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December  
2009

## *A blessed and heart-warming Christmas to you all!*



***Ann Rice***

My mom passed away in August of this year, leaving a wonderful legacy of 12 children, 35 grandchildren and 37 great-grandchildren. Our family is indeed blessed to have her presence and influence for 98 (and a half, as she would say) years. She was able to stay in her own home until just a few weeks before she passed away.

She also left a small estate — cash from sales of rental properties and two homes, the family home and a rental next door. The story of how an Anaconda daughter of poor Irish immigrant parents could raise 12 children and be able to leave an inheritance to her children is the story of homeownership.

After renting for a few years after they were married in 1930, my parents were given a barn on the back of a lot in Anaconda by my paternal grandmother. They transformed the barn into a two-bedroom home, even adding an indoor bathroom, building equity. In 1940, Mom and Dad traded that house to my maternal grandmother, taking over her loan, so Gramma Calnan didn't have to worry about making mortgage payments or high utility bills in the big old house.

When we moved to Great Falls in 1950, they sold the big house in Anaconda, took their equity and paid cash for the modest home where I grew up. Since they did not have mortgage payments, they were able to save money, then use it to purchase rental homes when the opportunities arose.

My mother never really wanted to be a landlord, she wanted to take care of her neighborhood and her neighbors. Stories abound about her buying a run-down apartment house at the end of our block and getting every single one of her kids to work on the renovation in one way or another.

Because my parents were homeowners, because they improved their homes, saved money and invested in property, they were able to build equity. That first start, in Anaconda in 1933, became the basis of their future wealth, the security of their children and their stability of their family.

I am passionate about homeownership because I see the wealth-building, future-changing potential of homeownership in every family NeighborWorks helps. I see someone far into the future, writing an article like this, thanking the supporters and staff of NeighborWorks for their contribution to the future wealth, security and stability of their family. Thank you for your support of NeighborWorks Great Falls.

***Sheila Rice***

***Executive Director***

***A Christmas donation envelope is enclosed with this newsletter. Please help NeighborWorks Great Falls continue to assist area families. If any of you or your loved ones have been assisted by NWGF in becoming homeowners, please consider helping other potential homeowners.***



NWGF recently won a \$250 prize in a photo contest for these two pictures, which represent the work that the group has done in the Sunnyside neighborhood. When CVS Pharmacy donated five houses, NWGF purchased a block of lots in the Sunnyside area on the south edge of the community. The lots were undeveloped, with no sidewalks, curbs or paved streets. The five houses were moved onto the lots and rehabbed, saving more than 200 tons of debris from going to the landfill. Two other homes were added by NWGF. Sod was laid by a cadre of volunteers in mid-summer 2009, and the city completed the sidewalks and curbs.



NWGF board member Terri Miller (top) is proud of the landscaped entrance to Black Eagle, where she lives. Brian Miller (bottom picture), Bench Industries owner, donated, designed, crafted and installed the entry sign. Landscaping efforts continue with the help of Tillerias Flowers and other area volunteers. The project, which is a result of a NeighborWorks program called Community Leadership Institute, really got going when a volunteer offered to use his water truck to water the area in the summer. CLI participants chose the project as one way to make Black Eagle residents even more proud of their community.

NeighborWorks Great Falls completed a busy year in homebuyer education, as 333 students graduated from Homebuyer Education offered monthly in the NWGF Learning Center. The room, which can accommodate 60, got lots of use by community groups as well. Special thanks to the donors who made the Learning Center possible.



