The need for affordable rental housing for low income individuals in the Hamilton area has always been unmet. The result is a waiting list for those in need of affordable housing. Our community continues to have low wage service type jobs. Many people in the community have 2 and 3 jobs as they try to make ends meet. The poverty rate for Ravalli County is high at 19.8%, which is up from 14% in 2008. The Ravalli County poverty rate increase over the last five years was the second highest in Montana. The poverty rate for the Hamilton zip code (59840) is 19%. Montana’s MHI is $46,230. MHI in the Hamilton zip code is 33,707—just 73% of the State’s MHI. [Source: US Census Bureau and ceic.mt.gov]

We work as a community to raise the quality of life and the opportunities for citizens in the Bitterroot Valley. Raising the bar requires a number of resources such as good jobs and housing. A supply of affordable homes made available to working families, our senior citizens, and people with disabilities is important for our community and our economy. The facility Echo Enterprises intends to provide will be a place where residents will take pride in living. The opportunity to pay a reasonable percentage of gross income as rent will help citizens to lead a more productive and higher quality life.

Thank you in advance for your consideration of this worthy and needed project in Hamilton, Montana.

Sincerely,

[Signature]
Julie Foster
Executive Director

Voice: (406) 375-9416
274 Old Corvallis Rd., Hamilton, MT 59840
Dear Ms. Bair,

I am writing in support of Echo Enterprises’ application for low-income housing tax credits in conjunction with the proposed purchase and significant rehabilitation of the Valley Villas Apartments at River and 10th Streets in Hamilton, Montana. Very little of the housing construction that takes place in Hamilton and the surrounding communities focuses on the sector of our society that includes people on very low and fixed incomes, people with disabilities, and the working poor. The lack of affordable housing in Hamilton is a serious need; keeping what we have in inventory in our community and improving the condition of the existing assets is vital to the current residents and those planning on moving to the area. The waiting list for Valley Villas Apartments typically includes 5 to 10 families, and the current residents would have very few other choices at the subsided rates they currently pay.

Valley Villas is an essential part of our housing mix. The rehabilitation of these 34 units will provide significant evidence that the community of Hamilton is committed to its residents, especially people on fixed incomes and those who work in service based industries. It is important to acknowledge that affordable housing does matter to a community's ability to attract and retain a strong work force, and therefore maintain a healthy local economy. A full range of housing opportunities allows people at all income levels to hold steady jobs and pursue education. Workers who provide essential services, including hospital workers, restaurant employees, retail workers, non-profit employees, child care workers, and cleaning/maintenance personnel should have opportunities to live in the community they serve.

The existing units at Valley Villas Apartments are obsolete (17 to 28 years old). Their useful life is nearing their end; many components are old and tired. Carpets need to be replaced with a flooring more suitable to heavy family use; the windows don't operate as they should; there is a lack of good ventilation; the electrical outlets are loose; the cabinetry in the kitchens and baths is worn out; the appliances are held together with duct tape. The rehabilitation plan includes excellent measures to both update the main functions of the homes, and significantly increase their energy efficiency with air source heat pumps, additional insulation, new windows, and more.

I whole heartedly support this application by Echo Enterprises to extend the lives of these 34 units into the future. I know the Brandborg family and hold them in the highest regard. I strongly request you give this project your full consideration.

Sincerely yours,

Kelsey Milner
Past President, Bitterrooters for Planning
406-363-7555
23 September 2015

Mary Bair
Montana Board Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

Dear Ms. Bair

This letter is in support of the Echo Enterprises application for low-income housing tax credits in conjunction with the proposed purchase and significant rehabilitation of the Valley Villas Apartments at River and 10th Streets in Hamilton, Montana.

Ravalli Head Start (RHS) Inc. is a private not-for-profit organization and the federal grantee for Head Start and Early Head Start in Ravalli County and Early Head Start in Missoula County. We provide a variety of comprehensive services to 263 young children and their families; of those, 191 are in Ravalli County. Approximately 1/3 of the children we serve in Ravalli County live in the Hamilton School District. The number of children who live in the Valley View Apartments varies from year to year; it has been as high as 15% and as low as 2%.

We strongly support the need for the Valley Villas Apartments purchase and rehabilitation to proceed in trying to procure funding for this 34-unit complex. The existing units are reaching the end of their useful life and are in need of significant upgrades. As we understand, the rehabilitation plan includes excellent measures to both update the main functions of the homes, AND significantly increase their energy efficiency with air source heat pumps, additional insulation, new windows, and more. The units have been well managed, but because of their ages, 28 and 17 years. They need the substantial rehabilitation to continue their useful lives into the future for low income families.
Very little building takes place in Hamilton and its surrounding communities that focuses on this sector of our society, people on very low and fixed incomes, people with disabilities, and particularly the working poor we serve in Head Start and Early Head Start. Valley Villas is an essential part of our housing mix. The residents would have very few other choices at the subsided rates they currently pay.

We are excited to see this project go forward. We are aware of the good the Brandborg family does in our community and trust they will follow through on this commitment. The lack of affordable housing in Hamilton is a serious need: keeping what we have in inventory in our community and improving the condition of the existing assets is vital to the current residents and those planning on moving to the area.

Safe, secure housing is critically important for everyone, but perhaps most important for our children. In a safe, clean and healthy environment, children can focus on school and play and families do not have to choose between housing and other necessities such as food and prescription medicines.

Affordable housing is a definite need, and the rehabilitation of these 34 units will provide significant insurance that the community of Hamilton is committed to its residents, especially people on fixed incomes and service based families.

We support this application by Echo Enterprises to extend the lives of these 34 units into the future; we strongly request you give this project your full consideration.

Sincerely,

[Signature]

John J. Filz
Executive Director
Ravalli Head Start, nc.
Hamilton, Montana 59840
406.363.1217, ext. 612
To whom it may concern,

I am writing this letter in support of the purchase of the Valley Villas Apartments. Very little building takes place that focuses on this sector of our society, those with limited income, disabilities, and the working poor. The Valley Villas are an essential part of our housing makeup enabling subsidized rates to be realized. Repairs and updates need to be carried out in order to provide stable housing and a safe place for all those families. I support the application submitted by Echo Enterprises for the LIHTC Program and I ask you award this project.

Sincerely,

Deidra Markette
September 22, 2015

Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT 59620-2840

Dear Ms. Bair,

This letter is written to support the application of Echo Enterprises (Beki Brandborg), to the Montana Board of Housing for Low Income Tax Credits. The proposed project will be to purchase and rehabilitate Valley Villas Apartments in Hamilton.

The need for affordable rental housing for low income individuals in the Hamilton area has always been unmet. The result is a waiting list for those in need of affordable housing. Our community continues to have low wage service type jobs. Many people in the community have 2 and 3 jobs as they try to make ends meet. The poverty rate for Ravalli County is high at 19.8%, which is up from 14% in 2008. The Ravalli County poverty rate increase over the last five years was the second highest in Montana. The poverty rate for the Hamilton zip code (59840) is 19%. Montana’s MHI is $46,230. MHI in the Hamilton zip code is 33,707 – just 73% of the State’s MHI. [Source: US Census Bureau and ceic.mt.gov]

We work as a community to raise the quality of life and the opportunities for citizens in the Bitterroot Valley. Raising the bar requires a number of resources such as good jobs and housing. A supply of affordable homes made available to working families, our senior citizens, and people with disabilities is important for our community and our economy. The facility Echo Enterprises intends to provide will be a place where residents will take pride in living. The opportunity to pay a reasonable percentage of gross income as rent will help citizens to lead a more productive and higher quality life.

Thank you in advance for your consideration of this worthy and needed project in Hamilton, Montana.

Sincerely,

Julie Foster  
Executive Director

Voice: (406) 375-9416  
274 Old Corvallis Rd., Hamilton, MT 59840
September 15, 2015

Mary Bair
Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

Dear Mary,

Ravalli Women’s Wellness Center (RWWC) is pleased to offer our support for Echo Enterprises application for low-income housing tax credits in conjunction with the proposed rehabilitation of the Valley Villas Apartments at River and 10th Streets in Hamilton, MT.

RWWC is an all volunteer organization sponsored by Sapphire Community Health. The center was created in response to loss of funding for women’s health services previously offered through Ravalli County Public Health Department as a result of Ravalli County Commissioners refusal to accept Title X funds. Our mission is to fill the current gap in services by promoting women’s wellness for low-income women and men in Ravalli County through creation of access to essential services, including cancer screening, sexually transmitted infection testing and treatment, pregnancy counseling and contraceptive services.

We acknowledge that affordable housing is important to a community’s ability to attract and retain a strong work-force which in turn contributes to a healthy local economy. The lack of affordable housing in Hamilton is evident as a provider of low-income services, we support the application submitted by Echo Enterprises for the LIHTC Program to help improve access to affordable housing.

Sincerely,

Heather Liebe
Executive Director

Ravalli Women’s Wellness Center 406-363-8637 ravallilhealth@gmail.com
To whom it may concern:  

Hello xx My name is Nikki Brown xx  

I have lived at Valley Villas for 5 1/2  
almost 5 months. I moved from a 3 bedroom  
into the apartments due to lower rent subsidy  
for myself & 3 kids. I am a single mother  
whom one of my children has Epilepsy  
and the Rent based apartment makes it  
to where I don’t have to borrow many  
to get my daughter to Missoula for  
her Neurology appointments and to be able  
to pay my other bills. So for being a single  
mom of 3 if I didn’t have the subsidized  
rent I would probably be bouncing back & forth  
between friends & family. This apartment has  
been the most consistent & stable place my kids  
and I have ever been.”Thanks to the affordable  
rent we are allowed xx  

Also it is right across the street from  
the hospital, so for my Epileptic it’s Perfect  
and for the rest of my family, the middle  
school is close enough so if need be my  
son can ride his bike & he so much enjoys  
it, it gives him his time, as well. The location  
is just perfect for everything & my mom & Papa  
live 3 blocks from us and they have health  
issues and so I can help them out as well xx  
The laundry facility is great then I don’t  
have to pack it all up & go to the laundry matt  
& leave my children at home all day. The place  
all the crowd is the only low income apartments  
in Hamilton & for me as a single mom trying  

Valley Villas Tenant  

Sept 30, 2015  
Friday
to raise my kids on. "Life is about what you have, not what others push you to have. I very much think that; that would put my family and I in a bind and we would be homeless for having children. I think that would be very wrong in a lot of ways.

I have met Beck, I think she would be fantastic to run these apartments due to some very important matters that need the attention to keep the apartments subsidized for other single parents like myself. She has a lot of potential to think it would be in our great interests to have her with us."

Sorry about the mess written, not very good at writing but sure can speak very highly of this lady that wants to be able to continue to help the low income families that just can't be as high up as others and I'm proud to be in that low income based families especially raising 3 of the most wonderful kids xx So please consider Beck to help with Valley Villas we really need her on our TEAM xx

P.S. My Address is:
817 River St #202B
Hamilton, MT 59840
Phone # (406) 210-4086
From: "Violet Hyatt" <violethyatt66@gmail.com>
Subject: Re: Valley Villas Apartments, and my request for a note from you to support this purchase and remodel project
Date: Fri, September 25, 2015 10:15 pm
To: "Beki Brandborg" <beki@initco.net>

Dear Board of Housing;

To Whom it may concern,

I am submitting a letter of need for your approval for the purchase of the Valley Villa Apartments in Hamilton, Mt.

Ms Beki Brandborg is sincere about improving our living conditions here at Valley Villa. The apartments are over thirty years old and in dire need of improvement and remodelling.

I enjoy living here except for the help needed here. It is close the hospital, doctors, parks, and is walking distance of town.

I have lived here for three years and if I wasn't able to live here, I would be either living with my children or coach hoping as I am financially hindered and unable to afford living anywhere else.

With the rent subsidies, I am able to maintain my independence and not be an inconvenience to my children and friends!

I am begging for your approval to allow Ms Believe Broadborg the funds needed for the said property "Valley Villa Apartments" to improve our living conditions.

I fear the nights, as my light bulbs rapidly burn out, the plug ins in my apartment are so worn out that they spark and are lose. Nothing stays plugged in and it's a major concern for me. I always worry if the apartment building will catch on fire.

Again, I humbly ask for your help to improve our living arrangements here at Valley Villa Apartments. "Please" grant Ms Beki Brandborg the funds needed to purchase and improve our living conditions so we can feel safe again.

Thank you for your attention and time on this matter.

Sincerely,
Violet Hyatt
817 River Street, Apt 202B
Hamilton, Mt 59840
(406) 361-8152 Home phone
To Whom It May Concern,

My name is Christine Thomas. My friend Cody Kuettel and I have only been in our new home for about 2 months now but I truly don’t believe there is a way for us to show just how much we appreciate Valley Villas. I was homeless for a year, Cody with me for the last few months prior to moving in, living in my suburban. The subsidy was and continues to be a desperately needed God-send. Our biggest challenge in finding a place was the cost. The lower deposits and TRULY income based rent makes it much easier to get by.

You see, I have numerous health problems, a heart condition prime among them.

Cody has Cystic Fibrosis. Neither of us has, nor can we afford insurance. We pay for everything out of pocket that charities or grants etc. don’t cover.

It is a lot easier to come up with a smaller amount for rent while trying to keep up with those bills.

All of this said, the location is ideally close to medical care, having a hospital across the street if needed. I feel quite certain that many of the residents here would agree, as I have noticed that many of them have disabilities/difficulties of their own.

The improvements proposed could only serve to better the lives of so many who are struggling so hard. Many of us have been made to feel as though we are less deserving of a nice home in the past simply because we do not have money to buy the best.

I ask that you please approve this proposal as it is so very much needed, will be endlessly appreciated, and will also show that there is some compassion left in the world. Heaven forbid anything ever happens to this complex. We don’t want to have to live back in my suburban or put our things back into storage. It’s horrible at best for us, there is no way I could fit anyone else who might be unfortunate enough to have even a vehicle for shelter, try though I would.

Please, help us improve our home and our lives.

Eternally Grateful, 
Christine Thomas & Cody Kuettel
406-360-3433
christinethomas970@gmail.com

Attachments:
untitled-[2].html

Size: 2.1 k
Type: text/html
Date: 9/26/2015

To whom it may concern of the Montana Board of Housing,

My name is Bethany Trumbull and my fiancé is Levi Syvertson. We both like to take the time to let you know how we feel about the Valley Villa Apartments and the proposed buying of them.

To begin we would very much like to say how grateful we are to live in a place with such amazing rent, thus allowing us to live a better life. The apartments are very convenient for us as we both go to River Front Mental Health Center. It is pretty helpful to be in walking distance of not only River Front, but of the Hospital and surrounding businesses that we both sorely need. And the fact that we have an on-site laundry room is pretty great too as we do not have a car and it would be very hard for us to do laundry otherwise. It is a pleasant place to live and I'm not really sure we could afford to live anywhere else, we are both on S.S.I. which makes it difficult to find good housing at all.

I was very pleased in 2011, when I was eight months pregnant to be given an apartment. Before that I was living in a almost six hundred dollar apartment in Corvallis and was left with only $43 left to feed myself after paying rent there. So I was very excited to know that there was a better option and place out there for me.

Levi only moved in last year but is very happy with the location of the apartments. He is able to go to his appointments with ease that he would not have otherwise living somewhere else.

Valley Villa Apartments gives people who don't have much a real home. We don't have to worry about if we are going to have money to pay other bills or how we will feed ourselves after paying rent. Truly it is a blessing.

I have lived here four years and have been quite happy as Levi has since been he moved here last year.

We thank you very much for you time and thank you for reading what we have to say. I very much hope that the proposed selling of the Valley Villa's goes through for I know that they will be able to improve things even more!!

Hoping you are well,

Bethany Trumbull and Levi Syvertson.

Valley Villas Tenants
September 8, 2015

Mary Bair  
Montana Board of Housing  
Multi-Family Program  
P. O. Box 200528  
Helena, MT 59620-2840

Dear Mary:

This letter is in support of the Echo Enterprises’ application for Housing Tax Credits for the purchase and rehabilitation of the Valley Villas Apartments at River and 10th Streets in Hamilton, Montana.

The Valley Villas Apartments is an essential part of the housing mix in Hamilton. The lack of affordable housing in Hamilton is a serious need; keeping what we have in inventory is an important consideration in meeting the needs of a growing population.

I look forward to working with Echo Enterprises in their efforts to preserve existing affordable units.

Regards,

Jim Morton  
Executive Director
September 10, 2015

Mary Bair
Montana Board of Housing
Multi-Family Program
PO Box 200528
Helena, MT 59620-2849

Dear Ms. Bair:

This letter is written in support of the Echo Enterprises application for low-income housing tax credits in conjunction with the proposed purchase and significant rehabilitation of the Valley Villas Apartments at River and 10th Streets in Hamilton, Montana.

Due to the age of these apartments, substantial rehabilitation is needed. My understanding is the rehabilitation plan includes excellent measures to both update the main functions of the units and significantly increase their energy efficiency with air source heat pumps, additional insulation, new windows, and much more.

Affordable housing in Hamilton is a definite need, and the rehabilitation of these 34 units will allow Valley Villas to continue to be part of Hamilton’s housing mix. Without the Valley Villas Apartments, the residents would have few other housing choices at the subsidized rates they currently pay.

I support this application by Echo Enterprises and request you give this project your full consideration.

Sincerely,

Jerry E. Steele
Mayor
September 14, 2015

Mary Bair
Montana Board of Housing Multi-Family Program
PO Box 200528
Helena, MT 59620-2840

Dear Mary,

I am writing in support of Echo Enterprises application for low-income housing tax credits in conjunction with the purchase and rehabilitation of the 34-unit Valley Villas Apartment complex on the corner of River and 10th Streets in Hamilton, MT. Missoula Aging Services (MAS) recognizes the necessity of affordable rental housing for the growing low-income elderly population in Ravalli County.

Ravalli County will experience a 30% increase in the 65 and older population between 2015 and 2040. Missoula Aging Services' mission is to promote the independence, dignity and health of older adults and those who care for them within Missoula and Ravalli County. MAS works closely with the Ravalli County Council on Aging for the delivery of programs and services including housing referrals throughout Ravalli County. As senior's age, the homes where they raised their families may no longer meet their physical needs and become impossible to maintain and rehabilitate on a low, fixed income. Therefore, it is important that there are safe and affordable alternative housing options available in our service area such as the proposed project.

The issue of visitability of homes is coming to the forefront due, in part, to our aging population. We are pleased to see that the proposal will provide homes for households earning between 61-100% of Area Median Income and includes visitability as well as 2 fully accessible units.

The proposed site is located close to Marcus Daly hospital, pharmacies, doctors, banks, schools, library, post office and parks. If this application is approved, MAS and the Ravalli County Council on Aging commits to working closely with Echo to make sure that senior residents receive the necessary services to continue to live independently.

Sincerely,

Susan Kohler, CEO
September 14, 2015

Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT 59620-2840

Dear Mary:

Please accept this letter as a resounding measure of support for the Echo Enterprises application for low-income housing tax credits in conjunction with the proposed purchase and significant rehabilitation of the Valley Villas Apartments at River and 10th Streets in Hamilton, Montana.

SAFE is a non-profit organization that has been offering housing and other services to survivors of domestic and sexual violence since 1987. Since 2000, SAFE has operated a nine-unit transitional housing facility and a four bedroom emergency shelter for homeless survivors of violence. Much of our work in these programs centers on assisting families to locate affordable housing after using our services. Our transitional housing facility is typically full with a waiting list, which demonstrates the dire need for affordable housing in the Bitterroot Valley. Residents preparing to exit this program typically struggle to find affordable housing in our community, as most rental properties are offered at rates far above what they can afford. With the current Section 8 waiting list 4-5 years long, many residents leaving our program are forced to pay far more than 30% of their family income for housing costs.

