**Headline:** Home Improvement

**Teaser:** The North Missoula Community Development Corporation brings permanent affordable housing to Montana.

By Damon Orion

**Author Bio:** Damon Orion is a writer, journalist, musician, artist, and teacher in Santa Cruz, California. His work has appeared in Revolver, Guitar World, Spirituality + Health, Classic Rock, High Times, and other publications. Read more of his work at [DamonOrion.com](https://damonorion.com/).

**Source:** Local Peace Economy

**Credit Line:** *This article was produced by* [*Local Peace Economy*](https://independentmediainstitute.org/local-peace-economy/)*.*

**Tags:** Activism, Social Justice, History, Social Benefits, Health Care, North America/United States of America, Opinion

**[Article Body:]**

In 1969, a group of civil rights activists in Southwest Georgia came to the aid of Black sharecroppers who had been dispossessed of their homes and jobs for registering to vote. According to the Washington, D.C.-based nonprofit group the Brookings Institution, these activists, who formed the [collective](https://www.brookings.edu/articles/community-land-trusts-an-old-school-innovation-with-new-school-structural-applications/) [New Communities Inc](https://www.newcommunitiesinc.com/about.html)., “help[ed] Black farmers overcome the forces that excluded them from owning land, such as industrial farming, racial discrimination, and predatory lending.”

This grassroots organization, which was “founded as a collective farm,” became America’s first community land trust.

Today, the community land trust (CLT) system continues to gather momentum globally. In July 2024, WorldCLTDay.org [noted](https://worldcltday.org/world-map/), “Over the past 50+ years, the CLT movement has driven the establishment of more than 600 community land trusts worldwide.”

In the CLT model, low-income individuals and families buy homes or plots typically owned by nonprofit corporations. To facilitate permanently affordable homeownership, buyers agree to a reasonable resale price for subsequent purchasers.

The story of Montana’s first community land trust, the North Missoula Community Development Corporation ([NMCDC](https://www.nmcdc.org/)), began in 1992. Its founding president, Bob Oaks, had purchased a home in Northside Missoula with his wife four years prior. “I was a furniture mover, and my wife was a medical transcriptionist,” he recalls. “There is no way that two people with incomes similar [to ours] could afford to buy a home here today.”

At that time, numerous railroad tracks were cutting off Oaks’s working-class neighborhood from accessing amenities in downtown Missoula. While trying to mobilize his neighbors to support the installation of a pedestrian overpass, he repeatedly found that “folks just weren’t invested in the neighborhood,” according to Brittany Palmer, NMCDC’s executive director. “They viewed it as a steppingstone to get to another neighborhood. People weren’t excited about staying in place, calling it home, and making it better.”

This was the beginning of Oaks’s interest in housing. He began providing families in need with down payment assistance, reasoning that if more Northside residents became homeowners, enthusiasm for neighborhood improvement would increase.

However, Palmer notes that “like all down payment assistance programs that aren’t paired with some sort of community land trust or dealership restriction, that investment helps that one household, but then the subsidy you worked so hard to get and give out to community members is lost [when] they sell the homes on the regular market.” After seeing this happen a few times, Oaks embraced the CLT model.

In 1996, NMCDC became an incorporated nonprofit. The same year, it launched the North Missoula Housing Partnership, which [helped](https://www.nmcdc.org/successes) about 35 households attain homeownership in the Northside and Westside. The organization’s efforts have expanded throughout the city and have enabled more than 110 families to own homes.

Over the years, NMCDC has also empowered the local community and helped ensure greater equity in the area. “With the help of our full-time community organizer on staff, we support Northside and Westside neighbors in developing their skills as trained leaders, building stronger relationships and community power, and acting to make structural change and increase equity in our neighborhoods,” [states](https://www.nmcdc.org/building-community/) the NMCDC website.

**Upholding Racial Equity**

[Black](https://aeon.co/ideas/land-and-the-roots-of-african-american-poverty) and [Indigenous](https://www.nlm.nih.gov/nativevoices/timeline/488.htm) communities and [other people of color](https://grist.org/justice/extreme-heat-redlining-portland/) have faced displacement and impoverishment throughout American history. They remain [disproportionately vulnerable](https://www.opportunityhome.org/resources/racial-equity-housing/) to housing instability even today—a situation that COVID-19 has [aggravated](https://www.americanprogress.org/article/pandemic-exacerbated-housing-instability-renters-color/).

“Lower wages, along with historical discrimination that prevented them from owning homes and building wealth, means that people of color are more likely to rent and are also more likely to struggle [to afford] that rent,” the Opportunity Starts at Home campaign [points out](https://www.opportunityhome.org/resources/racial-equity-housing/).

The National Association of Home Builders, while referring to the data from the Census Bureau, states that “homeownership in the U.S. varies significantly by race and ethnicity. In the fourth quarter of 2023, the homeownership rate among non-Hispanic White Americans was 73.8 percent, followed by Asian Americans (63 percent), Hispanic Americans (49.8 percent), and Black Americans (45.9 percent).”