## NWGF Fund Drive a success

*NeighborWorks Great Falls, with the help of 112 volunteers, undertook a successful fund drive in 2009. One of the newest teams of volunteers came from Benefis Health Systems, shown at right. Janelle Nelson, center, served as the team captain, along with colleagues Angela Dangerfield and Roxanne Klose.*

*By the end of March, the teams of volunteers had met the goal set by the captains before the fund drive kickoff, \$105,000. During the summer, NeighborWorks continued to receive donations, and the final tally was a bit more than \$110,000. Board member Cheryl Nelson from Stewart Title and her team, pictured at right, raised more money than any other team for the annual drive, more than \$5,500.*

*A special visitor for the fund-drive celebration was Robert Burns, Director of Field Operations for NeighborWorks America, who also donated to the fund drive.*

*A special thanks for all the donors, team captains, team members, board members and staff members who made the 2009 drive successful.*

**See you in March!**



*Margaret spoke from the heart when she addressed the teams for the annual fund-drive in March. She told of her hard life, when a difficult marriage ended in divorce after she had raised six of her seven children. She then struggled to make ends meet with her youngest son. An artist at heart, she started college at age 50 and completed her Art degree with great determination. Now 70 and disabled, Margaret found a home in her small hometown that seemed perfect for her – both a home and a studio. It would be the first home she ever owned on her own. But how would she buy it – on her limited income? Thanks to the wonderful partnership of NeighborWorks Montana, A.W.A.R.E. and the Montana HomeChoice Coalition, the Montana Board of Housing, the HOME program and Section 8 to Homeownership, Margaret now owns her own home.*



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# Young builders work hard for NWGF



Students from **CMR High School**, 2008-2009 school year, built the house above, which was sold in June. Below, the 2009-2010 group prepares to begin the next house, which will be sold in the summer of 2010.



**Great Falls High School** students finished this home, which sits in the midst of an established neighborhood, by the close of the 2008-2009 school year. This year's class, below, will build another home for NeighborWorks on the south side.



Students from the **MSU-Great Falls College of Technology** work on building a house that will be sold by NeighborWorks to a family that makes less than 80 percent of Cascade Median Income. COT students helped on the job site for NWGF's Mutual Self Help families, who build their own homes, but this is the first time the COT faculty and students are building an entire home in conjunction with NWGF.

Cole Doughty, left, was honored as the 2008-2009 NeighborWorks Student Builder of the Year for CMR. The GFH Builder of the year was Tyler Harvie, but he had to work the day of the ceremony, so his award was picked up for him by his dad.

# We love being part of the community



*NeighborWorks is a familiar name to the parade-goers in Great Falls. Volunteers and their children help man the floats, which feature the small NWGF house. The house is decorated according to the time of year: Floats and volunteers from St. Paddy's Day and the Fourth of July parades are shown here.*



*NWGF also works to promote the downtown and participate in downtown programs such as the Ice Charm trail, Alive@Five (below at left) and the Parade of Lights.*



*NWGF sponsored its first Alive @ 5 celebration in August. Adults and kids alike had fun looking over the new streetscape, competing in the Lincoln log contest, eating ice cream bars and using sidewalk chalk to demonstrate what their homes look like.*



*On Halloween, the office staff hands out candy to downtown trick-or-treaters.*



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# New faces, promotions in the NWGF office

**Kayce Waite** has joined NeighborWorks Montana as a front-desk administrative assistant. She replaces Tracy Wehr, who has been promoted. Kayce comes from a credit union, Community Federal, where she had worked as an administrative assistant. She comes to NWMT with strong computer and organizational skills.

**Tracy Wehr** has been promoted to Lead Administrative Assistant for NeighborWorks Montana. She replaces Tonya Shumaker, who was promoted. Tracy worked as the front-desk admin at NWMT for nearly a year. Be-

fore that she worked for seven years as a Realtor in Great Falls. She also has experience as a former business owner.

**Tonya Shumaker** was promoted from Lead Administrative Assistant to Intake .

Part of her job will be to field phone calls from people looking for foreclosure help, collect their information and make sure callers get connected to the counselor who can best serve them. Tonya has been with NWMT for more than a year, and has a degree in interior decorating.

**Pat Hilgendorf** has joined NeighborWorks as a full time lender. Pat helped NeighborWorks handle the heavy loan volume during 2009. Before joining the organization, Pat had worked for

Heritage Bank for 13 years as part of the lending team, followed by several years with Financial Freedom, a national lender, as a reverse mortgage lender in Great Falls.

**Amanda Kelly** joined NeighborWorks as a staff accountant in August. She graduated from the University of Montana in Missoula in May of 2008 with a bachelor's degree in Accounting.