Further demonstrating the dire housing needs in our community is the utilization of SAFE’s emergency shelter. Over the past several years, we have seen a dramatic increase in the utilization of our emergency shelter, with families staying longer and more single adults and families requesting shelter. We have also seen an increase in those requesting shelter, not due to victimization by violence, but due to a more general inability to locate affordable housing. During our last year, our shelter was at 98% capacity for the year, and we were over capacity on 51% of nights. During the same time period, we were forced turn away 30 adults and 27 children who were in need of safe housing because our shelter and our overflow housing options were both full to capacity.

I strongly support the need for the Valley Villas apartments purchase and rehabilitation to proceed in trying to procure funding for this 34-unit complex. These units have been well
managed, but because of their ages, they need substantial rehabilitation to continue their useful lives for low income families.

Very little building takes place in Hamilton and the surrounding communities that focuses on this sector of our society – people on very low and fixed incomes, people with disabilities, and the working poor. Valley Villas is an essential part of our housing mix. SAFE staff regularly refer program participants to Valley Villas as one of the few housing options available to our clients. Without this resource, residents would have very few other choices at the subsidized rates they currently pay.

The lack of affordable housing in Hamilton is a serious need; keeping what we have in inventory in our community and improving the condition of the existing assets is vital to current residents and those planning on moving to the area. I am excited to see this project go forward. Having previously worked with members of the Brandborg family, I am confident that their commitment to affordable housing for all families will insure the successful implementation of this project, resulting in the continuation of an important housing resource in the Bitterroot Valley.

It is important to acknowledge that affordable housing does matter to a community’s ability to attract and retain a strong work force, and therefore maintain a healthy local economy. A full range of housing opportunities allows people at all ranges of income levels to hold steady jobs and pursue an education. With safe, secure housing children can focus on school and play without worrying about having to choose between housing and other necessities such as food and prescription medicines. Workers who provide essential services, including hospital workers, restaurant employees, retail workers, non-profit employees, child care workers and cleaning/maintenance personnel should have opportunities to live in the community they serve.

Affordable housing is a definite need, and the rehabilitation of these 34 units will provide significant insurance that the community of Hamilton continues to be committed to its residents, especially families with limited income.

I support the application submitted by Echo Enterprises for the LIHTC Program and I ask that you award this project. If you have any questions about this matter, feel free to contact me at (406)-363-2793. Thank you.

Sincerely,

[Signature]

Stacey Unthank
Executive Director
September 5, 2015

Dear Board of Housing,

I am a neighbor to the Valley Villas Apartments in Hamilton, living in a condominium about two blocks away. I appreciate the fact that our neighborhood is mixed; we have housing suitable for all incomes of people.

Over the years, several friends and acquaintances of mine have lived at Valley Villas and I know how much they appreciated the subsidized rent structure. It made all the difference in their lives, whether they were young and just starting out or in retirement.

I have seen firsthand two important things I want to pass along:

1. The individual apartments at Valley Villas are in dire need of updates and improvements. What struck me is how impossible it is to clean the existing carpeting. It appears to be as old as the apartments themselves. The staircases are rusting and deteriorating, and the design is not safe for women coming and going from their upstairs apartments alone. The entry ways in only a few units are accessible by wheel chairs. The exterior lighting is inadequate with most of the lights apparently inoperable. The kitchen, bathroom, and hallway light fixtures are rusty or absent. The place needs some significant TLC, some that will last another 25 or 30 years. The good news is with today’s technology, replacements can be installed that can last that long!

2. If someone like Beki Brandborg and Echo Enterprises doesn’t purchase this property with the help of the Board of Housing, someone else will. Out-of-state investors are buying up the Bitterroot. Investors are likely to purchase the property and abandon the commitment to the low income tenants and subsidy program. Please fund this proposal to ensure the latter doesn’t take place.

Lastly, I’ve known Beki Brandborg’s family for many decades, and they are competent, trustworthy, and wholly committed to the good of the community. The Board couldn’t ask for a better partner.

I heartily recommend you choose Valley Villas as a LIHTC project for 2016!

Sincerely,

Marilyn Saunders
1170-A Pine Street, Hamilton, MT 59840
jms679@cybernet1.com 406-363-7547
September 22, 2015

Mary Bair  
Montana Board of Housing  
Multi-Family Program  
PO Box 200528  
Helena, MT 59620-2840

Dear Ms. Bair,

This letter is written to support the application of Echo Enterprises (Beki Brandborg), to the Montana Board of Housing for Low Income Tax Credits. The proposed project will be to purchase and rehabilitate Valley Villas Apartments in Hamilton.

The need for affordable rental housing for low income individuals in the Hamilton area has always been unmet. The result is a waiting list for those in need of affordable housing. Our community continues to have low wage service type jobs. Many people in the community have 2 and 3 jobs as they try to make ends meet. The poverty rate for Ravalli County is high at 19.8%, which is up from 14% in 2008. The Ravalli County poverty rate increase over the last five years was the second highest in Montana. The poverty rate for the Hamilton zip code (59840) is 19%. Montana’s MHI is $46,230. MHI in the Hamilton zip code is 33,707—just 73% of the State’s MHI. [Source: US Census Bureau and ceic.mt.gov]

We work as a community to raise the quality of life and the opportunities for citizens in the Bitterroot Valley. Raising the bar requires a number of resources such as good jobs and housing. A supply of affordable homes made available to working families, our senior citizens, and people with disabilities is important for our community and our economy. The facility Echo Enterprises intends to provide will be a place where residents will take pride in living. The opportunity to pay a reasonable percentage of gross income as rent will help citizens to lead a more productive and higher quality life.

Thank you in advance for your consideration of this worthy and needed project in Hamilton, Montana.

Sincerely,

[Signature]

Julie Foster  
Executive Director
October 5, 2015

Chairman Crowley & Members of the Board
Montana Board of Housing
301 S. Park Ave, Room 240
Helena, MT 59601

RE: Stower Commons, Miles City
2016 MHTC Application

Dear Chairman Crowley & Members of the Board,

We are pleased to be championing Miles City again before the Board of Housing. As with last year’s application Stower Commons will fill a great need in Miles City, affordable rental homes for very low to low income families. In addition to the need, the project’s location and continued refinement to fit Miles City are the story for 2016.

The market study completed in September 2015 reaffirmed it’s findings from 2014, new affordable rental housing is greatly needed in Miles City. The need is for one and two bedroom income restricted units, which Stower Commons will provide. The market wide vacancy was up from last year at 10 units, however 7 of the 10 vacancies were for rents at $995 for a 2 bedroom 1 bath and $1,495 for a 2 bedroom 2 bath. Rents at Stower will be $415 to $660 for 2 bedroom 2 bath units. All three existing low income family projects are 100% occupied with waiting lists. Interviews with managers of existing low income properties revieved support of the project, with none concerned about impact on their projects. While the Bakken wave may have passed for the moment, Miles City is unique for Eastern Montana in that it’s population is growing and expected to continue to grow while many other towns and counties are losing population. The combination of high market rents, a growing community and 0% vacancy at affordable properties is evidence of the great need for Stower Commons in Miles City.

Another aspect of this project is the location. The phrase “Close to Everything” does not do the project justice. Located just behind Albertsons, the Stower Commons site is within walking distance to all essential services. It is less than three tenths of a mile to Highland Park Elementary, Walmart, Stockman’s Bank, Billings Clinic-Miles City and Wibaux Park. All other services, middle and high school, downtown, library, post office,
etc, are within a mile and a half. Not only are these services close, but they can be accessed along roads with sidewalks. The area of single family homes to the west is well established and well kept. Another property asset is it's neighbor, Miles City Community College. At our family properties it is common for a single parent to be taking a class or two; diligently working to increase opportunity for themselves and their children.

We have continued to work with the city of Miles City, our Non-Profit partner Action for Eastern Montana and the Miles City Housing Authority to further refine this project to best suit the community. The city, as a show of their support for the project, has again agreed to reduce the building permit and impact fees for the project by 40%. After our interviews and discussions with various stakeholders, we have reduced the project from 30 to 24 units. As a direct result of our conversation with Mellissa Hartman of the Miles City Housing Authority, we have added more one and two bedroom units and removed the three bedroom units from the project. These adjustments will only further ensure the projects reception and success in Miles City.

Stower Commons is timely, well located and fully refined to meet the communities needs. With the last award of Housing Tax Credits 10 years ago in 2006, it is time for the Montana’s 10th most populous city to bring online a new affordable housing property.

Respectfully,

Alex Burkhalter
### Stower Commons

#### Green Initiatives:

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<tr>
<th>Initiative</th>
<th>Points</th>
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<td>Energy Star appliances</td>
<td>XX</td>
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<td>LED Exterior</td>
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<td>Photovoltaic Panels</td>
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<td>Low/No VOC paint/adhesive</td>
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<td>Use of Montana products</td>
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<td>Engineered Lumber</td>
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<td>Flyash concrete greater than 30%</td>
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<td>Recycled insulation</td>
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<td>Recycled sheetrock</td>
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<td>Water efficient landscaping</td>
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<td>Formaldehyde free/full sealed countertop and cabinets</td>
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<td>On-site recycle of construction materials</td>
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<td>Range/bathroom fans that vent to the outside</td>
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<td>Recycled material carpet/flooring</td>
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<td>Smokefree policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi unit complex but within the property lines</td>
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<td>A partnership with local or statewide health agencies offering cessation services</td>
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<td>Water flow saving device</td>
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<td>Permeable paving</td>
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Green initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more
November 28, 2015

Montana Department of Commerce
Housing Division- Montana Board of Housing
301 S Park Ave Ste. 240
P.O. Box 200528
Helena, MT 59620-0528

RE: Comments for Stower Apartments, Miles City, MT

Dear Montana Board of Housing, Manager and Members

The Montana Board of Housing has received an application from Housing Solutions for the Stower Commons Apartments in our area.

We are requesting this housing project be denied the Low Income Housing Tax Credit Program. We know that Housing Solutions is not calling this project a low income housing project. They have called it income based housing, but it is based on low income individuals and families, i.e. low income and section 8 qualified tenants. We feel that this area, Miles City, is overwhelmed with low income apartments and housing. The proof of this is that the current low income apartments have a number of vacancies they are unable to fill. Within the last month a number of advertisements have been in the local newspaper daily. One of the apartments that take Section 8 funding is offering a $200 WalMart gift card for people to rent from them.

We are not against affordable housing being constructed in Miles City but believe the area Housing Solutions propose to build on is more suitable for single family houses not apartments.

Again we ask that you DENY Housing Solutions request.

Sincerely

Kevin Krausz
Sheila Krausz
September 9, 2015

Alex Burkhalter
Housing Solutions LLC
5014 Elk Hills Ct
Missoula MT 59803

RE: Stower Commons Affordable Housing Property

Dear Mr. Burkhalter,

Please accept this letter as our continued and renewed support of your proposed Stower Commons Affordable Housing Property. We appreciate the commitment you have shown to Miles City by making a second application for the Housing Tax Credits for this project.

Stower Commons will meet at great and ongoing need in Miles. Our community is experienced the effects of the Bakken Oil Development in a big way. Even with the slowdown in drilling in Eastern Montana and Western North Dakota safe, decent and affordable housing has continued to be a problem in Miles City. Our local employers are struggling to fill jobs in of our service, hospitality, medical and retail sectors. In the last two years Miles City has seen two new apartment complexes totaling 72 units open, but those who need it most can’t afford the rents charged at these new properties.

The proposed property is ideally located in Miles City. Grocery/Pharmacy, Miles City Community College, Wal-mart, Banking, Highland Park Elementary, Billings Clinic, and our popular Wibaux Park are all within walking distance, along established streets with sidewalks. Not only are these places able to offer services to the residents, but these and other businesses in the immediate area will provide job opportunities for your residents. In turn, you will provide homes for the badly needed workers.

Miles City recognizes the incredible need for very low to low income housing in our community. We so desire to see this project in our community, the city council has agreed to reduce the building permit and tap fee’s by 40% for this project. Further, recognizing ever dollar counts, we are willing to
reduce the parking requirement to 1.5 stalls per unit to reduce your land costs. As our economy and community continues to grow, our desire is to see all residents, at all stations on the economic ladder, benefit and be able to enjoy safe, decent and affordable housing.

Please contact us with any further questions for needs for your project.

Kindest Regards,

[Signature]
Tuesday, September 8, 2015

Alex Burkhalter
Housing Solutions LLC
5014 Elk Hills Ct
Missoula MT 59803

RE: Proposed Stower Commons Affordable Housing
Miles City, Montana

Dear Mr. Burkhalter,

On behalf of the Miles City Economic Development Council Board of Directors and myself I want to congratulate you on this proposed project and give you this letter in support of your proposed affordable rental housing project. Miles City has seen a significant increase in demand for affordable housing and rental housing in the last several years. Evidence of this is the nearly instant lease up of the two new projects in town, which have rents significantly higher than this project.

The need for more affordable housing can be felt when simply running a few errands around town. Retailers, restaurants and other service providers are all short and help. They can’t fill the jobs because there is nowhere for the prospective employee’s to call home. Some of the larger businesses are struggling with maintaining job levels, much because of housing issues in and around Miles City and employees having to drive from other communities where they have had to locate.

Your projects location behind Albertson’s will also be a great advantage to your residents. Shopping, schools, parks, restaurants and medical services are all within walking distance. Miles Community College is close by and may be a fit for some of the students who qualify providing there are any spaces to rent. We believe this will be beneficial to the community.

Thank you for your pursuit of this project and I wish you the best of luck on your application.

Regards,

Mike Coryell
Executive Director
October 1, 2015

Bruce Bensdahl, Executive Director
Montana Board of Housing
PO Box 200528
Helena, MT 59620-0528

Re: Freedom's Path at Fort Harrison

Dear Mr. Bensdahl:

Please find enclosed Communities for Veterans’ application for Low Income Housing Tax Credits. As you are aware, our single focus in this effort is to provide much needed housing for Montana’s disabled and homeless Veterans. We believe that this project, located strategically on the Fort Harrison VA Medical Center campus, will provide an excellent opportunity for Veterans to stabilize their lives and create a springboard to eventually return to the societal mainstream. The housing will provide a permanent, caring, and supportive environment for Veterans, and in some cases their families, to recreate and readjust to civilian life.

The development will consist of 42 units to include the historic renovation of 22 units consisting of Efficiency, 1, 2 and 4 bedrooms and 20 units of new construction consisting of 1, 2 & 3 bedroom units. The project will use as its primary financing source Low Income Housing Tax Credit (LIHTC) equity. The project will target homeless, at-risk and disabled Veteran individuals and households with incomes ranging from 40% to 60% of Area Median Household Income (AMHI). In addition to Low Income Housing Tax Credits, the project will rely on Historic Tax Credits, a Veterans Administration Capital Contribution, a no-cost land lease and developer equity to fund the development.

Freedom’s Path will be located on the VA Campus. Based on its population of Veterans, this proximity to VA medical, pharmacy, and therapy services will be a critically important component to the population to be served, which will be predominantly homeless or at-risk of homelessness Veterans, many with VA documented disabilities. Thus, the project will be sited at the best possible location for the population to be served.

In addition to its proximity to VA services and amenities, the location affords the best of two locational worlds. It provides a pastoral setting which will provide for potential health and healing for Veterans coping with PTSD or other service connected conditions. It has been repeatedly demonstrated that treatment options that include non-stressful and supportive environments are critical to the healing process for war scarred Veterans and their families.
Equally important, the development will be within proximity to broader community programs, services, and amenities that will allow for opportunities for essential services, employment and re-integration into the mainstream civilian community, also a primary goal of this housing initiative.

The location of the project is a direct function of the VA’s initiative to end Veteran homelessness and as such, the project enjoys strong support within the VA community. This is demonstrated by the land lease option provided, along with a significant Capital Contribution, and the expected award of HUD-VASH project based housing vouchers.

Further, as part of the larger Helena community this project is a timely addition to the Mayor’s effort and commitment to end homelessness among Veterans in Helena. The project is a key component to the Mayor’s overall plan.

We look forward working closely with the Montana Board of Housing to provide much needed supportive housing to the Veterans of Montana.

Sincerely,

Donald W Paxtón
Manager of General Partner
<table>
<thead>
<tr>
<th>Green Initiatives</th>
<th>YES</th>
<th>1 Easily achievable, widely available products</th>
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<td>Energy Star appliances</td>
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<td>0 May not work for basement slab and sheetrock at foundation walls, will work for exterior walls and landings</td>
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<td>Formaldehyde free/full sealed countertop and cabinets</td>
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<tr>
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<td>NO</td>
<td>0 Most demolition will also require lead-based paint abatement, may preclude onsite recycling</td>
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<td>Range/bathroom fans that vent to the outside</td>
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<td>Recycled material carpet/flooring</td>
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<td>Smokefree policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi unit complex but within the property lines</td>
<td>YES</td>
<td>1 Currently offered on VA campus through VA and MT Quitline</td>
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<td>Permeable paving</td>
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Green initiatives 25 pts 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more

TOTAL | 10
October 20, 2015

Mary Bair
Montana Board of Housing
301 S. Park Avenue
Helena, MT 59601

Dear Ms. Bair:

I write in support of the provision for 42 housing units to be developed on the campus of the Fort Harrison VA Medical Center. The focus will be to house veteran families who are homeless, at risk of homelessness or who have disabilities. As part of the financing, Communities for Veterans LLC seeks Low Income Housing Tax Credits from the Montana Board of Housing.

This proposed project would be undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special-needs supportive housing.

As a complement to providing needed housing for homeless and disabled veterans, this project will preserve eight historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

Thank you for your attention to this application. If I can provide any additional information, do not hesitate to contact me. Please inform my office of the eventual decision on this application.

Sincerely,

Jon Tester
United States Senator
Mr. Bruce Brensdahl
Executive Director
Montana Board of Housing
301 S. Park Avenue
Room 240
Helena, MT  59601

Dear Mr. Brensdahl:

We are writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

We are concerned about the homeless veteran population and support the Veterans Administration in their efforts to address this population. We are encouraged by the significant improvement in the numbers of homeless veterans since 2009, but agree that more can and should be done to provide essential services to those that served our country. Fort Harrison and the VA are requesting funds to further address this need and the Board of County Commissioners supports their efforts.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,

Andy Hunthausen, Chairman

Mike Murray

Susan Good Geise
Dear Mr. Brensdahl,

This letter is written in support of Freedom’s Path, a 42-unit housing project to be constructed on Fort Harrison’s VA Medical Center campus. The target population for the project is homeless, disabled or veterans who are at risk of becoming homeless, but a key facet of the project is inclusion of family housing.

With units ranging from studio to 4-bedroom apartments, this project has the potential to meet the needs of veterans from a variety of life situations and family sizes. At Rocky Mountain Development Council, we know the importance of whole-family care. We also know the difficulty that many people, veteran and civilian, face when a medical emergency or other crisis prevents them from accessing safe housing, essential services and other amenities. Our housing units provide homes for many seniors and some families in our communities across the tri-county area, so we see the struggle firsthand.

Communities for Veterans Montana, LLC, aims to serve the population of veterans and their families that is currently underserved. When this nationwide initiative, a partnership between HUD and the VA, began in 2009, there were over 106,000 homeless veterans. That number has since been reduced to fewer than 50,000, but much work is left to be done.

Many of our programs, if not all, serve low-income veterans and their families: Meals on Wheels, Low Income Energy Assistance Program (LIEAP), Energy Share, Head Start, Senior Centers and Daily Dinner Clubs, Senior Transportation, Affordable Housing, Area IV Agency on Aging, senior volunteer programs, Spirit of Service and more. Our commitment to improving the quality of life for all community members extends to veterans and their families who face unique challenges with respect to re-integration, medical challenges and access to services. We support this effort to end homelessness among veterans.

