

**From:** [Katie Batterbee](#)  
**To:** [Henneman, Toni](#)  
**Cc:** [Sherrie Arey](#)  
**Subject:** [EXTERNAL] Support PD9  
**Date:** Thursday, August 20, 2020 1:13:35 PM  
**Attachments:** [image001.png](#)  
[image002.png](#)  
[image003.png](#)  
[image004.png](#)

---

Dear Madam Chair and Members of the LGIC,

NeighborWorks Great Falls is a non-profit organization that has been dedicated to providing quality, affordable housing throughout Great Falls and Cascade County for the last 40 years. This year, the Multi-Family Coal Trust Loan allowed our organization to preserve 42 rural, low income senior apartments. These apartments are a staple housing resource in both small communities. The section 8 contract that allows for low income seniors to call these communities home was approaching renewal and without preservation efforts these homes were in jeopardy of losing their affordability. In turn, 40+ seniors losing their homes. A majority of our tenants in these rental homes are in the extremely low income bracket (under 30% area median income) – without access to apartments such as these in their communities their ability to find to safe, decent and affordable housing would be an ever increasing challenge.

Without a doubt, the Coal Trust Loan made this preservation project possible. Our challenges were not unique as preserving affordable homes is never a straight path, but these dollars made all the difference. I urge you to see the difference these dollars have made, and will make in small communities around Montana. From myself and the 40 plus seniors you supported with the Coal Trust program in the last bill, thank you. We hope you see the impact that these dollars can make and hope you will support additional funding for the Multifamily Coal Trust program.

Thank you,

Sherrie Arey  
Executive Director, NeighborWorks Great Falls  
Great Falls, MT



**Katie Batterbee**

Director of Marketing and Real Estate | NeighborWorks Great Falls

P: 406-216-3513 | F: 406-761-5852 | [www.nwgf.org](http://www.nwgf.org)

[linkprotect.cudasvc.com](http://linkprotect.cudasvc.com)

509 1st Ave South, Great Falls, MT 59401

[\[facebook.com\]](#) [\[twitter.com\]](#) [\[instagram.com\]](#)

**From:** [SHEILA RICE](#)  
**To:** [Henneman, Toni](#)  
**Cc:** [Glenn Oppel](#); [Peggy Trenk](#)  
**Subject:** [EXTERNAL] Support PD9  
**Date:** Sunday, August 16, 2020 2:07:57 PM

---

Dear Madam Chair and Members of the Local Government Interim Committee:

The Montana Housing Coalition thanks you for your support of HB 16 in the 2019 session. The Coal Trust Homes Loan Fund has succeeded beyond our expectations:

In just 2 meetings of the Montana Board of Housing, 7 loans for a total of \$1.45 million were approved. Our thanks to the Montana Board of Housing and Montana Board of Investments staff members for their speed in deploying the program.

The loans were made for development and preservation of apartment homes in Belt, Cascade, Havre, Livingston, Helena, Joliet and Laurel.

Development of apartment homes in small town Montana is difficult because of scale. The Coal Trust Homes Loans have made impossible deals possible.

Deploying \$14.5 million to these developments brought in \$17.8 million in outside funding for construction, renovation and acquisition costs, for a total of \$32.2 million in development funding.

The loans are being repaid to the Coal Trust, so there is no impact on the corpus of the Trust.

Montana needs more housing affordable to working families, seniors and those with permanent disabilities. Half of working individuals must work 53 hours a week OR MORE to be able to afford a 2 bedroom apartment.

In Montana, the Fair Market Rent for a two-bedroom apartment is \$878. In order to afford this level of rent and utilities (without paying more than 30% of income for housing), a household would have to earn \$16.88 hour; however, the average renter income is only \$13.15 per hour.

The Coal Trust Homes Loan Fund makes and keeps apartments affordable in Montana, creates more apartments and is a great step toward solving Montana's housing shortages.

I urge your support.

Sheila Rice, Montana Housing Coalition  
Great Falls  
406-868-7933

**From:** [Joe Loos](#)  
**To:** [Henneman, Toni](#)  
**Subject:** [EXTERNAL] Support PD9  
**Date:** Monday, August 24, 2020 11:57:27 AM

---

Dear Madam Chair and Members of the LGIC,  
I am writing in support of adding another \$15 Million to the Coal Trust Housing Loan Fund program. The money authorized in the 2019 Legislative Session was a positive start but not adequate to the affordable housing needs in Montana.  
I have been a volunteer Housing Advocate with the Missoula Interfaith Collaborative for almost six years now. In my experience I have witnessed the number of people struggling to maintain stable housing for their families only increase substantially during that time. A combination of growing income disparity along with rapid increases in the cost of housing are the primary reasons for the increased number of individuals and families who struggle. Increasing the loan fund is a critical piece in the array of needed solutions. And it would also be good for our economy. Money invested in creating housing means more people working. And stable housing means a more reliable workforce.  
Thank you for considering my concerns. And thank you for all your work on this important issue.

Joe Loos  
7245 New Castle Dr  
Missoula, MT  
406-721-5013

--

Joe Loos  
[joeloos7245@gmail.com](mailto:joeloos7245@gmail.com)



---

**OFFICE OF THE MAYOR**

---

435 RYMAN MISSOULA, MONTANA 59802-4297 (406) 552-6001

August 10, 2020

Montana State Legislature  
State Capitol  
PO Box 201706  
Helena, MT 59620-1706

Dear Committee:

Continued funding for the Multifamily Coal Trust Loan Program is essential for Montana communities, and I urge you to support the program in the 2021 legislative session. The program, in the short time it has been operational, has already supported the preservation of over 200 affordable homes, many of which serve Montanans who are aging or disabled. As you know, many Montanans face challenges every day in finding and maintaining a safe, accessible, and affordable place to call home. Census data and other measures indicate that renters who are older or those with an extremely low income are the most affected by housing challenges in our state. According to the Montana Budget and Policy Center, “Montana would need to see an additional 16,467 housing units” to make up for the shortfall of affordable homes.

In Missoula, consistently over the past three years 47 to 48 percent of Missoula renters spent more than 30 percent of their income on housing. That breaks out to roughly one-quarter of our Missoula community members who are cost burdened by their housing. Missoula has recently adopted a citywide housing policy and established a local affordable housing trust fund to try to meet our community’s needs, and we will continue to work hard to address housing affordability for our community.

We along with most Montana communities are struggling to address rising home costs, and the tools available to preserve and construct homes Montanans can afford are limited and inadequate to meet the challenge. Housing construction is expensive. It requires significant investments – investments that local communities cannot make alone. The leadership of the state legislature with the passage of HB16 in 2019 was laudable. Now we ask that you continue that leadership by funding the Multifamily Coal Trust Loan Program with an additional \$30 million.

We all know that our communities are stronger when everyone can afford their home. Home is the nexus of community vitality, and having a stable, decent, accessible, and affordable home allows Montanans to prosper, recreate, and engage in their community fully. Without local, homegrown solutions like the Multifamily Coal Trust Loan Program, we will continue to fight against a very significant challenge with a very limited and inadequate toolbox.

Sincerely,

John Engen  
Mayor