NeighborWorks also has two Great Falls VISTA volunteers working out of the office. **Page Lampen** is a graduate of Grand Valley State Uni-

versity in Grand Rapids, Mich. She majored in Physics and Math. Her VISTA work for NeighborWorks will focus on neighborhood revitalization and the Individual Development Account matched-savings program.

**Liz Neudecker** graduated from Brown College in Mendota Heights, Minn., with a major in interior design. She chose NWGF as an employer because she likes the organization's. Her primary areas of focus are Section 8 vouchers and exploring social media as a marketing tool.



Kayce



Tonya



Pat



Amanda



Paige



Liz



NWGF has started its post-purchase classes. The first class focused on simple plumbing fixes that most homeowners can do on their own. A toilet with the back cut out makes it easier for students to visualize how the appliance works (above). For a list of upcoming classes and times, call 761-5861.

Imagine *losing* all the belongings you've worked so *hard* for.

Now imagine that you have them all *back*.

**That concludes our product demonstration**

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HOMEOWNERS AUTO LIFE FINANCIAL SERVICES

# Self-help builds, closes, celebrates

*When the most recent Mutual Self-Help build was completed and the celebration was under way in July, two of the builder-owners gave Construction Supervisor Ed Hughes a gift of appreciation for his work in helping the families get the houses finished.*



*Owner-builders, their friends and family members and volunteers work long hours to make homeownership a reality.*



*Mutual self-help families sign closing papers and take possession of the homes they spent a year building.*



*One of the self-help builders from an earlier build, Shawn Eby, has started a small side business with his new hot dog stand.*



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Acme Body Shop  
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Erwin Insurance  
Farm Bureau Insurance  
Farmer's Insurance--Corporate  
Farmer's Insurance Group--Nommensen  
Agency  
Farmer's Union Insurance  
First American Title Company  
First Montana Title/Paul McCann  
Flynn Insurance Agency  
Gene Freeman Realty  
Gillespie Agency  
Gould Insurance  
Great Falls Realty  
H.H. Stanley Company  
Help-U-Sell of Great Falls  
J & K Real Property Management  
James Humphrey Agency  
Knoche Insurance  
Lester Agency  
MGM Property Management  
Mann Mortgage  
McKay Rowen Associates  
McMeel Insurance  
McPartlin Realty  
Montana Farmers Union Insurance  
Montana International Insurance

Montana Realty  
Mountain Title Services, Inc.  
Northwest Realty MT, Inc.  
Northwestern Financial Group  
Patterson Insurance Agency  
Professional Property Inspection Service  
Company  
Prudential Insurance  
Realty Market  
RE/MAX of Great Falls  
Residential Appraisal Service  
Russell Country Realty  
State Farm Insurance Companies  
State Farm Insurance-Local:  
Pam Alfred Agency  
Terry Ehrhardt Agency  
Gary Fosse Agency  
Aaron Hamilton Agency  
Michael McGiboney Agency  
Mick Miller Agency  
Mike Radovich Agency  
Scott Schissler Agency

Stewart Title  
Treasure Home Realtors  
Weyer-Fought Appraisal Services  
Western States Insurance  
**REAL ESTATE - INDIVIDUAL  
REALTORS & ASSOCIATES**

Penny Adkins  
Susan Barnes  
Bonnie Beuning  
Lorraine Berezay  
Cindy Carlson  
Trent Chose  
Gregg Chose  
John England  
Bob Erickson  
Julie Topel-Evans  
Rose Gehl  
Pat Goodover, Jr.  
Marjorie Ann Gray  
Bill & Wanda Harris  
Ann Haverlandt  
Brett Haverlandt  
Terry Haverlandt  
Rose Hedrick  
Patty Hilbig  
Anna Johns  
Natalya Kattau  
John Kuntz  
Lyla Lords  
Shannon McDonald  
Jerry Merriman  
Donna Miranda  
Gale & Bob Morgan  
Leonard Morrison  
David & Nona Munroe  
Diane Perkins  
Lyna Ravndal  
Len Reed  
Norma Reed  
Phil Rowen  
Joy Schenck  
Beth Schoenen  
Jill Selon  
Millie Shryer  
Joan Simonetti  
Patty Taurman  
Ronda Tompers  
Sharon & John Virgin  
Tracy Wehr  
Jim Wells  
Gary Weyer  
Rick Wheeler  
Bobby Young