Sincerely,

Lori Ladas
Interim Executive Director
Rocky Mountain Development Council, Inc.
September 29, 2015

Mr. Bruce Brensdahl  
Executive Director  
Montana Board of Housing  
301 S. Park Avenue  
Room 240  
Helena, MT 59601

Dear Mr. Brensdahl:

I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. As an organization that protects the human, civil and legal rights of people with disabilities, Disability Rights Montana supports this project which will target homeless, disabled, and at-risk of homelessness Veterans. We very much appreciate the focus which will be to house Veteran families who are homeless or who have disabilities.

More than 150,000, or 17 percent of Montanans live with disability, and many of these are homeless Veterans. This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a compliment to providing needed housing for homeless Veterans with disabilities, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings. Several of these will be completely accessible to people with disabilities.
As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,

[Signature]

Bernadette Franks-Ongoy,
Executive Director
September 8, 2015

Bruce Brensdahl, Executive Director
Montana Board of Housing
301 S. Park Avenue
Room 240
Helena, MT 59601

Dear Director Brensdahl:

I am writing to express my support for the provision of 42-units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. I am lending my support to this effort to end homelessness among Veterans.

Sincerely,

James E. Smith
Mayor
September 29, 2015

Craig Taylor
Communities for Veterans LLC
3550 South Tamiami Trail, Suite 301
Sarasota, Florida 34239

Dear Mr. Taylor:

I commend Communities for Veterans LLC on its application to the Montana Board of Housing for Low Income Housing Tax Credits to help finance the development of 42 housing units on the Fort Harrison Veterans Affairs Medical Center campus. The focus of the project is to house homeless, disabled, and at-risk of homelessness veterans and their families.

Communities for Veterans LLC has been working with the Department of Veterans Affairs to reduce veteran homelessness by constructing housing units on Veterans Affairs campuses. According to Communities for Veterans LLC, housing for veterans and their families will be provided in eight (8) rehabilitated historic structures on the Fort Harrison Veterans Affairs Medical Center campus. In addition, Communities for Veterans LLC will construct three (3) new structures to accommodate veteran housing.

I trust the Montana Board of Housing will give this project proposal fair and thoughtful consideration.

If I can answer any questions or provide you with any information, please do not hesitate to get in touch.

Sincerely,

Steve Daines
United States Senator
Congress of the United States
House of Representatives
Washington, DC 20515

Mr. Bruce Brensdahl
Executive Director
Montana Board of Housing
301 S. Park Avenue
Room 240
Helena, MT 59601

RE: Communities for Veterans LLC, Fort Harrison Project.

Dear Bruce Brensdahl,

Homelessness among veterans is an issue I take very seriously and I commend all those who are actively working to combat it. Montana has the 2nd largest veterans population in the nation and it is imperative that we bring together all of the resources necessary to end this nationwide issue.
September 21, 2015

Mr. Bruce Brensdahl  
Executive Director  
Montana Board of Housing  
301 S. Park Avenue, Rm 240  
Helena, MT 59601  

Dear Mr. Brensdahl:

I am writing to express my support for the allocation of tax credits from the Montana Board of Housing to be used to fund 42 units of housing for veterans to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless veterans and their families, disabled veterans, and at-risk veterans.

This project is part of a nationwide effort to eliminate homelessness among veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking low income housing tax credits from the Montana Board of Housing. We support the effort to end homelessness among veterans.

Sincerely,

John Engen,  
Mayor

Phone: (406) 552-6001  Fax: (406) 327-2102  E-mail: mayor@ci.missoula.mt.us
September 29, 2015

Craig Taylor
Communities for Veterans LLC
3550 South Tamiami Trail, Suite 301
Sarasota, Florida 34239

Dear Mr. Taylor,

Montana has long been one of our nation's greatest supporters of the military. We have roughly ten percent of our population serving as active military or veterans. Understandably this raises the level of veterans' services that are necessary throughout the state. I would like to thank Communities for Veterans LLC for recognizing these needs and on its application to the Montana Board of Housing for Low Income Housing Tax Credits to help finance the development of 42 housing units on the Fort Harrison Veterans Affairs Medical Center campus. This project will provide housing to homeless, disabled, and at-risk of homelessness veterans and their families.

In addition to building three new structures on the grounds to accommodate veterans, the proposal includes plans to renovate eight historic structures currently situated on the site. This will make full use of previous investments and better utilize the medical center campus.

I certainly hope the Montana Board of Housing can see fit to support this worthwhile project.

Sincerely,

Matthew Rosendale
Montana State Senate
The Montana Board of Housing  
301 S Park Ave., Room 228  
Helena MT 59601

Re: Letter of Support for Communities for Veterans, LLC tax credit application for Supportive Housing for homeless Veterans and their families at the Fort Harrison Veterans Affairs Medical Center in Helena, MT

Dear Board Members:

The purpose of this letter is to express the U.S. Department of Veterans Affairs (VA) support of Communities for Veterans, LLC (CFV) tax credit application to the Montana State Board of Housing. This tax credit, if approved, would help support Communities for Veterans, LLC development of 42 units of permanent supportive housing for homeless and at-risk Veterans. The project would consist of 22 units in 8 historic buildings at the Fort Harrison VA Medical Center as well as 20 units of new construction. CFV is pursuing the development of this housing as the lessee/developer under an enhanced-use lease (EUL) agreement with VA executed in December 2011.

VA executed the EUL agreement with CFV after a public hearing following a full and open solicitation process. The proposed project is part of VA's Building Utilization Review and Repurposing (BURR) initiative that the Secretary of Veterans Affairs approved on May 19, 2011. BURR is a strategic effort to help end Veteran homelessness by repurposing underutilized and vacant VA land and buildings through EUL agreements that provide housing for homeless and at-risk Veterans. Such agreements permit third-party providers, such as VVRLP, to finance, design, develop, maintain and operate housing with on-site supportive services, on a priority basis, for Veterans and their families. The co-location of these projects on VA medical center campuses ensures that Veterans have ready access to care and treatment designed to help them attain long-term independence and self-sufficiency.

As evidence of the Department's support of this project, it is contemplated that VA will grant Communities for Veterans, LLC a long-term leasehold interest in the land parcel, via an amendment to the existing EUL agreement. The amendment is expected to provide CFV with a lease term up to a maximum of 75 years. Additionally, VA is willing to make an EUL capital contribution of up to $3 million under its authority at 38 U.S.C. § 8162(b)(4), should CFV confirm to VA that additional funds are necessary for the project. Such capital contribution funds would be contingent upon VA's verification of CFV's project costs, and the parties negotiation and execution of an EUL Commitment Agreement.

Consistent with the above, VA supports CFV's application to the Board for the tax credits, which will help CFV obtain the financing that is critical for developing the proposed
supportive housing for homeless Veterans at the Fort Harrison VA Medical Center's campus.

Should you have any questions or concerns, please do not hesitate to contact me at 202-461-7778 (edward.bradley@va.gov) or Portfolio Manager Kelli Emery at 202.590.8793 (kelli.emery@va.gov).

Sincerely,

[Signature]

Edward L. Bradley, III
Designated VA Representative
Dear Mr. Brensdahl:

I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,
Representative Vince Ricci
Mr. Bruce Brensdahl  
Executive Director  
Montana Board of Housing  
301 S. Park Avenue  
Room 240  
Helena, MT 59601  

Dear Mr. Brensdahl:

As a Representative in the Montana Legislature representing HD 24 in Great Falls, MT, I am writing to express my support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. In speaking with disabled Vet Mike Tolomeo of Kalispell, MT this morning I learned that the project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. I support the effort to end homelessness among Veterans and appreciate your attention to this matter.

Sincerely,

Representative Jean Price, HD 24
1 March 2012

Reader’s Alley [submitted electronically]
Independent Record
P.O. Box 4249
Helena, MT 59604

Dear Editor:

As Montana’s sole statewide nonprofit working to document and save Montana’s signature historic places, the Montana Preservation Alliance applauds Communities for Veterans’ proposed “Freedom’s Path” 40-unit housing project for homeless veterans at the Veterans Administration (VA) at Fort Harrison (February 14, 2012 article).

With tax credit funding from the Montana Board of Housing, this project will refurbish eleven endangered Fort Harrison buildings to provide veterans with sun-filled, homey apartments on the military post which was “in all particulars... one of the finest & most complete in the country” according to an 1894 Helena Independent story.

Montana has the second highest per capita population of veterans in the U.S. However, 16.2% of the state’s homeless population are veterans according to a 2010 HUD/VA report to Congress. Communities for Veterans have an enviable national track record in historic preservation projects that serve those most in need.

We urge the Montana Board of Housing to approve the Communities for Veterans’ tax credit proposal to rehabilitate these endangered buildings at Fort Harrison; it will surely be a win-win outcome for all: eleven handsome buildings will be rehabilitated by skilled craftspeople and repurposed for Montana’s at-risk veterans.

Sincerely,

Chere Jiusto
Executive Director

cc: The Honorable Max Baucus
    Senator Christine Kaufman
    Representative Mike Menahan
    Montana Board of Housing
    P. Brown/Montana SHPO
    The Honorable Denny Rehberg
    The Honorable Jon Tester

Encl.: “Preserve Montana”, MPA Winter 2012 newsletter, p. 1
November 13, 2007

Ms. Corrie Kegel
Engineer (FMS)
VA Montana Health Care System
3687 Veterans’ Drive
Fort Harrison, MT 59636-1500

Ref: Cultural Resource Survey and Evaluation for Fort Harrison VA Hospital (24LC0123), MOA requirement to mitigate new construction

Dear Ms. Kegel:

We reviewed the above referenced survey and appreciate the VA’s investment in this undertaking. We concur with you that the period of significance for the district is from the Fort’s inception in 1894 up to the post-World War II VA activities in 1958. We concur that those buildings listed in your survey as “contributing” do contribute to the qualities that make the Fort Harrison VA Hospital district eligible for the National Register of Historic Places.

We hasten to add that contributing features to this district should go beyond just buildings. As we stated in our finding of “adverse effect” regarding construction of the Liberty House on the perimeter of the Parade Grounds, the Parade Grounds are a significant contributing feature to this district. They are a historic designed landscape characteristic of forts of the era, where ceremonial, non-combat military, and recreational activity took place. By entering into the Memorandum of Agreement the VA, by default, acknowledges that the Parade Grounds are eligible for the National Register, as such they should be documented in this survey.

While the Bakery Building does not exactly resemble the building it was when it was built in 1895, the 1945 modifications to accommodate its new use as a fire station are historic in their own right. We believe that this building is eligible for National Register listing.

Considering the Animal Research House, Chlorinator House, and 1942 Garage were all constructed within the period of significance and, according to the site forms, none of them have been altered, we believe that despite their small scale and ancillary roles these buildings do contribute to the district.

Please let us know if the VA concurs with our comments and feel free to contact me with questions you might have.

Sincerely,

[Signature]

Pete Brown
Historic Architecture Specialist

File: VA-Ft. Harrison-2007100501
July 23, 2008

Ms. Corrie Kegel
Engineer
VA Montana
3687 Veterans Drive
Fort Harrison, MT 59636-1500

Ref: Cultural Resource Survey and Evaluation for Ft. Harrison VA Hospital (24LC123)

Dear Corrie:

Thanks for your July 14 letter resolving the outstanding National Register eligibility issues with the Parade Ground and associated features, Bakery, Animal Research House and Chlorinator House. We concur with the VA that these properties are eligible for the National Register.

We would like to wait and see what the design of the new fire station building is before making a determination of effect and discussing mitigation measures. Please send me preliminary drawings when they become available.

Sincerely,

Pete Brown
Historic Architecture Specialist

File: VA-Ft. Harrison-2008071805
integrity. Consequently, it has been determined that the Bakery, Animal Research House and the Chlorinator House contribute to the Fort Harrison VA Hospital Historic District (24LC123).

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<td>3</td>
<td>1895</td>
<td>Officers Quarters</td>
<td>Late Victorian</td>
<td>Contributing</td>
</tr>
<tr>
<td>4</td>
<td>1895</td>
<td>Officers Quarters</td>
<td>Late Victorian</td>
<td>Contributing</td>
</tr>
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<td>5</td>
<td>1895</td>
<td>Officers Quarters</td>
<td>Late Victorian</td>
<td>Contributing</td>
</tr>
<tr>
<td>11</td>
<td>1899</td>
<td>NCOs Quarters</td>
<td>Colonial Revival</td>
<td>Contributing</td>
</tr>
<tr>
<td>12</td>
<td>1895</td>
<td>NCOs Quarters</td>
<td>Colonial Revival</td>
<td>Contributing</td>
</tr>
<tr>
<td>13</td>
<td>1895</td>
<td>NCOs Quarters</td>
<td>Colonial Revival</td>
<td>Contributing</td>
</tr>
<tr>
<td>14</td>
<td>1895</td>
<td>Hospital Stewards Quarters</td>
<td>Gable-Front</td>
<td>Contributing</td>
</tr>
<tr>
<td>15</td>
<td>1895</td>
<td>Powder Magazine</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>16</td>
<td>1895</td>
<td>Bakery</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>17</td>
<td>1895</td>
<td>Quartermaster’s Storehouse</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>20</td>
<td>1895</td>
<td>Stable/Laundry</td>
<td>No-Style</td>
<td>Contributing</td>
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<tr>
<td>31</td>
<td>1897</td>
<td>Hay/Feed Storehouse</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>35</td>
<td>1899</td>
<td>NCOs Quarters</td>
<td>Queen Anne</td>
<td>Contributing</td>
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<td>41</td>
<td>1905</td>
<td>NCO Staff Officers Quarters</td>
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<tr>
<td>42</td>
<td>1905</td>
<td>NCO Staff Officers Quarters</td>
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<td>43</td>
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<td>Civilian Employees Quarters</td>
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<td>1908</td>
<td>Storehouse</td>
<td>No-Style</td>
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<tr>
<td>54</td>
<td>1947</td>
<td>Animal Research House</td>
<td>No-Style</td>
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</tr>
<tr>
<td>141</td>
<td>1932</td>
<td>Montana VA Hospital</td>
<td>Neo-Classical</td>
<td>Contributing</td>
</tr>
<tr>
<td>142</td>
<td>1932</td>
<td>Heating Plant</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>144</td>
<td>1932</td>
<td>Garage</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>145</td>
<td>1932</td>
<td>Garage</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>146</td>
<td>1932</td>
<td>Garage</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>150</td>
<td>1936</td>
<td>Dining Hall &amp; Kitchen</td>
<td>No-Style</td>
<td>Non-contributing</td>
</tr>
<tr>
<td>151</td>
<td>1931</td>
<td>Gas Meter House</td>
<td>No-Style</td>
<td>Contributing</td>
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<tr>
<td>153</td>
<td>1947</td>
<td>Chlorinator House</td>
<td>No-Style</td>
<td>Contributing</td>
</tr>
<tr>
<td>154</td>
<td>1963</td>
<td>Hospital</td>
<td>Modern</td>
<td>Non-contributing</td>
</tr>
<tr>
<td>154A</td>
<td>1976</td>
<td>Outpatient Building</td>
<td>Modern</td>
<td>Non-contributing</td>
</tr>
<tr>
<td>156</td>
<td>1977</td>
<td>Oxygen Storage Building</td>
<td>Modern</td>
<td>Non-contributing</td>
</tr>
<tr>
<td>159</td>
<td>1974</td>
<td>Generator House</td>
<td>Modern</td>
<td>Non-contributing</td>
</tr>
<tr>
<td>604</td>
<td>1942</td>
<td>Garage</td>
<td>Minimal Traditional</td>
<td>Non-contributing</td>
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<tr>
<td>167</td>
<td>2006</td>
<td>VBA Regional Office</td>
<td>Neo-Italianate</td>
<td>Non-contributing</td>
</tr>
<tr>
<td>168</td>
<td>2006</td>
<td>Liberty House</td>
<td>Cross-Gable</td>
<td>Non-contributing</td>
</tr>
<tr>
<td>1895</td>
<td>1985</td>
<td>Parade Ground</td>
<td>N/A</td>
<td>Contributing</td>
</tr>
</tbody>
</table>

Figure 2. Table showing the surveyed buildings at the Fort Harrison VA Hospital Historic District, architectural style, and their status as contributing/non-contributing to the district.
August 15, 2011

VIA EMAIL & FIRST CLASS MAIL

Teresa E. Bell
Planning, VA Montana Healthcare System
US Veteran’s Administration
3687 Veteran’s Drive
Fort Harrison MT 59636-1500

Re: Proposed Enhanced Use Leases for Historic Structure located at Fort Harrison:
Comments to August 2, 2011 Public Hearing

Dear Ms. Bell,

In response to the VA’s Public Hearing Notice regarding its proposed Enhanced Use Lease ("EUL") project at Fort Harrison, the Lewis & Clark County Historic Preservation Commission ("HPC") submits the following comment.

The proposed EULs affect National Register-eligible historic structures identified by the VA as Building Nos. 2, 3, 4, 5, 11, 12, 13, 14, 35, 41, and 42. We commend the VA for considering the alternative of leasing these Nationally Significant structures (as we suggested in our letter to the Director dated March 7, 2011), rather than demolishing them as previously proposed in Director Korogi’s letter dated January 21, 2011. The EULs are sound alternatives contemplated by Section 106 of the National Historic Preservation Act, with which the VA must comply before undertaking any action affecting National Register-eligible properties.

The VA proposes to use the structures as Permanent Homeless Housing for Veterans, an admirable endeavor. However, the HPC is concerned with the extremely short timetable associated with the EUL process. VA representatives Kelli Emery and Teresa Bell stated at the August 2, 2011 public meeting that Building Utilization Review and Repurposing ("BURR") projects such as that proposed for Fort Harrison are generally completed within a 12-18 month time frame. However, they stated that BURR projects are being “fast tracked” by the VA, resulting in a December 31, 2011 deadline for the execution of leases. This leaves an approximately 4 month time period for issuance of a press release, RFP, response by potential lessees, and performance of due diligence by those lessees.

Sincerely,

Pamela Attardo
Historic Preservation Officer
316 N. Park
Helena MT 59623
406.447.8357
pattardo@co.lewis-clark.mt.us
The December 31 deadline coincides with the date that legislation authorizing the EUL program expires. The VA is advocating this approximately 4 month period from public meeting to execution of leases despite its own admission that the authority has existed since 1991, has twice been extended in the past, and that they fully expect that the EUL authority will be renewed. Considering that potential lessees are responsible for conducting their own due diligence for the site, this leaves a very small window for investigation and approval of a potentially very long term lease (up to 75 years).

On the date of the public hearing, Ms. Emery & Ms. Bell announced that an RFP would be issued in 2-3 weeks. As of the date of this letter, an RFP had not yet been issued for the EULs, although a sample copy was available on the BURR website. When I spoke to Ms. Emery this morning, she indicated that she was unsure when the RFP would be issued, possibly “in a couple weeks.” Criteria for potential developer selection has not yet been set by the VA, per the BURR website. To my knowledge, a press release has not been posted on www.fbo.gov.

This lack of publicity, combined with the unavailability of specific information makes it less likely that lessees will respond and be able to get to the point of lease execution by December 31. Of further concern is the fact that responding public housing authorities and non-profits in particular will find it difficult to perform the required due diligence or obtain the required approvals prior to the deadline. This brings up the HPC’s question: what will happen to these historic buildings if lessees are not found in time? Will they be mothballed and demolished as Ms. Korogi stated in the abovementioned letter?

Sincerely,

Pamela Attardo
Lewis & Clark County Historic Preservation Officer

CC: Kelly Blake, Lewis & Clark Co. Planning
Robin Korogi, Director
Pete Brown, SHPO
Brian Lusher, ACHP
Senator Tester
Senator Baucus
Dear Michael,

I am very supportive of your goal to provide housing to Veterans, particularly targeting homeless and vulnerable veterans. I also appreciate the value in preserving and making use of buildings that already exist. I am traveling and will be unable to respond by your deadline, but I will try to at least make a phone call. Please keep me informed of your progress and if there is other opportunities to participate. Thank you for your work on behalf of Veterans.

Sincerely,

Representative Andrea Olsen
House District 100, Montana State Legislature
Rep.Andrea.Olsen@mt.gov
(406) 543-2666
Mike:

While my schedule will not allow a formal response from me, please use this email as an indication of my commitment and support for your efforts on behalf of US Veterans.

Thank you for your service and for this undertaking.

Godspeed.

Brad Tschida

Representative - House Dist. 97

406-444-4800

rep.brad.tschida@mt.gov
September 21, 2015

Mr. Bruce Brensdahl, Executive Director
Montana Board of Housing
301 S. Park Avenue, Room 240
Helena, MT 59601

Dear Mr. Brensdahl:

The United Way of the Lewis and Clark Area (UWLCA) is in wholehearted support of the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless and disabled Veterans and their families, providing much-needed comprehensive services and permanent supportive housing.

Meeting people’s immediate needs while simultaneously building people’s self-efficacy and addressing systemic inequities is a long-held goal of the UWLCA. This project will help homeless and disabled Veterans access the full range of resources they need to live full and productive lives and will help them to reintegrate into their communities. It also makes compatible adaptive reuse of eight historic buildings on the Fort Harrison VA Medical Center campus. These buildings are adjacent to the very services these Veterans require, thus reducing their need to use a cumbersome and time-consuming local public transit system to fully access necessary care and programming.

This project is part of a nationwide effort to eliminate homelessness among Veterans. While noteworthy progress has been made since the goal was set in 2009, there is much work left to do. The goal can be achieved with the successful development of projects such as this one.

The project is being undertaken by Communities for Veterans LLC, which is specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national affordable housing developer, and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing. Communities for Veterans LLC is seeking low-income housing tax credits from the Montana Board of Housing, a funding source they have successfully applied for in other states.

Given these project components, the UWLCA reiterates its support for this project to help end homelessness among Montana’s Veterans. The UWLCA also commits to assisting in connecting this project to the wider community of service providers in Helena and to referring people to this project who would benefit from its services.

Sincerely,

Alison Munson, CEO
United Way of the Lewis and Clark Area
Mr. Bruce Biensdahl
Executive Director
Montana Board of Rousing
301 S. Park Avenue
Room 240
Helena, MT 59601

Dear Mr. Biensdahl:

I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

Here at God’s Love approximately 30% of our housing is for veterans in our emergency shelter. Most of our veterans are in need of long term housing in which we do not provide. It would be of great benefit to the community to have long term affordable housing for our veterans who have served our country.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,

Mr. Dave Miller
Director; God’s Love Shelter
406-442-7000 Ext. 3

David Miller
Dear Mr. Brensdahl:

I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,

[Signature]

John Burgess, President

P.O. Box 86, Somers MT 59932

406-857-3609
Mr. Bruce Brensdahl  
Executive Director  
Montana Board of Housing  
301 S. Park Avenue  
Room 240  
Helena, MT  59601

Dear Mr. Brensdahl:

I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans and coincides perfectly with our Supportive Services for Veteran Program which focuses on providing homeless veterans with housing stability. While we are seeing success within our program there is always the consistent challenge of accessibility to affordable housing. The goal of eliminating veteran homelessness can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,

Nick Little  
Division Director  
Volunteers of America
23 September 2015

Re: Fort Harrison Veteran Housing, Freedom's Path

TO WHOM IT MAY CONCERN

This letter is being sent to Michael Tolomeo, as the point of contact for Adam Gratzer. I am the Co-Chair of Joining Community Forces for Lewis & Clark County, a volunteer organization of individuals, agencies, and organizations dedicated to improving Veteran service providers in a 3-county area. It is indirectly (very) associated with the Joining Forces Initiative implemented by the Administration a few years ago.

I was present at an "Ending Veteran Homelessness in Helena" forum, hosted by HUD, on August 17th. During that forum, Mr. Gratzer made a presentation on proposed Veteran housing at Fort Harrison, outside of Helena. It was a compelling presentation, well illustrating how renovating the existing structures just off Liberty Lane could easily house dozens of Veterans. (The buildings used to be officer housing, and I believe they were later used to house doctors from the V.A. Hospital.)

Assuming that the structures are still sound, and they appear to be, they would be a welcome addition to facilities in the area to temporarily house Veterans needing shelter. As was explained during the meeting, the only known potential downside would be that we would also have to arrange for some transportation assets for occupants not having their own vehicles, since that area is a few miles outside of Helena. But that obstacle should easily be able to be surmounted.

I strongly endorse the proposed concept, and hope that it finds the necessary support.

Stephen Garrison
1361 Bighorn Road
Helena, MT 59602
September 18, 2015

Mr. Bruce Brensdahl
Executive Director
Montana Board of Housing
301 S. Park Avenue
Room 240
Helena, MT 59601

Dear Mr. Brensdahl:

I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness veterans. The focus will be to house veterans families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.
As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among veterans.

Sincerely,

Beverly L. Stewart
President
Montana State Council
Vietnam Veterans of America
Mr. Bruce Brensdahl  
Executive Director  
Montana Board of Housing  
301 S. Park Avenue, Room 240  
Helena, MT  59601

Dear Mr. Brensdahl,

This letter is written in support of Freedom's Path, a 42-unit housing project to be constructed on Fort Harrison's VA Medical Center campus. The target population for the project is homeless, disabled or veterans who are at risk of becoming homeless, but a key facet of the project is inclusion of family housing.

With units ranging from studio to 4-bedroom apartments, this project has the potential to meet the needs of veterans from a variety of life situations and family sizes. At Rocky Mountain Development Council, we know the importance of whole-family care. We also know the difficulty that many people, veteran and civilian, face when a medical emergency or other crisis prevents them from accessing safe housing, essential services and other amenities. Our housing units provide homes for many seniors and some families in our communities across the tri-county area, so we see the struggle firsthand.

Communities for Veterans Montana, LLC, aims to serve the population of veterans and their families that is currently underserved. When this nationwide initiative, a partnership between HUD and the VA, began in 2009, there were over 106,000 homeless veterans. That number has since been reduced to fewer than 50,000, but much work is left to be done.

Many of our programs, if not all, serve low-income veterans and their families: Meals on Wheels, Low Income Energy Assistance Program (LIEAP), Energy Share, Head Start, Senior Centers and Daily Dinner Clubs, Senior Transportation, Affordable Housing, Area IV Agency on Aging, senior volunteer programs, Spirit of Service and more. Our commitment to improving the quality of life for all community members extends to veterans and their families who face unique challenges with respect to re-integration, medical challenges and access to services. We support this effort to end homelessness among veterans.

Sincerely,

[Lori Ladas signature]

Lori Ladas  
Interim Executive Director  
Rocky Mountain Development Council, Inc.
As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Disability Rights Montana is particularly interested in this program as a source to make referrals to. We believe too, that Disability Rights Montana could augment Freedom’s Path services with our own, specifically as it relates to mental health and disability services in protection and advocacy in employment, education and systemic changes to improve the quality of life.

Sincerely,

Bernadette Franks-Ongoy,
Executive Director
I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,

DEAN W. HOUSE
State Commander
September 25, 2015

Mr. Bruce Brensdahl  
Executive Director  
Montana Board of Housing  
301 S. Park Avenue  
Room 240  
Helena, MT  59601

Dear Mr. Brensdahl:

I am writing to express my support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

This project is part of a nationwide effort to eliminate homelessness among Veterans. When this initiative between HUD and the VA started in 2009, there were over 106,000 homeless Veterans. This level has been reduced to less than 50,000 today. While noteworthy progress has been made, there is much left to do. The goal can be achieved with the successful development of projects such as this effort on the Fort Harrison VA Medical Center campus.

This project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely,

Dewey Hahlbohm  
Past President  
Montana Veterans Foundation
September 30, 2015

Mr. Bruce Brensdahl, Executive Director  
Montana Board of Housing  
301 S. Park Avenue, Room 240  
Helena, MT 59601

Dear Mr. Brensdahl:

Good Samaritan Ministries and Thrift Store is in total support of Freedom’s Path’s provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target Veterans who are homeless or who have disabilities and will provide comprehensive services and permanent supportive housing for this group of people.

As a provider of financial assistance to both Vets and civilians in the Helena Area, Good Samaritan Ministries recognizes the need for this project which will help homeless and disabled Veterans access the full range of resources they need to live full and productive lives and will help them to reintegrate eventually into their communities. It also makes compatible adaptive reuse of eight historic buildings on the Ft. Harrison VA campus.

Good Samaritan Ministries is committed, along with other providers in the Helena Area, to ending Veteran homelessness in community. Although there is some existing affordable housing and shelter in Helena, the need is always growing. More shelter specifically for Veterans, a population that needs specific care and attention, would be an ideal answer to Veteran homelessness. And being on the VA campus these units would be ideal for Veterans, since they are in direct proximity to the very services they require.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing, and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing. As part of the financing, Communities for Veterans LLC is seeking low-income housing tax credits from the Montana Board of Housing, a source of funding they successfully have applied for and received in other states.

Good Samaritan Ministries reiterates its support for this project to help end homelessness among Montana’s Veterans.

Sincerely,

Clare Smillie  
Assistance Coordinator  
Good Samaritan Ministries
Mr. Bruce Brensdahl  
Executive Director  
Montana Board of Housing  
301 S. Park Avenue  
Room 240  
Helena, MT 59601  

September 29, 2015  

Dear Mr. Brensdahl:  

NAMI Montana is a grassroots nonprofit organization that supports, educates and advocates for Montanans who live with mental illness and their families. I am writing to express our support for the provision of 42 units of housing to be developed on the campus of the Fort Harrison VA Medical Center. The project will target homeless, disabled, and at-risk of homelessness Veterans. The focus will be to house Veteran families who are homeless or who have disabilities.

The project is being undertaken by Communities for Veterans LLC, a national organization specifically committed to providing permanent supportive housing for vulnerable Veterans. Communities for Veterans is comprised of Beneficial Communities, a national developer of affordable housing and Affordable Housing Solutions, a non-profit housing development organization specializing in homeless and special needs supportive housing.

As a complement to providing needed housing for homeless and disabled Veterans, this project will preserve 8 historic structures on the Ft. Harrison VA campus, providing a compatible adaptive re-use of these historic buildings.

As part of the financing, Communities for Veterans LLC will be seeking Low Income Housing Tax Credits from the Montana Board of Housing. We support the effort to end homelessness among Veterans.

Sincerely.

Matt Kuntz, J.D.  
Executive Director  
NAMI Montana  

NAMI Montana  
P.O. Box 1021  
Helena, MT 59624
September 29, 2015

Bruce Brensdal, Executive Director
Montana Board of Housing
301 South Park Avenue
Room 240
Helena, MT 59601

Dear Mr. Brensdal:

Career Training Institute (CTI), a non-profit organization in Helena provides training and employment services for economically disadvantaged adults and youth, including veterans and their family members. CTI staff is keenly aware how the lack of safe, affordable housing impacts an individual’s ability to be successful in the workplace.

I am writing this letter to support Freedom’s Path, a development of 42 units of housing at the Fort Harrison VA Medical Center campus. This important project targets veterans who are disabled, homeless or at-risk of homelessness. I applaud Communities for Veterans, LLC for taking the lead on this project. Freedom’s Path promises to serve as a model for communities throughout the nation.

Communities for Veterans is a national organization committed to developing permanent solutions aimed at eliminating homelessness among veterans. As part of the financing, Communities for Veterans, LLC are seeking Low Income Housing Tax Credits from the Montana Board of Housing. We wholeheartedly support their effort to end homelessness among veterans.

Sincerely,

Jayson Harrington
Executive Director
Career Training Institute
September 22nd, 2015

Ms. Mary Bair
Montana Board of Housing
PO Box 200528
Helena, MT 59620-0528

Dear Ms. Bair,

We are pleased to submit this tax credit application for our 30-unit new construction project known as Blackfeet Homes VI. The project is located within the boundaries of the Blackfeet Indian Reservation in the town of Browning. Our goal is to develop a highly energy efficient and affordable low-income housing project on the reservation. The application presented to the Board will highlight how the project benefits our community and features innovative design and operational concepts, while at the same time is aligned with the state’s mission of providing affordable housing to low-income families.

- **Unit Types**
  - 20 three-bedroom and two bath single family units
  - 10 four-bedroom and two bath single family units

- **Income Targeting**
  - 4 units at or below 40% AMI
  - 19 units at or below 50% AMI
  - 7 units at or below 60% AMI

Several financing and operating aspects of this application make our project unique when compared to non-tribal applications. First and foremost, the project will be financed with no hard debt. The source of financing will be a combination of investor equity and Blackfeet Housing funds, with the funding provided by Housing structured as soft debt payable only from available cash flow.

Second, because the rents listed in the application are essentially breakeven rents and some tenants may pay more or less based on their actual incomes, Housing will execute an “Operating Deficit Agreement” to ensure that units occupied by tenants with incomes not high enough to pay the contract rent will nonetheless be managed and maintained as if sufficient income were generated. This project-based subsidy will be in effect for the entire compliance period and is therefore more stable than a tenant-based subsidy subject to appropriation. At no time will the rents and utilities exceed the maximum allowable rents per targeted income set-aside.

Third, Housing has also committed to paying an operating subsidy, as needed, of up to $250 per unit per month to cover all operating expenses not covered by tenant-paid rent (please see the Housing Assistance Payments agreement in Tab 2). HUD and IRS regulations allow tribes to use NAHASDA funds to subsidize units receiving funding through the LIHTC program.
The need for this housing is undeniable. Blackfeet Housing maintains a waiting list which supports the addition of the new low-income rental units, and the need for new units is clearly documented in our IHP and the independent third-party market study. Moving families into new homes financed through the LIHTC program would help us better meet our mission of providing affordable housing to our community members. Blackfeet Housing has proven that it is a capable developer and housing management entity with five previous LIHTC projects and hundreds of other low-rent homes in its inventory. We are confident in our ability to succeed.

As you know, it is extremely difficult to develop housing on the reservation. With the funds we can generate from the tax credit program, we can stretch our resources and build safe, decent, and energy efficient houses for our families. We are excited about embarking on our sixth tax credit project and look forward to working with MBOH on this project. If at any time you have any questions, please do not hesitate to contact my office.

Sincerely,

Chancy Knitson
Executive Director
### Green Initiatives

<table>
<thead>
<tr>
<th>Initiative</th>
<th>Blackfeet VI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Energy Star appliances</td>
<td>X</td>
</tr>
<tr>
<td>LED Exterior</td>
<td>X</td>
</tr>
<tr>
<td>Photovoltaic Panels</td>
<td>X</td>
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<tr>
<td>Low/No VOC paint/adhesive</td>
<td>X</td>
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<tr>
<td>Use of Montana products</td>
<td>X</td>
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<tr>
<td>Engineered Lumber</td>
<td>X</td>
</tr>
<tr>
<td>Flyash concrete greater than 30%</td>
<td>X</td>
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<tr>
<td>Recycled Insulation</td>
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<tr>
<td>Recycled sheetrock</td>
<td>X</td>
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<tr>
<td>Water efficient landscaping</td>
<td>X</td>
</tr>
<tr>
<td>Formaldehyde free/full sealed countertop and cabinets</td>
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</tr>
<tr>
<td>On-site recycle of construction materials</td>
<td>X</td>
</tr>
<tr>
<td>Range/bathroom fans that vent to the outside</td>
<td>X</td>
</tr>
<tr>
<td>Recycled material carpet/flooring</td>
<td>X</td>
</tr>
<tr>
<td>Smokefree policy that includes all units, buildings, and their respective indoor common areas as well as any outside area of the multi unit complex but within the property lines</td>
<td>X</td>
</tr>
<tr>
<td>A partnership with local or statewide health agencies offering cessation services</td>
<td>X</td>
</tr>
<tr>
<td>Water flow saving device</td>
<td>X</td>
</tr>
<tr>
<td>Permeable paving</td>
<td>X</td>
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</table>

Green Initiatives 25 pt 1-4 of above; 50 pts 5-9 of above; 75 pts 10-14; 100 pts 15 or more.
Ms. Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Dear Ms. Bair,

With this letter I would like to let you know that I strongly support Blackfeet Housing’s application for the tax credit homes (Blackfeet Homes VI). I have been on the waiting list for a home and would very much like to move into a new energy efficient home being planned for by Blackfeet Housing under the Blackfeet Housing Limited Partnership #6 application. I would very much appreciate your consideration of their application. Thank you.

Sincerely yours,

Stephano Cromwell
Ms. Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Dear Ms. Bair,

With this letter I would like to let you know that I strongly support Blackfeet Housing’s application for the tax credit homes (Blackfeet Homes VI). I have been on the waiting list for a home and would very much like to move into a new energy efficient home being planned for by Blackfeet Housing under the Blackfeet Housing Limited Partnership #6 application. I would very much appreciate your consideration of their application.

Thank you.

Sincerely yours,

Christina Fitzpatrick  
9/23/2015
Ms. Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Dear Ms. Bair,

With this letter I would like to let you know that I strongly support Blackfeet Housing’s application for the tax credit homes (Blackfeet Homes VI). I have been on the waiting list for a home and would very much like to move into a new energy efficient home being planned for by Blackfeet Housing under the Blackfeet Housing Limited Partnership #6 application. I would very much appreciate your consideration of their application. Thank you.

Sincerely yours,

9-23-2015
Ms. Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Dear Ms. Bair,

With this letter I would like to let you know that I strongly support Blackfeet Housing’s application for the tax credit homes (Blackfeet Homes VI). I have been on the waiting list for a home and would very much like to move into a new energy efficient home being planned for by Blackfeet Housing under the Blackfeet Housing Limited Partnership #6 application. I would very much appreciate your consideration of their application. Thank you.

Sincerely yours,

[Signature]

Brenda Wrekness
Ms. Mary Bair  
Montana Board of Housing  
P.O. Box 200528  
Helena, MT 59620-0528

Dear Ms. Bair,

With this letter I would like to let you know that I strongly support Blackfeet Housing's application for the tax credit homes (Blackfeet Homes VI). I have been on the waiting list for a home and would very much like to move into a new energy efficient home being planned for by Blackfeet Housing under the Blackfeet Housing Limited Partnership #6 application. I would very much appreciate your consideration of their application. Thank you.

Sincerely yours,

Melissa Woodward
September 29, 2015

Ms. Mary Bair
Montana Board of Housing
PO Box 200528
Helena, MT 59620-0528

RE: Support for Blackfeet Homes VI

Dear Ms. Bair,

The Blackfeet Tribal Council is in full support of the proposed Blackfeet Homes VI tax credit project in which 30 new single-family homes will be constructed in Browning, MT. The project is consistent with the housing and development goals of the Tribe and its housing authority. Blackfeet Housing has successfully placed five tax credit projects into service and the community has seen great interest in our affordable housing. Council has seen an increasing need for and support by families for the Tribe to undertake a new housing project.

With the proposed Blackfeet Homes VI project, the Blackfeet Housing will continue to address the needs of our families by providing additional safe, decent and affordable housing, furthering its mission to serve as our community’s housing provider.

Over the years, the Blackfeet Tribe has conveyed to MBOH the dire need for housing renovation and construction on the reservation. As you know, Blackfeet Housing maintains a long waiting list of individuals and families in need of housing. Many of our families live with relatives in severely overcrowded housing conditions and just as many live in housing that lacks adequate facilities and complete plumbing. It is undeniably the case that without adequate housing, parents are unable to provide the stable, secure foundation necessary for their children to succeed in school and in life. The unfortunate consequence to our community is that our needs severely impede our goals for improving conditions on the reservation.

By utilizing the LIHTC program, the Tribe and Blackfeet Housing will be able to maximize our limited resources to create significant change and improvement in our community. Without the equity generated by the tax credits, we will not be able to develop a project the size of Blackfeet Homes VI. There is no other entity, group or developer in our area that will come to our reservation and build the housing that we need. Without leveraging assistance from the tax credit program, we simply do not have sufficient funds to build enough housing units to meet our needs.
We fully support the development of Blackfeet Homes VI, and we appreciate your efforts to assist our community in this regard.