#### **UTILITIES**

Energy West  
Northwestern Energy  
PPL Montana

#### **IN MEMORIAM**

Vera Carr

*Add your name to this list by making a contribution to Neighborhood Housing Services of Great Falls today. All contributions are used to fulfill the NHS mission of rebuilding historic Great Falls neighborhoods and creating homeownership opportunities for hard-working Montana families.*



*MApril volunteers worked two weekends in April and May to bag trash and clean up the roadways and public areas of Great Falls and the surrounding areas, including this Black Eagle park above. Special thanks to Roger Bridgeford, who always waives dumping fees at his landfill, and Malmstrom Air Force Base, whose workers make up at least half of the volunteers. This year, Home Depot paid for a community picnic after the cleanup effort.*



*The very first person to ever sign up for NWGF's Individual Development Account program, Jeri Meyer, purchased a home in October. The IDA encourages people to save to buy a house, and then matches the savings 5:1. Jeri said to herself when she left the NWGF office in tears in 2006, "I'll never be able to do this." She proved herself wrong, and now owns a home in time for Christmas 2009.*

Introduce Your New Home to Our New Mortgage Team

Heather Tara

Great Falls Teachers Federal Credit Union

1500 River Dr. North Great Falls, MT 59403 (406) 727-7300

 **Habitat for Humanity®**  
**ReStore**

**A Building Materials Supply Store for the Community**

Open to the general public for:

-  Donations of building and housing materials.
-  Low-cost purchase of building and housing materials.

816 20th Street North Great Falls, MT 59401 (406) 453-2173	<b>Hours:</b> Wednesday: 10am-5pm Friday: 10am-5pm Saturday: 9am-3pm
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By donating, purchasing, or volunteering your time at the Habitat ReStore, you are supporting Habitat for Humanity of Great Falls in its mission to build new, affordable housing.



## Community improvement, assistance a key NWGF goal



The week of June 6 was NeighborWorks Plants! Day nationwide, and Great Falls volunteers pitched in by laying sod at 11 NWGF houses, planting flowers for six elderly homeowners and by pulling noxious weeds at a city park. Thanks to all the volunteers who helped.



One of NWGF's most exciting projects over the past few years is its ability to provide wheelchair ramps for those in need. Through a partnership with Benefis Health Systems, and collaboration with the city and local labor unions, NWGF buys, assembles and installs the ramps. When they are no longer needed, they can be returned to NWGF and distributed to the next family who needs a ramp. To learn more about the ramp program, call 761-5861.

# Buying, Building, Refinancing...



**Jason Edmister**  
500 Country Club Blvd  
771-2744



**Vicki Ramstead**  
2425 10th Ave S  
771-2743



**Mary Chaffin**  
25 5th Street N  
771-2784



**Leah Linn**  
25 5th Street N  
771-2753

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# NWGF BOARD OF DIRECTORS

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## NWGF STAFF

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761-5861

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Justin Campos, Kevin Lee

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Jonas Flansburg, Don Mallo, Shawn Damon

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Tonya Shumaker

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Linda Grossman, Dori Gogan

### Mutual Self-Help Program

Jeff Jordan, Ed Hughes, Brenda Kukay

**Office Volunteer:** Zedda Gallegos

In accordance with provisions of the Equal Credit Opportunity Act, there shall be no discrimination against credit applicants on the basis of age, source of income, sex, race, marital status, national origin, religion or handicap by Neighborhood Housing Services, Inc. of Great Falls. Whenever possible, NHS activities will be held in a handicapped accessible location. Auxiliary aids will be provided upon request and arrangements made to meet the needs of handicapped persons requiring NHS services.



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