Sincerely,

Chairman

Honorable Harry Barnes
Chairman
Blackfeet Tribal Business Council
November 27, 2015

Ms. Mary Bair
Montana Board of Housing
Po Box 200528
Helena, MT 59620-0528

RE: Request Comments for Blackfeet Housing VI

Dear Ms. Bair,

The Blackfeet Tribal Business Council is in full support of the proposed tax credit project in which 30 units will be constructed in Browning, MT. The project is consistent with the housing and development goals of the Blackfeet Tribe and its housing authority. Blackfeet has successfully placed five tax credit projects into service and the community has seen great interest in our affordable housing. Council has noticed an increased support by families for the Blackfeet Tribe to undertake a new housing project.

With the proposed Blackfeet Homes VI project, the housing authority will continue to address the needs of our families by providing additional safe, decent and affordable housing, furthering its mission to serve as our community’s public housing provider.

Over the years, the Blackfeet Tribe has conveyed to MBOH the dire need for housing renovation and construction on the Blackfeet Reservation. As you know, the Blackfeet Housing maintains a long waiting list of individuals and families in need of housing. Many of our families live with relatives in severely overcrowded housing conditions and just as many live in housing that lacks adequate facilities and complete plumbing. It is undeniably the case that without adequate housing, parents are unable to provide the stable, secure foundation necessary for their children to succeed in school and in life. The unfortunate consequence to our community is that our disparate needs severely impede our goals for improving conditions on the Blackfeet Reservation.

By utilizing the LIHTC program, the Blackfeet Tribe and Blackfeet Housing will be able to maximize our limited resources to create significant change and improvement in our community.
Without the equity to be generated by the tax credit proceeds, we will not be able to develop a project the size of Blackfeet Homes VI. There is no other entity, group or developer in our area that will come to our reservation and build the housing that we need. Without leveraging assistance from the tax credit program, we simply do not have sufficient funds to build enough housing units to meet our needs. We appreciate your efforts to assist our community in this regard.

Sincerely,

Illiff “Scott” Kipp, Sr.
Vice-Chairman
Blackfeet Tribe

[Signature]

511
November 27, 2015

Ms. Mary Bair
Montana Board of Housing
Po Box 200528
Helena, MT 59620-0528

RE: Request Comments for Blackfeet Housing VI

Dear Ms. Bair,

The Blackfeet Tribal Business Council is in full support of the proposed tax credit project in which 30 units will be constructed in Browning, MT. The project is consistent with the housing and development goals of the Blackfeet Tribe and its housing authority. Blackfeet has successfully placed five tax credit projects into service and the community has seen great interest in our affordable housing. Council has noticed an increased support by families for the Blackfeet Tribe to undertake a new housing project.

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We appreciate your efforts to assist our community in this regard.

Sincerely,

William “Bill” Old Chief
BTBC-Member
Blackfeet Tribe
November 27, 2015

Ms. Mary Bair
Montana Board of Housing
Po Box 200528
Helena, MT 59620-0528

RE: Request Comments for Blackfeet Housing VI

Dear Ms. Bair,

The Blackfeet Tribal Business Council is in full support of the proposed tax credit project in which 30 units will be constructed in Browning, MT. The project is consistent with the housing and development goals of the Blackfeet Tribe and its housing authority. Blackfeet has successfully placed five tax credit projects into service and the community has seen great interest in our affordable housing. Council has noticed an increased support by families for the Blackfeet Tribe to undertake a new housing project.

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We appreciate your efforts to assist our community in this regard.

Sincerely,

[Signature]

Nelse St. Goddard
BTBC-Member
Blackfeet Tribe
November 27, 2015

Ms. Mary Bair
Montana Board of Housing
Po Box 200528
Helena, MT 59620-0528

RE: Request Comments for Blackfeet Housing VI

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We appreciate your efforts to assist our community in this regard.

Sincerely,

[Signature]

Forrestina Cali Boss Ribs
BTBC-Member
Blackfeet Tribe
November 27, 2015

Ms. Mary Bair
Montana Board of Housing
Po Box 200528
Helena, MT 59620-0528

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Sincerely,

Earl Old Person
BTBC-Member
Blackfeet Tribe
RE: Request Comments for Blackfeet Housing VI

Dear Ms. Bair,

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We appreciate your efforts to assist our community in this regard.

Sincerely,

Honorable Harry Barnes
Chairman
Blackfeet Tribe
November 27, 2015

Ms. Mary Bair
Montana Board of Housing
Po Box 200528
Helena, MT 59620-0528

RE: Request Comments for Blackfeet Housing VI

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We appreciate your efforts to assist our community in this regard.

Sincerely,

Tyson T. Running Wolf
Secretary
Blackfeet Tribe
PROGRAM
Multifamily Program

AGENDA ITEM
Sweetgrass Commons, substantial changes in the application

BACKGROUND
Sweetgrass Commons is a project under construction in Missoula. The project was awarded credits in 2015. The project is currently a 26-unit project.

PROPOSAL
The developer is proposing to add one unit. The additional unit would be a benefit to the property as it will generate additional income to the property. The additional unit cost is raising total cost approximately $100,000.

Other substantial changes the staff noticed during our review was the original application showed 8,567 square feet in common space and is now proposed to have 17,552 square feet in common space. The original application described a basement in the property or possibly an underground parking garage. The current construction plans include an underground parking garage. A memo from the developer is attached to this agenda item.

Staff submits these changes for board consideration
MEMORANDUM

Date: January 4, 2016

To: Mary Bair, Multifamily Program Manager
Montana Board of Housing
PO Box 200528
301 S. Park Avenue, Room 240
Helena, MT 59620-0528

From: Heather McMilin, Housing Development Director
Homeword, Inc.

Project: Sweetgrass Commons, Missoula, MT

RE: Summary of Changes included in the Request for Change

Included in our Request for Change, specific updated pages of the UNI APP were supplied to illustrate the current project knowns and project feasibility reflecting the requested 27 units that included current construction contract numbers with estimated increased costs for the additional unit.

The project change request and updated UNI APP pages illustrate two main changes.

1. **Modification of one 1-bedroom unit type to a studio unit and then adding an additional studio unit.** This change was considered for several reasons, but overall was decided upon for the long term sustainable operations of the project.

2. **Updated information of the project actual square foot calculations.** There was an increase in our project’s overall common area square footage. At the time of our 2015 application, we only had schematic design plans, no formal architectural drawings or calculations to base the building and room square footages based on. There was a smaller basement planned that may or may not have had underground parking along with the three main floors with rough estimated footprints on average units and estimated circulation. In the updated pages supplied, we have included our accurate SF calculations based on actual unit’s footprints, private storage, formal circulation and interior common space and a full underground parking floor that is wide enough to park double loaded parking beneath the building. Having accurate construction documents for functioning building floors gave us accurate information that would usually be supplied at the time of cost certification. We thought it important to expand on why the common area SF looked far different then our 2015 application estimates.
PROGRAM
Multifamily Program

AGENDA ITEM
Sweetgrass Commons, additional credit request of $330,061

BACKGROUND
Sweetgrass Commons is a project under construction in Missoula. The project was awarded credits in 2015. This project was not awarded the full ask of credits in 2015. The balance of the original credit ask is $330,610. The developer (Homeword) is requesting the balance of the credits at this time, if credits become available or are remaining from the 2016 round.

PROPOSAL
Mary and Bruce will present information on this request
December 22, 2015

Mary Bair, Multifamily Program Manager
Montana Board of Housing
PO Box 200528
301 S. Park Avenue, Room 240
Helena, MT 59620-0528

Re: Sweetgrass Commons, Missoula, MT – Request for Approval of Project Changes

Dear Ms. Bair and Board Members,

We are writing this letter to request approval of a proposed change in the design and construction of the Sweetgrass Commons new construction project in Missoula, MT. First, thanks to MBOH for our 2015 tax credit allocation, we are moving full speed ahead on the project and on target for construction completion December 2016.

In light of our bid results and a deeper look at our project costs and overall operational pro forma for Sweetgrass Commons, we decided to pursue a change in the project that would serve a greater need and also perform better operationally for the long term. We are formally requesting approval to modify one of our 1-bedroom units and a small third floor common lounge (not part of the required amenities committed to in our 2015 application) into two studio apartments. Our Property Managers have indicated the studios are always in demand, especially for very low-income residents on fixed incomes. In the 2014 Market Study, the need for new affordable units was calculated to be 1,065. By September 2015, that same need was calculated to be 1,730 units. Adding even one unit, all we can do for this project at this time, will start to help meet that growing need. We have attached updated pages in the UNI APP to illustrate that we do not believe this is a substantial change to the project, illustrating that there would be no change in points from our original 2015 MHTC application.

Places in the application that the additional unit changes:

Development Evaluation Criteria
2. Lower Income Tenants (220 pts)

<table>
<thead>
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<th>Target AMI</th>
<th>Orig. Units</th>
<th>%</th>
<th>Pts.</th>
<th>Prop. Units</th>
<th>%</th>
<th>Pts.</th>
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<td>23.1%</td>
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<td>6</td>
<td>22.2%</td>
<td>(0)</td>
</tr>
</tbody>
</table>

Changes result in no change in points and one additional 50% AMI unit.
Uniform Application – See Attached Pages that are described below

Sec B – Prog Info:
1. Part IX & Part X – 27 units, 100% Low Income Units
2. Part XI – 17 units to serve 41-50% AMI (originally 16)
3. Part XII – adaptable units - 5 studio, 7 1-bed (originally 3 & 8)
4. Part XIV – updated implementation Schedule

Sec C Source of Funds – updated
Sec C Use of Funds – updated
Sec C Financial – updated

Sec A Project Info
1. Part I – future credit request of $33,061 (balance of the original request for 2015 credits)
2. Part IV – number of units: 27

Sec B HC Calc – updated
Sec C Cost Fee – updated

We’ve included updated pages of the UNI APP to reflect the current project knowns and project feasibility reflecting the requested 27 units and current construction contract numbers with estimated increased costs for the additional unit. We have discussed the increased cost with the General Contractor and are confident it is feasible to make this change at this point in the project with minimal added costs from additional equipment and systems. We understand MBOH review and approval of changes must be completed prior to the change taking effect.

With the attached updated sections and the narrative explanation included in this letter, we appreciate MBOH considering our formal request that Sweetgrass Commons be allowed to (1) modify one 1-bedroom unit type to a studio unit, and (2) add an additional studio unit.

Thank you for your consideration,

Heather McMillin
Homeward Housing Development Director

cc: Andrea Davis, Homeward Executive Director
    Bruce Brensdal, Montana Board of Housing Executive Director

Attachments: Updated Sections from the Uni-App
SECTION B - PROJECT INFORMATION

Part I
PROJECT IDENTIFICATION

<table>
<thead>
<tr>
<th>PROJECT NAME</th>
<th>Sweetgrass Commons</th>
</tr>
</thead>
<tbody>
<tr>
<td>SITE ADDRESS</td>
<td>SW corner of Montana St and California St</td>
</tr>
<tr>
<td>CITY</td>
<td>Missoula</td>
</tr>
<tr>
<td>COUNTY</td>
<td>Missoula</td>
</tr>
<tr>
<td>ZIP CODE</td>
<td>59801</td>
</tr>
<tr>
<td>PRIMARY CONTACT</td>
<td>Heather McMilin</td>
</tr>
<tr>
<td>MAILING ADDRESS</td>
<td>1535 Liberty Lane, Suite 116A</td>
</tr>
<tr>
<td>CITY, STATE, ZIP CODE</td>
<td>Missoula, MT 59808</td>
</tr>
<tr>
<td>TELEPHONE #</td>
<td>406.532.4663 ext 36</td>
</tr>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:heather@homeword.org">heather@homeword.org</a></td>
</tr>
</tbody>
</table>

Part II
CHIEF ELECTED OFFICIAL OF POLITICAL JURISDICTION IN WHICH PROJECT IS LOCATED

<table>
<thead>
<tr>
<th>NAME</th>
<th>Mayor John Engen</th>
</tr>
</thead>
<tbody>
<tr>
<td>MAILING ADDRESS</td>
<td>435 Ryman</td>
</tr>
<tr>
<td>CITY, STATE, ZIP CODE</td>
<td>Missoula, MT 59802</td>
</tr>
<tr>
<td>TELEPHONE #</td>
<td>406.552.6001</td>
</tr>
<tr>
<td>E-MAIL</td>
<td><a href="mailto:JEngen@ci.missoula.mt.us">JEngen@ci.missoula.mt.us</a></td>
</tr>
</tbody>
</table>

Part III
PROVIDE A SHORT PROJECT DESCRIPTION. LIST ALL KEY COMPONENTS

At the future location on a vacant parcel within the Old Sawmill District (OSD) near the Clark Fork River in Missoula’s Riverfront Neighborhood, this project will provide sustainably designed homes for households earning less than 60% Area Median Income. The recently created OSD is in the heart of Missoula and central to all resources and amenities that our City has to offer. This site was part of a massive Brownfield redevelopment that took many years and many partners. Significant public and private resources went into this 46 acre revitalization project. Homeword is pleased to be proposing this housing project as the inclusion of true workforce housing within this mixed use, urban infill district.

With a variety of sizes of rental apartments, this new development will provide opportunities for a variety of residents to be able to afford safe and healthy housing in the heart of Missoula. Sweetgrass Commons will house 27 studio, one, two and three bedroom units targeted at households earning 40 to 60% Area Median Income. The design proposes a three-story building with underground parking. Amenities include an elevator, private decks/patios, on-site laundry rooms, washer/dryer hook-ups and dishwashers in the two and three bedroom units, separate resident storage rooms, computer work station for residents, an on-site management office, and an outdoor resident patio/barbecue area.

Located close to the Milwaukee Trail, the California Street pedestrian bridge, the Montana Natural History Center, Ogren Stadium and McCormick and Silver Parks, this will be an ideal location for residents who like to get out and enjoy our beautiful Montana environment.

Part IV
LEGAL DESCRIPTION OF THE PROPERTY

Lots 6 through 12, Block 9 of Eddy Addition in Missoula County.

| 0.5624 # of Acres |

ATTACH MAPS WHICH SHOW THE SITE LOCATION AND THE SURROUNDING AREA.

Part V
SITE CONTROL STATUS (Check one)

X Owned

Optioned Expiration Date

Leased Expiration Date

Other (Explain)

PROVIDE A COPY OF PROOF OF OWNERSHIP, OPTION, PURCHASE CONTRACT, OR LONG-TERM LEASE AGREEMENT. See attachment "SGC IIB Ownership" in folder IIB Proof of Ownership Documentation.

effective 2/18/14
**Part VI**

**ZONING STATUS**  
(Please provide letter of proof of zoning status, and identify any relevant zoning ordinances and restrictive covenants.)

The property is located in the Mill Site Special District, Sub-district F. This special zoning district has both General Development Standards and specific sub-district standards. It also refers to the Missoula City Zoning Ordinance, Title 20. Residential Uses, including multi-dwelling uses, are permitted in Sub-District F.  
Please see attachment "SGC IIC Zoning" in folder IIC Zoning Status Documentation.

---

**Part VII**

**UTILITIES**

Are utilities available and of the appropriate size for the site?  
☐ YES*  ☐ NO**

*If yes, attach letter of verification from independent source.  
**If no, provide an explanation on the line below, including dates when adequate facilities will be available.

Sewer and Gas/Electric are readily available to the site, but the water main is located a half block away and an extension is being provided by the seller as part of this project. Please see attachment “SGC IID Utilities” in folder IID Utilities Docs of Availability.

---

**Part VIII**

**PROJECT CLASSIFICATION, TYPE, ACTIVITY AND ANTICIPATED FUNDING SOURCES:**

<table>
<thead>
<tr>
<th>Classification (mark one)</th>
<th>Project Activity (mark all that apply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Family (1-4 units)</td>
<td>New Construction</td>
</tr>
<tr>
<td>Multi-Family (5 or more units)</td>
<td>*Acquisition (see below)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Type of Project (mark all that apply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rental</td>
</tr>
<tr>
<td>Homeownership</td>
</tr>
<tr>
<td>Family</td>
</tr>
<tr>
<td>Elderly 55+ or 62+</td>
</tr>
<tr>
<td>Group Home/Shelter</td>
</tr>
<tr>
<td>Other (specify)</td>
</tr>
</tbody>
</table>

Funding Sources (mark all to which you are applying)  
(Refer to each program’s guidelines to assure activity(s) marked above is eligible for proposed funding source)

- **Montana Department of Commerce:**
  - Community Development Block Grant (CDBG)
  - Home Investment Partnerships Program (HOME) ☒
  - Board of Housing (BOH)
    - Low Income Housing Tax Credit Program ☒
    - Multifamily Risk Sharing Program
    - Multifamily General Obligation Program

- **USDA Rural Development (RD):**
  - Housing Preservation Grants
  - Rural Rental Housing 515 Program
  - Sec. 538 - Guaranteed Rural Rental Housing Program
  - Community Facilities Loan and Grant Programs

* If your project is acquisition, are any persons currently living on the site?  
☐ YES ☒ NO

* If your project is an acquisition, will the proposed project activity result in a change in use of existing housing units?  
☐ YES ☒ NO

* If you answered “yes” to either of the questions above, do you have an Antidisplacement and Relocation Assistance plan?  
☐ YES ☒ NO
### Part IX
**TYPE OF UNITS**

<table>
<thead>
<tr>
<th></th>
<th># OF UNITS</th>
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</thead>
<tbody>
<tr>
<td>Single Family Homes</td>
<td></td>
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<tr>
<td>Apartments</td>
<td>27</td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL UNITS</strong></td>
<td><strong>27</strong></td>
</tr>
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### Part X
**PROJECT USES**

<table>
<thead>
<tr>
<th>Square Footage</th>
<th># of Units</th>
<th>MARKET UNITS</th>
<th>COMMERCIAL SPACE</th>
<th>SUB TOTAL</th>
<th>LOW INCOME UNITS</th>
<th>COMMON SPACE (Mgr Unit)</th>
<th>COMMON SPACE (Other)</th>
<th>SUB TOTAL</th>
<th>TOTAL</th>
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<tbody>
<tr>
<td></td>
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<td></td>
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<tr>
<td>17,550</td>
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<td>27</td>
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<td>36,931</td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>100%</strong></td>
<td><strong>100%</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Low Income Percentage: $\frac{\text{Low income units}}{\text{Low income units} + \text{market units} + \text{commercial space}}$

### Part XI
**PROJECT BENEFICIARIES**

<table>
<thead>
<tr>
<th># Units</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td># Units will serve 0% - 40% of the area median income</td>
</tr>
<tr>
<td>17</td>
<td># Units will serve 41% - 50% of the area median income</td>
</tr>
<tr>
<td>6</td>
<td># Units will serve 51% - 60% of the area median income</td>
</tr>
<tr>
<td></td>
<td># Units will serve 61% - 80% of the area median income</td>
</tr>
<tr>
<td></td>
<td># Units will serve 81% - 100% of the area median income</td>
</tr>
<tr>
<td>27</td>
<td># Units will serve market rate income</td>
</tr>
<tr>
<td></td>
<td><strong>TOTAL # OF UNITS</strong></td>
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</tbody>
</table>
### Part XII
#### Units Accessibility

<table>
<thead>
<tr>
<th>Unit Size</th>
<th>Standard Units</th>
<th>Accessible Units</th>
<th>Adaptable Units</th>
<th>New</th>
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</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0-bedroom</td>
<td>3</td>
<td>5</td>
<td></td>
<td>8</td>
</tr>
<tr>
<td>1-bedroom</td>
<td>3</td>
<td>7</td>
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<td>10</td>
</tr>
<tr>
<td>2-bedroom</td>
<td>1</td>
<td>2</td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>3-bedroom</td>
<td>3</td>
<td>3</td>
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<td>6</td>
</tr>
<tr>
<td>4-bedroom</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>(specify)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TOTALS</td>
<td>10</td>
<td>17</td>
<td></td>
<td>27</td>
</tr>
</tbody>
</table>

% of Total Units: 37.0% 63.0%

#### Project will meet the following standard(s):
- Accessibility/Visitability Requirements
- Fair Housing Design and Construction
- 504 Accessibility

### Part XIII
#### RENTAL ASSISTANCE

Does the project have project-based rental assistance? **YES**  *NO*

*If yes, list assistance program and number of units:*

---

Sweetgrass Commons

---

effective 2/18/14

---

532
## Part XIV
### IMPLEMENTATION SCHEDULE

<table>
<thead>
<tr>
<th>Financing</th>
<th>Anticipated Completion ( month / year )</th>
<th>Actual Completion ( month / year )</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction Loan Commitment</td>
<td></td>
<td>Jan-15</td>
</tr>
<tr>
<td>Construction Loan Closing</td>
<td></td>
<td>Nov-15</td>
</tr>
<tr>
<td>Low Income Housing Tax Credits</td>
<td>*2016 Mar-16</td>
<td>Dec-14 *2015</td>
</tr>
<tr>
<td>Grant Commitments (list grants separately)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. City of Missoula HOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. City of Missoula CDBG</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. MDOC HOME</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Missoula Redevelopment Agency</td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Seller Contribution</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contract Execution for HOME/CDBG Funding</td>
<td>Dec-15</td>
<td></td>
</tr>
<tr>
<td>Permanent Loan Commitment</td>
<td></td>
<td>Jan-15</td>
</tr>
<tr>
<td>Permanent Loan Closing</td>
<td></td>
<td>Nov-15</td>
</tr>
<tr>
<td>Other</td>
<td>Deferred Developer Fee</td>
<td>Nov-15</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Project Start-up *

| Site Acquisition | Nov-15 |
| Zoning | Aug-14 |
| Infrastructure Available | Aug-14 |
| Environmental Review | Nov-15 |
| Advertise Architect / Engineer | May-15 |
| Design Completion | Aug-15 |
| Advertise for Construction Bids | Sep-15 |
| Construction Bid Award | Nov-15 |
| Building Permits | Oct-15 |
| Marketing | |
| Other | Community Input Meeting | Aug-14 |
| Other | Community Design Charrette | Mar-15 |

### Project Activities *

| Pre-Construction Conference | Oct-15 |
| Issue Notice to Proceed | |
| Begin Construction | |
| Complete Construction | Dec-16 |
| Final Inspection/Issue Certificate of Occupancy | Dec-16 |
| Audit | Apr-17 |
| Marketing | Oct-16 |
| Prequalification Activities | Nov-16 |
| Homebuyer Workshops | n/a |
| Rehabilitation | n/a |
| Rent-up | Mar-17 |
| Closeout | Jun-17 |
| Other | |
| Other | |

* Verify with funding sources when a Project Start-up or Activity may begin. Programs may have restrictions or requirements that need to be met first.

---

* Effective 2/18/14
**SECTION C - FINANCIAL**

**PART I - SOURCES OF FUNDS STATEMENT**

**Project Name:** Sweetgrass Commons

Please list sources of permanent funding for the project. List the entity and program for each source.

Include financing, grants, donations, and equity. Attach letter(s) of commitment.

Identify each source as to TYPE by noting after name (L) for Hard Loan, (S) for Soft Loan (G) for Grant, or (E) for Equity.

**Do not include the construction loan.**

Indicate in the STATUS column whether (P) Proposed, (R) Requested, or (A) Approved.

<table>
<thead>
<tr>
<th>FUNDING ENTITY</th>
<th>PROGRAM</th>
<th>TYPE</th>
<th>AMOUNT</th>
<th>STATUS</th>
<th>RATE %</th>
<th>LOAN TERM (YEARS)</th>
<th>AMORTIZATION PERIOD (YEARS)</th>
<th>ANNUAL DEBT SERVICE</th>
<th>DATE REQUESTED</th>
<th>DATE ACTUAL OR EXPECTED COMMITMENT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Montana Board of Housing</td>
<td>MHTC</td>
<td>E</td>
<td>$343,834</td>
<td>P</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>01/12/16</td>
<td>03/15/16</td>
</tr>
<tr>
<td>City of Missoula</td>
<td>HOME</td>
<td>S</td>
<td>$100,000</td>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>03/09/15</td>
<td>04/30/15</td>
</tr>
<tr>
<td>City of Missoula</td>
<td>HOME</td>
<td>S</td>
<td>$65,000</td>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>10/15/15</td>
<td>11/05/15</td>
</tr>
<tr>
<td>County of Missoula</td>
<td>CDBG</td>
<td>S</td>
<td>$75,000</td>
<td>A</td>
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<td></td>
<td></td>
<td></td>
<td>03/09/15</td>
<td>11/05/15</td>
</tr>
<tr>
<td>City of Missoula</td>
<td>CDBG</td>
<td>S</td>
<td>$385,000</td>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>03/09/15</td>
<td>04/30/15</td>
</tr>
<tr>
<td>Montana Board of Housing</td>
<td>MHTC</td>
<td>E</td>
<td>$4,127,753</td>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>08/31/14</td>
<td>11/01/14</td>
</tr>
<tr>
<td>Federal Energy Credit</td>
<td>E</td>
<td></td>
<td>$18,718</td>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>12/01/16</td>
<td>12/01/16</td>
</tr>
<tr>
<td>Montana Department of Commerce</td>
<td>HOME</td>
<td>S</td>
<td>$750,000</td>
<td>A</td>
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<td></td>
<td></td>
<td></td>
<td>03/31/15</td>
<td>08/31/15</td>
</tr>
<tr>
<td>Homeword Loan - Seller Donation</td>
<td>S</td>
<td></td>
<td>$49,000</td>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>01/01/15</td>
<td>11/15/15</td>
</tr>
<tr>
<td>Homeword Equity Contribution</td>
<td>E</td>
<td></td>
<td>$100</td>
<td>A</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>11/15/15</td>
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<tr>
<td>City of Missoula</td>
<td>HOME</td>
<td>S</td>
<td>$140,000</td>
<td>P</td>
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<td></td>
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<td>01/15/16</td>
<td>02/15/16</td>
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<tr>
<td>Homeword, Inc.</td>
<td>Def Fee</td>
<td>S</td>
<td>$18,397</td>
<td>A</td>
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<td>01/12/16</td>
<td>02/15/16</td>
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<tr>
<td>HW-Mortgage</td>
<td>Perm Loan</td>
<td>L</td>
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<td>P</td>
<td>3.00%</td>
<td>15</td>
<td>20</td>
<td>$4,126</td>
<td>01/12/16</td>
<td>01/31/16</td>
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<tr>
<td><strong>TOTAL SOURCES</strong></td>
<td></td>
<td></td>
<td><strong>$ 6,134,802</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td><strong>$4,126</strong></td>
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</tbody>
</table>

**NOTE:** TOTAL SOURCES OF FUNDS MUST EQUAL TOTAL USES OF FUNDS

*effective 2/18/14*
<table>
<thead>
<tr>
<th>SOURCE</th>
<th>VALUE</th>
<th>DESCRIPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>Architect</td>
<td>$4,000</td>
<td>Donated architectural services for schematic design &amp; application materials</td>
</tr>
<tr>
<td>State of Montana</td>
<td></td>
<td>Property Taxes - property will be tax exempt - value to be determined</td>
</tr>
<tr>
<td>Green Criteria Consultants</td>
<td>$6,000</td>
<td>Donated professional services by consultant for Enterprise Green Communities</td>
</tr>
<tr>
<td>Missoula Redevelopment Agency</td>
<td>$250,000</td>
<td>Purchased Property at agreed upon sales price, resold to Homeword for a reduced price (&gt;50% value)</td>
</tr>
</tbody>
</table>

$ 260,000

**Sources of Funds** – Demonstrate a reasonable estimate and commitment of all sources and amounts of project funding. Please attach as exhibits the following if applicable:
- Written funding commitments provided, either firm or contingent
- Letter(s) from permanent lenders with proposed loan terms and conditions
- Tax credit proceeds commitments, if applicable, that reflect current market sale rates
- Other grant program funding commitments
- Letter(s) of interest from other proposed funding source(s)

On the next worksheet tab for each source of financing provide a brief description including any unique issues that might exist. Describe the flow of financing to the project (i.e. Grant funds are awarded to local government who loans those fund to project)

effective 2/18/14
### Sweetgrass Commons

#### SECTION C - FINANCIAL

**PART II - USES OF FUNDS**

**ENTER WHOLE NUMBERS ONLY**

<table>
<thead>
<tr>
<th>Project name: Sweetgrass Commons</th>
<th>TOTAL ADMINISTRATION COSTS</th>
<th>LAND/ BLDG./ACQUISITION</th>
<th>SITE WORK</th>
<th>TOTAL SITE WORK COSTS</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PROJECT</strong></td>
<td>SOURCE City &amp; County CDBG</td>
<td>SOURCE City HOME</td>
<td>SOURCE 2015 MHTC &amp; Energy Credits</td>
<td>SOURCE MDOC HOME</td>
</tr>
<tr>
<td><strong>BUDGET</strong></td>
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<tr>
<td>GRANT ADMINISTRATION</td>
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<tr>
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<td>$</td>
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<td>Printing/Duplication/Postage</td>
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<tr>
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<td>$</td>
<td>$</td>
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<tr>
<td>Accounting/Auditing</td>
<td>$</td>
<td>$</td>
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<tr>
<td>Travel</td>
<td>$</td>
<td>$</td>
<td>$</td>
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<td>Training</td>
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<td><strong>TOTAL ADMINISTRATION COSTS</strong></td>
<td>$</td>
<td>$</td>
<td>$</td>
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<tr>
<td>LAND/ BLDG./ACQUISITION</td>
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<td>$</td>
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<td>Land</td>
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<td>$ 238,775</td>
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<td>Demolition</td>
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<td><strong>TOTAL LAND &amp; BUILDING COSTS</strong></td>
<td>$ 238,775</td>
<td>$ 238,775</td>
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<td>Off-Site Improvement</td>
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<tr>
<td>Environmental</td>
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<tr>
<td><strong>TOTAL SITE WORK COSTS</strong></td>
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# SECTION C - FINANCIAL

## PART II - USES OF FUNDS

**ENTER WHOLE NUMBERS ONLY**

<table>
<thead>
<tr>
<th>Project name: Sweetgrass Commons</th>
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<tbody>
<tr>
<td><strong>TOTAL BUDGET</strong></td>
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<tr>
<td></td>
</tr>
<tr>
<td><strong>CONSTRUCTION AND REHAB</strong></td>
</tr>
<tr>
<td>New Building</td>
</tr>
<tr>
<td>New Building-Added Unit</td>
</tr>
<tr>
<td>Photovoltaics</td>
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<tr>
<td>General Requirements</td>
</tr>
<tr>
<td>Contractor Overhead</td>
</tr>
<tr>
<td>Contractor Profit</td>
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<tr>
<td>Construction Contingency</td>
</tr>
<tr>
<td>Misc Construction</td>
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<tr>
<td>Material &amp; Compaction Testing</td>
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<tr>
<td>Furniture, Fixtures &amp; Equipment</td>
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<tr>
<td>Permits &amp; Inspection Fees</td>
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<tr>
<td><strong>TOTAL REHAB &amp; CONST. COSTS</strong></td>
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<tr>
<td><strong>PROFESSIONAL WORK &amp; FEES</strong></td>
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<tr>
<td>Architect Design</td>
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<tr>
<td>Misc Professional Fees</td>
</tr>
<tr>
<td>Attorney, Real Estate</td>
</tr>
<tr>
<td>Consultant/Agent</td>
</tr>
<tr>
<td>Engineer/Surveyor (ALTA)</td>
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<tr>
<td>Commissioning</td>
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<tr>
<td>Enterprise Green Criteria Consultants</td>
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<td>Energy Star Testing</td>
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<td><strong>TOTAL PROF. WORK &amp; FEES</strong></td>
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<tr>
<td><strong>CONSTRUCTION/ INTERIM FEES</strong></td>
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<tr>
<td>Hazard &amp; Liability Insurance</td>
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<tr>
<td>Credit Report</td>
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<td>Construction Interest</td>
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<tr>
<td>Origination Points</td>
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<tr>
<td>Discount Points</td>
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<tr>
<td>Inspection Fees</td>
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<tr>
<td>Title &amp; Recording</td>
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<tr>
<td>Legal Fees</td>
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<td>Taxes</td>
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<td><strong>TOTAL CONST. INTERIM FEES</strong></td>
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## SECTION C - FINANCIAL
### PART II - USES OF FUNDS
ENTER WHOLE NUMBERS ONLY

<table>
<thead>
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<th>Project name: Sweetgrass Commons</th>
<th>TOTAL</th>
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<tr>
<td><strong>PROJECT</strong></td>
<td><strong>SOURCE</strong></td>
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<tr>
<td>BUDGET</td>
<td>City &amp; County CDBG</td>
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<tr>
<td><strong>PERMANENT FINANCING FEES</strong></td>
<td></td>
</tr>
<tr>
<td>Credit Report</td>
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<tr>
<td>Discount Points</td>
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<td>Title and Recording</td>
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<td>Legal Fees</td>
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<td>Prepaid MIP</td>
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<td><strong>TOTAL FINANCING FEES</strong></td>
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<tr>
<td><strong>SOFT COSTS</strong></td>
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<tr>
<td>Feasibility Appraisal</td>
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<td>Market Study</td>
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<td>Geotech Report</td>
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<td>Charrette &amp; Public Meetings</td>
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<td><strong>TOTAL SOFT COSTS</strong></td>
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<td>Organizational (Partnership)</td>
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<td>Developer's Overhead</td>
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<tr>
<td>Developer's Fees</td>
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<td>HTC Dev Consultant Fee</td>
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<td>Developers Fee-Acquisition</td>
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## SECTION C - FINANCIAL

### PART II - USES OF FUNDS

**ENTER WHOLE NUMBERS ONLY**

<table>
<thead>
<tr>
<th>Project name:</th>
<th>Total Project Reserves</th>
<th>Sweetgrass Commons</th>
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<tr>
<td></td>
<td>PROJECT BUDGET</td>
<td>Source</td>
</tr>
<tr>
<td></td>
<td>PROJECT RESERVES</td>
<td>City &amp; County CDBG</td>
</tr>
<tr>
<td></td>
<td></td>
<td>City HOME</td>
</tr>
<tr>
<td></td>
<td></td>
<td>MDOC HOME</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2015 MHTC &amp; Energy Credits</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2016 MHTC</td>
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<td></td>
<td></td>
<td>2016 City HOME</td>
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<td></td>
<td></td>
<td>HW/Seller Note/Def Fee/Mortage</td>
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<td></td>
<td>Rent-Up Reserve</td>
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<tr>
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<td>Pre-funded R for R</td>
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<td>TOTAL PROJECT COSTS</td>
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<td></td>
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<td></td>
<td>$140,000</td>
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<td></td>
<td></td>
<td>$129,497</td>
</tr>
<tr>
<td></td>
<td>TOTAL PROJECT COSTS</td>
<td>WITH GRANT ADMIN</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$6,134,802</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$460,000</td>
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<tr>
<td></td>
<td></td>
<td>$165,000</td>
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<td>$4,146,471</td>
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<td>$750,000</td>
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<td>$343,834</td>
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<td></td>
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<td>$140,000</td>
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<tr>
<td></td>
<td></td>
<td>$129,497</td>
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<td></td>
<td>TOTAL SOURCES OF FUNDS</td>
<td>FROM SECTION C</td>
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<tr>
<td></td>
<td></td>
<td>$6,134,802</td>
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</tbody>
</table>

(If there is a difference the project is either over or under funded)

The line item narrative on the next tab must justify budget amounts and assumptions with either third party documentation or past experience with project in similar markets. At a minimum, the proposed budget in the Uniform Application must adhere to the following:

- Sources of Funds (Part I) equal Uses of Funds (Part II)
- Columns and rows add correctly
## SECTION C - FINANCIAL
### PART III - UTILITY ALLOWANCES

**Project name:** Sweetgrass Commons

<table>
<thead>
<tr>
<th>Utility of Service</th>
<th>Type of Utility (gas, elec.)</th>
<th>O=Owner Pd</th>
<th>T=Tenant Pd</th>
<th>0-bdrm</th>
<th>1-bdrm</th>
<th>2-bdrm</th>
<th>3-bdrm</th>
<th>__Bdrm</th>
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<tbody>
<tr>
<td>Heating</td>
<td>ELEC</td>
<td>T=Tenant Pd</td>
<td></td>
<td>$53</td>
<td>$53</td>
<td>$68</td>
<td>$98</td>
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<tr>
<td>Air Conditioning</td>
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<td>T=Tenant Pd</td>
<td></td>
<td>$2</td>
<td>$2</td>
<td>$2</td>
<td>$3</td>
<td></td>
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<tr>
<td>Cooking</td>
<td>ELEC</td>
<td>T=Tenant Pd</td>
<td></td>
<td>$5</td>
<td>$5</td>
<td>$7</td>
<td>$10</td>
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<td>Other Electricity</td>
<td>ELEC</td>
<td>T=Tenant Pd</td>
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<td>$30</td>
<td>$30</td>
<td>$34</td>
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<tr>
<td>Hot Water</td>
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<td>$19</td>
<td>$19</td>
<td>$25</td>
<td>$36</td>
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<tr>
<td>Water</td>
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<td>O=Owner Pd</td>
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<td></td>
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<tr>
<td>Sewer</td>
<td>n/a</td>
<td>O=Owner Pd</td>
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<td></td>
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<td></td>
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</tr>
<tr>
<td>Trash</td>
<td>n/a</td>
<td>O=Owner Pd</td>
<td></td>
<td></td>
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<td>Other</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

**Totals**

|                  | $109 | $109 | $136 | $189 |

**Source of Utility Allowance:** Montana Department of Commerce Utility Schedule

**Effective date:** 11/1/2015 through 10/31/16
### SECTION C - FINANCIAL

#### PART IV - RENT AND FORECASTED INCOME - Year 1

<table>
<thead>
<tr>
<th>Number of Bedrooms</th>
<th>Number of Units</th>
<th>Gross or Contract Rent (c)</th>
<th>Utility Allowance (d)</th>
<th>Tenant Paid or Contract Rent (c - d)</th>
<th>Total Monthly Rent (b * e)</th>
<th>Median Income Targeted (i.e. 50%, 60%)</th>
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</thead>
<tbody>
<tr>
<td>HOME UNITS</td>
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<td>Studio L</td>
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<td>$454.00</td>
<td>$109.00</td>
<td>$345.00</td>
<td>$345.00</td>
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<tr>
<td>Studio H</td>
<td>1</td>
<td>$548.00</td>
<td>$109.00</td>
<td>$439.00</td>
<td>$439.00</td>
<td>50% 500</td>
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<tr>
<td>1 L</td>
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<td>$109.00</td>
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<td>$369.00</td>
<td>40% 600</td>
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<tr>
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<td>$109.00</td>
<td>$469.00</td>
<td>$469.00</td>
<td>50% 600</td>
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<tr>
<td>2 L</td>
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<td>$432.00</td>
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<td>2 H</td>
<td>1</td>
<td>$693.00</td>
<td>$136.00</td>
<td>$557.00</td>
<td>$557.00</td>
<td>50% 750</td>
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<tr>
<td>3 L</td>
<td>1</td>
<td>$648.00</td>
<td>$189.00</td>
<td>$459.00</td>
<td>$459.00</td>
<td>40% 950</td>
</tr>
</tbody>
</table>

| NON-HOME UNITS     |                 |                             |                       |                                      |                             |                                        |
| Studio             | 5               | $548.00                     | $109.00               | $439.00                             | $2,195.00                  | 50% 500                                |
| Studio             | 1               | $603.00                     | $109.00               | $494.00                             | $494.00                    | 60% 500                                |
| 1                  | 5               | $578.00                     | $109.00               | $469.00                             | $2,345.00                  | 50% 600                                |
| 1                  | 3               | $668.00                     | $109.00               | $559.00                             | $1,677.00                  | 60% 600                                |
| 2                  | 1               | $818.00                     | $136.00               | $682.00                             | $682.00                    | 60% 750                                |
| 3                  | 4               | $823.00                     | $189.00               | $634.00                             | $2,536.00                  | 50% 950                                |
| 3                  | 1               | $948.00                     | $189.00               | $759.00                             | $759.00                    | 60% 950                                |

**Total Square Footage:** 17951.00

- If a unit has project based rental subsidies enter contract rent in column "c" with zero utility allowance

- **Subtotal - Gross Monthly Income:** $13,758
- **Vacancy Percentage:** 8.00%
- **Vacancy Factor:** ($1,101) / monthly
- **Other Project Income (monthly):** $12,657
- **Total Forecasted Monthly Income:** $12,657 / monthly
- **Total Forecasted Annual Income:** $151,888 / yearly
- **Projected Annual Percentage Increase in Income:** 2.00%
## SECTION C - FINANCIAL
### PART V - ANNUAL OPERATING EXPENSES

<table>
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<tr>
<th>Category</th>
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<tbody>
<tr>
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<tr>
<td>1a. Management Fee</td>
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<tr>
<td>Management Fee %</td>
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<td>1b. Other</td>
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<td>Advertisement</td>
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<tr>
<td>Legal/Partnership</td>
<td>$16,200</td>
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<td>Accounting/Audit</td>
<td>$6,600</td>
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<tr>
<td>Office Expenses</td>
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<td><strong>Total Other</strong></td>
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<td><strong>Total Administrative</strong></td>
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<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
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<tr>
<td><strong>2. Operating:</strong></td>
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<td>Lighting &amp; Misc Power</td>
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<td>Water/Sewer</td>
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<td>Gas</td>
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<td>Trash Removal</td>
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<td>Payroll/Payroll Taxes</td>
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<tr>
<td>Insurance</td>
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<td>Compliance Fees</td>
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<thead>
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<tr>
<td><strong>3. Maintenance:</strong></td>
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<td>Salary / Repairs</td>
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<td><strong>4. Taxes</strong></td>
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<td>District Covenant Fees</td>
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<td>SIDs and other City Fees</td>
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<td><strong>5. Total Operating Expenses</strong></td>
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<td><strong>6. Annual Replacement</strong></td>
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Projected Annual Percentage Increase in Operating Expenses: 3.00%
**SECTION C - FINANCIAL**

**PART VI - 15 YEAR OPERATING PRO-FORMA**

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<th>Rent (Income)</th>
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*Debt Coverage Ratio = Net Income Available for Debt Service / Debt Service

In the next worksheet tab please provide a narrative explaining and justifying how the rental income and operating expenses were determined.
### SECTION C - FINANCIAL

PART II - USES OF FUNDS

ENTER WHOLE NUMBERS ONLY

<table>
<thead>
<tr>
<th>Project name:</th>
<th>TOTAL</th>
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<tr>
<td>Sweetgrass Commons</td>
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<th>SOURCE</th>
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<tbody>
<tr>
<td></td>
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<td>City HOME</td>
<td>2015 MHTC &amp; Energy Credits</td>
<td>MDOC HOME</td>
<td>2016 MHTC</td>
<td>2016 City HOME</td>
<td>HW/Seller Note/Def Fee/Mortgage</td>
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#### GRANT ADMINISTRATION

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<th>Personnel Services</th>
<th>Supplies</th>
<th>Communications</th>
<th>Printing/Duplication/Postage</th>
<th>Advertising</th>
<th>Accounting/Auditing</th>
<th>Travel</th>
<th>Training</th>
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TOTAL ADMINISTRATION COSTS: $-

#### LAND/ BLDG./ACQUISITION

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<th>$238,775</th>
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Total LAND & BUILDING COSTS: $238,775 / $238,775

#### SITE WORK

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<th>$25,000</th>
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TOTAL SITE WORK COSTS: $25,000 / $25,000

**effective 2/18/14**
### SECTION C - FINANCIAL

#### PART II - USES OF FUNDS

**ENTER WHOLE NUMBERS ONLY**

<table>
<thead>
<tr>
<th>Project name: Sweetgrass Commons</th>
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<td><strong>SOURCE City &amp; County CDBG</strong></td>
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<td><strong>CONSTRUCTION AND REHAB</strong></td>
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<td>Contractor Profit</td>
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<td>Construction Contingency</td>
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<tr>
<td>Misc Construction</td>
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<td>Material &amp; Compaction Testing</td>
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<td>Furniture, Fixtures &amp; Equipment</td>
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<td>Permits &amp; Inspection Fees</td>
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<td>TOTAL REHAB &amp; CONST. COSTS</td>
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*effective 2/18/14*
**SECTION C - FINANCIAL**  
**PART II - USES OF FUNDS**  
ENTER WHOLE NUMBERS ONLY

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<th>2016 HOME</th>
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*effective 2/18/14*
### SECTION C - FINANCIAL
### PART II - USES OF FUNDS
### ENTER WHOLE NUMBERS ONLY

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<thead>
<tr>
<th></th>
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<td>WHO IS PAYING FOR EACH LINE ITEM</td>
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<tr>
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<td>City &amp; County CDBG</td>
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<td>PROJECT RESERVES</td>
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<tr>
<td>Rent-Up Reserve</td>
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<td><strong>TOTAL SOURCES OF FUNDS FROM SECTION C</strong></td>
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<tr>
<td><strong>DIFFERENCE</strong></td>
<td>$</td>
<td>$</td>
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</tbody>
</table>

(If there is a difference the project is either over or under funded)

The line item narrative on the next tab must justify budget amounts and assumptions with either third party documentation or past experience with project in similar markets. At a minimum, the proposed budget in the Uniform Application must adhere to the following:
- Sources of Funds (Part I) equal Uses of Funds (Part II)
- Columns and rows add correctly
Project Name: Sweetgrass Commons

Entity to receive Tax Credits:

Part I
Amount of Annual Credit Requested: $33,061

Requesting from Non-Profit Set-aside? X
(attach documentation)

Requesting from Small Project Set-aside?
Requesting from General Project Pool?

Part II
Type of Credit Requested: (check all that apply)

4% Credit
9% Credit

New Construction without Federal Subsidy X
New Construction with Federal Subsidy
Acq / Rehab without Federal Subsidy
Acq / Rehab with Federal Subsidy
Rehabilitation without Federal Subsidy
Rehabilitation with Federal Subsidy

Part III
IRS Minimum Low-income Threshold for Credit eligibility: (check one)

X 20% of the units serving households at 50% of area median income
40% of the units serving households at 60% of area median income

(This designation is for IRS purposes only. Actual project beneficiaries should be indicated in Section A - Part XI of the uniform application)

Part IV
Size of property in acres 0.5624
Number of Buildings 1
Number of units 27
Number of Floors in the Tallest Building 3

Part V
Are the residential units available to the General Public? Y Yes No

If "No" explain: ________________________________

Part VI
Will all residential units be Decent, Safe and Sanitary? X Yes No

Part VII
Is this project located in a:

* Qualified Census Tract (QCT)  Tract # 30063000700

* Redesignated until Oct. 2015

Part VIII
Will support services be provided to tenants? Yes X No

If "Yes", are they included in the rent? Yes X No

Describe Services: ________________________________
Part IX
List special amenities that will be provided to the project (garages, play grounds, yards, community rooms, laundry, etc.): decks/patios, dishwasher and washer/dryer hook-ups in 3 bedroom units, air conditioning, extra storage, high quality cabinets, garage, high quality flooring, computer/wifi for resident use, outdoor community area, on site manager's office, car plug-ins, library, laundry room, special landscaping.

Part X
Are there any environmental issues related to the property? [ ] Yes [X] No
Describe Issues:

Part XI
If project includes acquisition of existing buildings, list below:

<table>
<thead>
<tr>
<th>Building Address</th>
<th>Date Last Placed in Service</th>
<th>Date was or will be acquired</th>
</tr>
</thead>
<tbody>
<tr>
<td>n/a</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(applicant must submit evidence of last placed in service date or approved waiver of ten year rule by letter ruling from the IRS)

Part XII

<table>
<thead>
<tr>
<th>Applicant</th>
<th>Developer</th>
<th>Owner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeword, Inc.</td>
<td>Homeword, Inc.</td>
<td>Sweetgrass Commons LLLP</td>
</tr>
<tr>
<td>81-0522626</td>
<td>81-0522626</td>
<td>47-3831643</td>
</tr>
<tr>
<td>CHDO, 501(c)3</td>
<td>CHDO, 501(c)3</td>
<td>LLLP</td>
</tr>
<tr>
<td>Incorporated</td>
<td>Incorporated</td>
<td>LLLP</td>
</tr>
<tr>
<td>Montana</td>
<td>Montana</td>
<td>Montana</td>
</tr>
<tr>
<td>501(c)3</td>
<td>501(c)3</td>
<td></td>
</tr>
</tbody>
</table>

Part XIII
Describe what roles or responsibilities that the applicant, developer, owner, and each member of the development team will assume for this project. If the applicant or developer will not retain ownership, describe the process and timing for disposition of this project.

Homeword, Inc., the applicant/developer/owner, will act as General Partner and general project manager. Homeword will fundraise, oversee contracts and compliance and ensure the project is completed per Homeword's goals and commitments. Homeword plans on retaining long-term ownership of the project and will contract out the property management responsibilities, yet play an active role in the ongoing activities through active asset management.
Part XIV
Does any member of the development team have any direct or indirect, financial or other interest with any of the other project team members (including owner's interest in the construction company or subcontractors used)?

Yes [ ] No [x]

If yes, describe the level of participation and/or relationship of each:


Part XV
** Does any member of the development team have any default, disposition of or status of default, foreclosure or findings of non-compliance for any of the projects in which they have been involved?

Yes [ ] No [x]

If yes, describe situation:


Part XVI
** Does any member of the development team have pending lawsuits or adversely settled lawsuits against them or with any of the projects in which they have been involved?

Yes [ ] No [x]

If yes, describe situation:


Part XVII
** Attach documentation showing development team qualifications and all past projects that team members have participated. See attachment "SGC IVD Dev Team" in folder IVD Development Team Qualifications and Past Projects List.
### Part I
**GRAND TOTAL PROJECT COSTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Project Costs</td>
<td>$6,134,802</td>
</tr>
</tbody>
</table>

*(from "Section C - Financial, Part II - Uses of Funds" of the Uniform Application)*

### Part II
**LESS INELIGIBLE COSTS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Administration Costs</td>
<td>$0</td>
</tr>
<tr>
<td>Land</td>
<td>$238,775</td>
</tr>
<tr>
<td>Total Permanent Financing Fees</td>
<td>$0</td>
</tr>
<tr>
<td>Tax Credit Fees</td>
<td>$45,200</td>
</tr>
<tr>
<td>Total Syndication Costs</td>
<td>$40,608</td>
</tr>
<tr>
<td>Total Project Reserves</td>
<td>$93,340</td>
</tr>
<tr>
<td><strong>TOTAL INELIGIBLE COSTS</strong></td>
<td><strong>$417,923</strong></td>
</tr>
</tbody>
</table>

4% Credit

9% Credit

### Part III
**TOTAL ELIGIBLE BASIS**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>(total and by type)</td>
<td>$5,716,879</td>
</tr>
<tr>
<td>(grand total project costs less total ineligible costs)</td>
<td>$5,716,879</td>
</tr>
</tbody>
</table>

### Part IV
**ANNUAL TAX CREDIT CALCULATION**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Grants used to finance qualifying development costs</td>
<td></td>
</tr>
<tr>
<td>Nonqualified nonrecourse financing</td>
<td></td>
</tr>
<tr>
<td>Historic Tax Credits (Residential Portion Only)</td>
<td></td>
</tr>
<tr>
<td>Other nonqualified Costs</td>
<td></td>
</tr>
<tr>
<td><strong>Total Adjusted Eligible Basis</strong></td>
<td><strong>$5,716,879</strong></td>
</tr>
<tr>
<td>Is project in QCT* or DDA*?</td>
<td>% 130%</td>
</tr>
<tr>
<td><strong>Total Adjusted Eligible Basis (includes high cost adjustment)</strong></td>
<td><strong>$7,431,943</strong></td>
</tr>
<tr>
<td>Applicable Fraction (smaller of Unit or Floor Space Fraction)</td>
<td>100.00%</td>
</tr>
<tr>
<td><strong>Total Qualified Basis</strong></td>
<td><strong>$7,431,943</strong></td>
</tr>
<tr>
<td>IRS Applicable Fraction (4%, 9% or effective rate may be used)</td>
<td>7.49%</td>
</tr>
<tr>
<td>Annual Tax Credits Eligible to Receive (by type)</td>
<td>$556,653</td>
</tr>
<tr>
<td>Annual Tax Credits Requested (by type)</td>
<td>$430,000</td>
</tr>
<tr>
<td><strong>Annual Tax Credits Requested (combined)</strong></td>
<td><strong>$396,939</strong></td>
</tr>
<tr>
<td><strong>Annual Tax Credits Requested (combined)</strong></td>
<td><strong>$33,061</strong></td>
</tr>
<tr>
<td><strong>Application Fee:</strong> (annual tax credits requested times 1.0%)</td>
<td><strong>$331</strong></td>
</tr>
</tbody>
</table>

* Qualified Census Tract
* Difficult to Develop Area

### Part V
**EXTENDED USE PERIOD**

Will be 15 years + 31
SUPPLEMENT
SECTION C - COST LIMITATIONS AND REQUIREMENTS

Project Name: Sweetgrass Commons

**Part I**

| Is there an Identity of Interest between the developer and contractor? | No |
| Number of Units: (includes low income, market and manager units) | 27 |

**COSTS FROM UNIFORM APPLICATION (Section C - Financial, Part II - Uses of Funds)**

<table>
<thead>
<tr>
<th>Requirement</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>GENERAL REQUIREMENTS</td>
<td>$225,000</td>
</tr>
<tr>
<td>CONTRACTOR OVERHEAD</td>
<td>$75,000</td>
</tr>
<tr>
<td>CONTRACTOR PROFIT</td>
<td>$240,000</td>
</tr>
<tr>
<td>DEVELOPER FEES (new const &amp; rehab)</td>
<td>$500,000</td>
</tr>
<tr>
<td>DEVELOPER FEES (acquisition)</td>
<td>$0</td>
</tr>
<tr>
<td>OPERATING RESERVES</td>
<td>$66,340</td>
</tr>
</tbody>
</table>

**CONSTRUCTION COST CALCULATION:**

- Demolition: $0
- Site Work: $0
- New Structure: $3,626,600
- New Structure - Added Unit: $50,000
- Accessory Structures: $60,000
- General Requirements: $225,000
- Construction Contingencies: $200,000
- Other: $0
- Other: $0

**TOTAL CONSTRUCTION COSTS:** $4,161,600

**TOTAL ADJUSTED PROJECT COST CALCULATION:**

- Total Project Cost: $6,134,802
- Less: Administration $0
- Land: $238,775
- Existing Structures (acq): $0
- Contractor Profit: $240,000
- Total Developer Fees: $500,000
- Total: $978,775

**TOTAL ADJUSTED PROJECT COST:** $5,156,027

**TOTAL OPERATING, REPLACEMENT RESERVE AND DEBT SERVICE COST**

- Annual Operating Expenses: $123,212
- Annual Replacement Reserves: $8,100
- Annual Debt Service: $4,126
- TOTAL: $135,438
### Part II

**GENERAL REQUIREMENTS:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Requirements from Part I</td>
<td>$225,000</td>
</tr>
<tr>
<td>Total Construction Costs from Part I</td>
<td>$4,161,600</td>
</tr>
<tr>
<td>Adjusted Total Construction Costs</td>
<td>$3,936,600</td>
</tr>
<tr>
<td>General Requirements divided by Adj Total Constr. Costs</td>
<td>5.72%</td>
</tr>
</tbody>
</table>

Maximum Cost Limit: 6.00%

### Part III

**CONTRACTOR OVERHEAD:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contractor Overhead from Part I</td>
<td>$75,000</td>
</tr>
<tr>
<td>Total Construction Costs from Part I</td>
<td>$4,161,600</td>
</tr>
<tr>
<td>Contractor Overhead divided by Total Constr. Costs</td>
<td>1.80%</td>
</tr>
</tbody>
</table>

Maximum Cost Limit: 2.00%

### Part IV

**CONTRACTOR PROFIT:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contractor Profit from Part I</td>
<td>$240,000</td>
</tr>
<tr>
<td>Total Construction Costs from Part I</td>
<td>$4,161,600</td>
</tr>
<tr>
<td>Contractor Profit divided by Total Constr. Costs</td>
<td>5.77%</td>
</tr>
</tbody>
</table>

Maximum Cost Limit: No Identities of Interest 6.00%
Identities of Interest 0

### Part V

**DEVELOPER FEES:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Adjusted Project Cost from Part I</td>
<td>$5,156,027</td>
</tr>
<tr>
<td>Existing Structures (acq)</td>
<td>$0</td>
</tr>
<tr>
<td>Developer Fees (new const &amp; rehab) from Part I</td>
<td>$500,000</td>
</tr>
<tr>
<td>Developer Fees (new const &amp; rehab) / Total Adj. Proj Cost</td>
<td>9.70%</td>
</tr>
<tr>
<td>Developer Fees (acquisition) from Part I</td>
<td>$0</td>
</tr>
<tr>
<td>Developer Fees (acquisition) / Existing Structures (acq)</td>
<td>#DIV/0!</td>
</tr>
</tbody>
</table>

Maximum Cost Limit: New Const & Rehab 15.00%
Acquisition 15.00%
### Part VI

**OPERATING RESERVE:**

Minimum Requirement: 4 months of projected operating, replacement reserve and debt service expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Annual Operating, Replacement Reserves</td>
<td>$135,438</td>
</tr>
<tr>
<td>4 month reserve (Total divided by 3)</td>
<td>$45,146</td>
</tr>
<tr>
<td>Operating Reserve from Part I</td>
<td>$66,340</td>
</tr>
</tbody>
</table>

(If letter of credit or developer guarantee is being used documentation must be attached)

### Part VII

**REPLACEMENT RESERVE:**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Replacement Reserve Expense from Part I</td>
<td>$8,100</td>
</tr>
<tr>
<td>Number of Units from Part I</td>
<td>27</td>
</tr>
<tr>
<td>Annual Replacement Reserve / Number of Units</td>
<td>$300</td>
</tr>
</tbody>
</table>

Requirement:

<table>
<thead>
<tr>
<th>Category</th>
<th>Elderly</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>New Construction per unit</td>
<td>$250</td>
<td>$300</td>
</tr>
<tr>
<td>Rehabilitation per unit</td>
<td>$300</td>
<td>$300</td>
</tr>
</tbody>
</table>

### Part VIII (complete only if applying for Tax Credits)

**TAX CREDIT NET PROCEEDS:**

(total amount expected to receive from sale of the tax credits less costs project would not have incurred if it were not for the use of tax credits)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross Proceeds from Sale of Tax Credits</td>
<td>$385,000</td>
</tr>
<tr>
<td>less Tax Credit Fees</td>
<td>$45,200</td>
</tr>
<tr>
<td>Cost Certification</td>
<td>$15,000</td>
</tr>
<tr>
<td>Syndication Costs</td>
<td>$40,608</td>
</tr>
<tr>
<td>Total</td>
<td>$100,808</td>
</tr>
<tr>
<td>Tax Credit Net Proceeds</td>
<td>$284,192</td>
</tr>
</tbody>
</table>
### Project Costs and Operating Expenses:

Per unit costs and cost per square foot will be evaluated for all projects for reasonableness, taking into account the type of housing, other development costs as detailed below, unit sizes, and the intended target group of the housing. The area of the state and the community where the project will be located will also be considered in this review.

All applications will be required to provide justification for their development costs. These costs will be analyzed and scrutinized considering the individual characteristics of the project listed above and will be compared to other like projects. If a project is not recommended for funding a basis for such recommendation will be provided.

Even though the costs of some developments may be justifiable and even in some contexts considered reasonable given their unique characteristics the Board may reject a development recognizing the location or amenities may simply make it cost prohibitive.

Development cost analysis will be done on total development costs, not just those costs eligible for the credit or grant financing. Other funding utilized to bring down the amount of credit that may be needed to finance the project will not be considered as justification for higher costs.

The sponsors will certify that they have disclosed all of a development’s funding sources and uses, as well as its total financing, and will disclose any future changes in funding throughout the development period.
### Part X

#### COST ANALYSIS:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Professional work and fees</td>
<td>$316,600</td>
</tr>
<tr>
<td>Interim Costs</td>
<td>$228,991</td>
</tr>
<tr>
<td>Financing fees &amp; expense</td>
<td>$106,888</td>
</tr>
<tr>
<td>Soft Costs</td>
<td>$40,608</td>
</tr>
<tr>
<td>Developer’s Fees</td>
<td>$500,000</td>
</tr>
<tr>
<td><strong>Total Soft Costs</strong></td>
<td>$1,193,087</td>
</tr>
</tbody>
</table>

#### HARD COSTS:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Land and Buildings</td>
<td>$238,775</td>
</tr>
<tr>
<td>Site Work</td>
<td>$25,000</td>
</tr>
<tr>
<td>New Const &amp; Rehab</td>
<td>$4,584,600</td>
</tr>
<tr>
<td><strong>Total Hard Costs</strong></td>
<td>$4,848,375</td>
</tr>
<tr>
<td><strong>Total Soft Costs/Total Hard Costs</strong></td>
<td>$4,848,375</td>
</tr>
<tr>
<td><strong>Percentage of Soft Costs</strong></td>
<td>0.246079769</td>
</tr>
</tbody>
</table>

For projects with more than 20 units, up to a maximum of 10 points will be awarded as follows:

<table>
<thead>
<tr>
<th>Limitations on soft costs</th>
<th>Developer’s Fee</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;30%</td>
<td>&lt; Maximum</td>
<td>10</td>
</tr>
<tr>
<td>&lt;30%</td>
<td>= Maximum</td>
<td>8</td>
</tr>
<tr>
<td>= or &gt;30% but not &gt;40%</td>
<td>&lt; Maximum</td>
<td>7</td>
</tr>
<tr>
<td>= or &gt;30% but not &gt;40%</td>
<td>= Maximum</td>
<td>6</td>
</tr>
<tr>
<td>&gt;40%</td>
<td>&lt; Maximum</td>
<td>5</td>
</tr>
<tr>
<td>&gt;40%</td>
<td>= Maximum</td>
<td>4</td>
</tr>
</tbody>
</table>

For projects with 20 or fewer units and rehab projects regardless of the number of units (does not include gut rehabs which are considered new construction), up to a maximum of 10 points will be awarded as follows:

<table>
<thead>
<tr>
<th>Limitations on soft costs</th>
<th>Developer’s Fee</th>
<th>Points</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt;35%</td>
<td>&lt; Maximum</td>
<td>10</td>
</tr>
<tr>
<td>&lt;35%</td>
<td>= Maximum</td>
<td>8</td>
</tr>
<tr>
<td>= or &gt;35% but not &gt;42%</td>
<td>&lt; Maximum</td>
<td>7</td>
</tr>
<tr>
<td>= or &gt;35% but not &gt;42%</td>
<td>= Maximum</td>
<td>6</td>
</tr>
<tr>
<td>&gt;42%</td>
<td>&lt; Maximum</td>
<td>5</td>
</tr>
<tr>
<td>&gt;42%</td>
<td>= Maximum</td>
<td>4</td>
</tr>
</tbody>
</table>
Part XI

COST CREDITS PER SQUARE FOOT ANYALYSIS:

<table>
<thead>
<tr>
<th></th>
<th>2016</th>
<th>including 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Development Costs</td>
<td>$6,134,802</td>
<td></td>
</tr>
<tr>
<td>HC Requested</td>
<td>$33,061</td>
<td>$430,000</td>
</tr>
<tr>
<td>Square Feet used for Cost Calc</td>
<td>36,931</td>
<td></td>
</tr>
<tr>
<td>Square Feet used for Credit Calc</td>
<td>36,931</td>
<td></td>
</tr>
<tr>
<td>Units used for Cost Calc</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>Units used for Credit Calc</td>
<td>27</td>
<td></td>
</tr>
<tr>
<td>Cost per Square Foot</td>
<td>$166</td>
<td></td>
</tr>
<tr>
<td>Credits per Square Foot</td>
<td>$1</td>
<td>$12</td>
</tr>
<tr>
<td>Cost per Unit</td>
<td>$227,215</td>
<td></td>
</tr>
<tr>
<td>Credits per Unit</td>
<td>$1,224</td>
<td>$15,926</td>
</tr>
</tbody>
</table>
# Multifamily & RAM Program Dashboard

**December 10, 2015**

## Loan Programs

<table>
<thead>
<tr>
<th></th>
<th>Applications</th>
<th>Active Loans:</th>
<th>Set-aside</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>##</td>
<td>$$</td>
<td>##</td>
<td>$$</td>
</tr>
<tr>
<td><strong>Reverse Annuity (RAM)</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>RAM</td>
<td>1</td>
<td>150,000</td>
<td>58</td>
<td>4,698,179</td>
</tr>
<tr>
<td><strong>Housing Montana Fund</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TANF</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Bond Programs</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regular Program</td>
<td>-</td>
<td>-</td>
<td>13</td>
<td>2,406,375</td>
</tr>
<tr>
<td>Conduit</td>
<td>2</td>
<td>41,000,000</td>
<td>10</td>
<td>62,628,046</td>
</tr>
<tr>
<td>Risk Share</td>
<td>-</td>
<td>-</td>
<td>6</td>
<td>8,402,564</td>
</tr>
</tbody>
</table>

## Housing Credits (HCs) Allocation

<table>
<thead>
<tr>
<th>City</th>
<th>Award</th>
<th>HC Year</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fort Peck Sust Village</td>
<td>Poplar</td>
<td>13-Apr</td>
<td>2013 have 7 certificates of occupancies</td>
</tr>
<tr>
<td>Apsaalooke Warrior</td>
<td>Crow Agency</td>
<td>13-Dec</td>
<td>2014 complete/ waiting on 8609 paperwork</td>
</tr>
<tr>
<td>Sunset Village</td>
<td>Sidney</td>
<td>13-Dec</td>
<td>2014 closed with investor; construction underway</td>
</tr>
<tr>
<td>Voyageur Apartments</td>
<td>Great Falls</td>
<td>13-Dec</td>
<td>2014 2nd floor up starting 3rd</td>
</tr>
<tr>
<td>Cedar View</td>
<td>Malta</td>
<td>13-Dec</td>
<td>2014 all but 2 buildings completed; 90% done</td>
</tr>
<tr>
<td>Chippewa Cree Homes I</td>
<td>Box Elder</td>
<td>13-Dec</td>
<td>2014 rehab underway on about 10 homes</td>
</tr>
<tr>
<td>Antelope Court</td>
<td>Havre</td>
<td>14-Nov</td>
<td>2015 Closed received approval from HOME</td>
</tr>
<tr>
<td>Cascade Ridge II</td>
<td>Great Falls</td>
<td>14-Nov</td>
<td>2015 construction underway</td>
</tr>
<tr>
<td>Gallatin Forks</td>
<td>Manhattan</td>
<td>14-Nov</td>
<td>2015 Closed with investor</td>
</tr>
<tr>
<td>Guardian Apartments</td>
<td>Helena</td>
<td>14-Nov</td>
<td>2015 Closed with investor, rehab underway</td>
</tr>
<tr>
<td>Stoneridge Apartments</td>
<td>Bozeman</td>
<td>14-Nov</td>
<td>2015 under construction</td>
</tr>
<tr>
<td>Sweet Grass Commons</td>
<td>Missoula</td>
<td>14-Nov</td>
<td>2015 received HOME funds; construction underway</td>
</tr>
<tr>
<td>River Ridge</td>
<td>Missoula</td>
<td>14-Mar</td>
<td>2015 doing with previous credits received</td>
</tr>
</tbody>
</table>
## Housing Credits (HCs) Compliance

### Year to Date vs Last Year

<table>
<thead>
<tr>
<th>Project Site Visits</th>
<th>86</th>
<th>93</th>
</tr>
</thead>
<tbody>
<tr>
<td>Units Inspected</td>
<td>1,526</td>
<td>1,141</td>
</tr>
</tbody>
</table>

### Projects w/Comp

<table>
<thead>
<tr>
<th>Projects w/Comp</th>
<th>Owner</th>
<th>Management</th>
<th>audit done</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Town Site Apts</td>
<td>H D A Management</td>
<td>HDA Management</td>
<td>3/14/14</td>
<td>Waiting for documents of completion of siding issues to be received by 12/18/15.</td>
</tr>
<tr>
<td>Holland Park/MF loan</td>
<td>Gt Falls Housing Authority</td>
<td>Gt Falls Housing Authority</td>
<td>10/10/14</td>
<td>Concrete issues to be addressed in spring 2016</td>
</tr>
<tr>
<td>Southern Lights</td>
<td>Homeward</td>
<td>Tamarack Property Management</td>
<td>12/31/14</td>
<td>8823 issued; A deck outside of a unit needs to be repaired by 12/31/15</td>
</tr>
<tr>
<td>Arlee Senior</td>
<td>S&amp;K</td>
<td>S&amp;K</td>
<td>4/8/15</td>
<td>To be resolved by 12/31/2015 (METH Remediation)</td>
</tr>
<tr>
<td>Felsman North &amp; East</td>
<td>S&amp;K</td>
<td>S&amp;K</td>
<td>4/8/15</td>
<td>To be resolved by 12/31/2015 (METH Remediation)</td>
</tr>
<tr>
<td>Shadow Mountain</td>
<td>Shadow Mtn LLC/Ray Linder</td>
<td>Tohper Realty</td>
<td>6/25/15</td>
<td>Several exterior issues, 5 Units have minor issues. Due date to complete repairs was July 17, 2015. Gave extension to September 30, 2015. Working with a different contact at the management company</td>
</tr>
<tr>
<td>Phillips Apts</td>
<td>Homeward</td>
<td>Tamarack Property Management</td>
<td>8/21/15</td>
<td>Outside wooden stairs, railings, banisters &amp; floors need to be sanded &amp; stained/repainted. Floor of stairs also has</td>
</tr>
<tr>
<td>Ptarmigan Residences</td>
<td>RMDC</td>
<td>RMDC</td>
<td>10/15/15</td>
<td>Northside fencing to be repainted/stained due to sprinklers creating water damage. Weather now interrupts completion to be done Spring 2016.</td>
</tr>
<tr>
<td>Big Boulder</td>
<td>Big Boulder Residences LP</td>
<td>RMDC Helena</td>
<td>9/22/15</td>
<td>Pending on Roof that needs repair to stop snow and water intrusion</td>
</tr>
<tr>
<td>Parkside Hamilton</td>
<td>Hamilton Affordable Housing LP</td>
<td>Cardinal Property Management</td>
<td>5/20/15</td>
<td>Pending on window replacement and plumbing work on corroded pipes</td>
</tr>
<tr>
<td>Yellowstone Commons</td>
<td>Housing Solutions LLC</td>
<td>Sparrow Management</td>
<td>10/21/15</td>
<td>Pending on cracked window repair and drywall repairs</td>
</tr>
<tr>
<td>Apsaalooke</td>
<td>Apsaalooke Warrior Apartments LP</td>
<td>Northwest Real Estate Corp</td>
<td>11/5/15</td>
<td>Pending on replacement of missing computers from data center, parking lot needs to be repaired or paved to reduce ponding, and drywall repair</td>
</tr>
<tr>
<td>Fort Belknap Agency 1</td>
<td>Fort Belknap Housing LP</td>
<td>Fort Belknap Housing</td>
<td>12/2/15</td>
<td>8823 issued; Need to repair holes in walls, holes in doors, siding damage, light covers, flooring damage, and remove graffiti from a unit</td>
</tr>
<tr>
<td>Fort Belknap Rehab Project</td>
<td>Fort Belknap Housing LP</td>
<td>Fort Belknap Housing</td>
<td>12/2/15</td>
<td>8823 issued; Need to install new electrical panels. Need to repair holes in walls, holes in doors, siding damage, light covers, flooring damage, broken windows, front support posts, sidewalks, and remove a cement slab from a unit yard</td>
</tr>
<tr>
<td>Fort Belknap Southern 1</td>
<td>Fort Belknap Housing LP</td>
<td>Fort Belknap Housing</td>
<td>12/2/15</td>
<td>8823 issued; Need to repair foundation at vent covers, downspout splashes. Remove junk cars where needed.</td>
</tr>
<tr>
<td>Fort Belknap Project 3</td>
<td>Fort Belknap Housing LP</td>
<td>Fort Belknap Housing</td>
<td>12/2/15</td>
<td>8823 issued; Need to repair holes in walls, holes in doors, siding damage, light covers. Remove junk cars where needed.</td>
</tr>
</tbody>
</table>

2015 in Review
Awarded $30,935,990 in Housing Credits to 7 properties, with a total of 323 units of affordable housing. Compliance reviews to keep 86 properties and 1526 units decent safe and sanitary. 1 RAM loan and 1 application at present.
January 2016
- 6-8 – Novogradsack TC Developer Conference
- 10-15 – NCSHA HFA Institute (Staff only)
- 19 – Board Meeting – Helena (Tuesday)

February 2016
- No Board Meeting
- 29-Mar 2 – LegCon (Board members)

March 2016
- 14 – Board Meeting - Butte

April 2016
- 11 – Board meeting - TBD

May 2016
- 2-5 – Mountain Plains Housing Summit, Jackson Hole WY (Staff and Board Members)
- 23-25 – Annual Housing Conference/Kalispell

June 2016
- 13 – Board Meeting – TBD
- 13-16 – Housing Credit Connect (Staff)

July 2016
- Executive Director’s Workshop TBD
- No Board Meeting

August 2016
- NCSHB Conference (Board Members) TBD
- 8 – Board Meeting – TBD

September 2016
- 12 – Board Meeting – Helena
- 24-27 – Annual Conference & Tradeshow (Staff & Board Members) Miami Beach FL

October 2016
- No Board Meeting

November 2016
- 14 – Board Meeting – Helena

December 2016
- No Board Meeting
Board Meetings
The Board meeting will be held on January 19, 2016 in Helena at the Holiday Inn. This meeting will contain the project presentation for all applications submitted the 2016 Housing Tax Credits. There are 20 applications submitted for the 2016 Housing Tax Credits. The Board meeting will start at 8:30 A.M. Please keep in mind this is a Tuesday. If you are unable to attend this Board Meeting please notify Paula Loving at 841-2824 or ploving@mt.gov.

The next Board meeting will be March 14, 2016 in Butte. The details will be in the February Dashboard.

Board News
The 2016 Legislative Conference will be held February 29 – March 2, 2016 in Washington DC. This conference addresses the organization’s legislative priorities and provides a platform for strategizing a unified message to collectively present to Congress. A who’s who of Washington’s housing insiders; the conference brings together HFA leaders, their board members, and stakeholders. Key Congressional staff and industry leaders will discuss the issues affecting HFAs today. Jeanette McKee, Bob Gauthier and Bruce Brensdal will be in attendance.

Executive Update
We continue to work with the Governor’s Office on opportunities for him to be more involved in housing issues across the state. There are several opportunities in the next few months that we plan on coordinating and will keep you in the loop as these materialize.

I also wanted to announce the upcoming Montana Financial Education Coalition conference here in Helena, February 24, 2016. If you are interested in attending let us know and we will get you signed up. Here is a link for the conference:  http://www.mtmfec.org/2016-mfec-conference/

Office Management
The Housing Division’s reception area continues to be under construction.

New Carpet and cubicle set up has been completed for the Homeownership, Quality Control and Multifamily programs. Employees will begin to move back into their cubicles the week of December 14, 2015. The next phase to be completed will be the Accounting and IT programs. This will have a completion date of mid-January 2016.

Operations Update
We continue to work on updating the job descriptions and are in the process of creating career ladders within the Division. Our original target date of December 1st was moved due to changes in staffing and the parallel development of career ladders. The process will include a mindful examination of bench strength in each work unit and create opportunities for cross training and cross-career –mentorship programs within the division to facilitate professional growth and diversity in skills for the entire team.

I am facilitating the Housing and Construction KIN for the Governor’s office scheduled for January 28, 2016 in Helena. We now anticipate 3 meetings to occur and recommendations to be completed by the first of March 2016.

I continue to work on the strategic planning efforts with the Program Managers and the Board and look forward to our follow-up session for 2016.

I have been facilitating Commerce wide discussions related to funding and housing access for former inmates of the Department of Corrections. As a member of the Re-entry Task Force, my role has been focused toward housing
solutions, identifying opportunities for partnerships across program borders and creating private-public connections for solutions in communities across the state.

I continue to serve as the Agency’s Continuity Coordinator and continue to drive the individual plans to completion in each division of Commerce. The Housing Division’s plans are completed and we have run tests for our work-from home plan, and our strategy for communication during a disaster.

**Marketing Update**

I am feverishly working on the Leg Con Book for a February distribution. We will offer the information online and have a limited supply of hard copies for distribution. This spiral bound book will show the entirety of funds distributed to each county, listing the entire housing inventory we have funded across the state. The book will be organized by county and by tribe. This year, we have added the housing that the Community Development Division programs have funded, to give a more complete picture of how the federal housing dollars make a difference in Montana. It is the hope that this will make an impact on elected officials who may eventually vote on funding issues.

The Housing Conference Planning committee is working hard and more details will be available in January. The HCT meeting is scheduled for January 20, 2016 in Helena at the MBOH offices.

The Housing Resource Guide is being formatted into final print layout and should be available soon. We will share this with our partners across the state and post on our website to assist those who are searching for resources.

**Staffing**

**Servicing** – Ryan Baker has accepted the Program Specialist. Ryan’s old position of Accounting Technician has been filled by Lois Hankins. Lois’ first day is January 11, 2016. Lori Ann Sinner took a promotion to the QC team internally and Carissa Mason has been hired as the Lori’s replace as Accounting Technician. Carissa’s first day will be January 25, 2016

**Tenant Based Section 8** – Laura Morrison has filled the vacant Contract Manager position and we have posted the Tenant Based Section 8 Supervisor position.

**Quality Control** – Lori Ann Sinner, a former Servicing staff person has been hired to replace Jessica Johnson. She started January 4, 2016.

**Strategic Planning**

The results of the November 8th board strategic planning work session are attached to this dashboard for your review and consideration. Program Managers have begun planning 2016 and 2017.

**Travel – Training and Tribulations**

The Housing Finance Agency Institute will take place from January 10-15, 2016. This conference is program specific training for staff. It will strengthen our understanding of program fundamentals and explore advanced techniques. This training is for staff only.

The 2016 Legislative Conference will take place on February 29 – March 2, 2016 in Washington DC. Two Board members usually attend this conference.
PROGRAM
Operationas

AGENDA ITEM
Strategic Planning

BACKGROUND
Staff continues to work on the strategic planning process for the upcoming two years. The Board will meet in March for a strategic planning work session which will include goals and objectives for the upcoming 2 years.