Many of these communities have also been affected by “[redlining](https://www.investopedia.com/terms/r/redlining.asp)”: the denial of loans or insurance to residents of neighborhoods with large numbers of Black people and other ethnic minority groups.

These housing issues have a far-reaching impact on public health and the well-being of people from minority communities. “Our work has revealed that property quality and even neighborhood location result from historical local and federal policies that segregated and marginalized communities with intention and continue to significantly impact the health and well-being of minoritized communities today. That is why we must address the physical, psychosocial, and historical aspects of housing in public health interventions,” [explains](https://www.forbes.com/sites/rogervaldez/2024/07/05/conversation-community-land-trusts-and-improved-health/) Dr. Rasheeda Taliaferro Monroe from WakeMed Hospital Pediatrician in a 2024 interview with Forbes.

CLTs can address these inequities and empower people from minority and marginalized communities to become homeowners. The social justice organization Bay Area Community Land Trust [notes](https://www.bayareaclt.org/news-updates/community-land-trusts-and-racial-justice) that this system promotes racial equity by “prioritizing housing preservation in gentrifying areas.”

Besides helping provide housing in areas largely populated by people of color, NMCDC advocates for a more progressive zoning code through a program called [ProHousing Missoula](https://www.prohousingmissoula.org/). “The history of zoning in this country is racist and classist,” Palmer observes. “Traditionally working-class neighborhoods in Missoula are seeing higher rates of redevelopment than the wealthier neighborhoods. We’re hoping to see some of that redevelopment spread more gently and equally across Missoula, so we’re building a lot of support and educating citizens about how zoning impacts their everyday lives and why it matters that we have a more equitable zoning code.”

**Strength in Numbers**

In 2023, NMCDC created Montana’s first CLT-based [limited-equity housing co-op](https://www.nmcdc.org/housing-faq/): an eight-unit, three-building multifamily development called the [Wolf Avenue Collective](https://dailymontanan.com/2023/08/06/new-housing-model-in-montana-turns-tenants-into-shareholders/). Later that year, it completed work on the [River Rocks Cooperative](https://montanafreepress.org/2023/10/10/missoula-housing-co-ops-aim-to-prove-an-anti-gentrification-tool-can-work/), comprising 14 units of varying types—duplexes, mobile homes, and single-family homes—on three adjacent parcels.

In the limited-equity housing cooperative system, shareholders purchase houses as a group. “The residents own a share, the housing co-op owns the buildings, and then NMCDC holds the land in trust,” Palmer explains.

Residents of these communities receive support and technical assistance from NMCDC in overseeing their property’s upkeep and management. “We, alongside the residents, ensure that their acquisition budget and ongoing operations budgets support expenses related to property management, making repairs, and [other] capital improvements,” Palmer explains. “The residents get control over when and what repairs are made, who they hire for property management and maintenance, and when and if their rents go up, among other things.”

Palmer mentions a River Rocks Cooperative resident named Amanda who was initially skeptical about joining this collective. Her attitude shifted as the organization guided her through the financials, property assessments, and details of individual home inspections.

“As we go through the process, people are able to feel more and more excited as they start to understand the different dynamics and how the financing is coming together,” Palmer says.

Amanda ultimately became the co-op board’s president. “She was handing out flyers and knocking on neighbors’ doors,” Palmer recalls. “She became the biggest cheerleader for the project. Now she’s spreading the word to other potential communities we’ve identified so they can hear from somebody who has been through the process.”

**Community Service**

NMCDC’s humanitarian efforts extend beyond housing work. For example, in 2006, the organization purchased a 1.5-acre plot of land in Westside Missoula, where it developed the [Burns Street Community Center](https://www.nmcdc.org/burns-street-center/). Besides being a hub for special events and community bonding, this facility is the site of establishments like Burns Street Bistro, the [Western-Montana Growers Cooperative](https://www.wmgcoop.com/), and [Plant Perks Commissary Kitchen](https://missoulakitchen.com/). The community center, therefore, increases food access in neighborhoods with limited food purchasing options within walking distance.

NMCDC was also instrumental in creating Missoula landmarks like the [Northside Pedestrian Bridge](https://www.ci.missoula.mt.us/2949/Northside-Pedestrian-Bridge-Project), [California Street Bridge](https://www.aisc.org/globalassets/modern-steel/archives/2000/07/2000v07_california_street.pdf), and [Westside Park](https://www.ci.missoula.mt.us/2507/Westside-Park). Other projects this group has established or co-established are the Missoula Urban Demonstration Project’s [tool library](https://mudproject.org/our-programs/tool-library/) and programs like [Kids Clubhouse](https://www.nmcdc.org/kids-clubhouse/) and [Missoula Outdoor Cinema](https://www.nmcdc.org/missoula-outdoor-cinema/).

Affordable housing, however, remains this organization’s top priority. “It feels exciting to slowly, incrementally de-commodify housing and shift people’s perspectives on what housing can be used for,” Palmer states. “I like to think of housing as not only a human right but also a community good. I think a lot of communities would [benefit from] having some of their housing stock reserved and protected as a community good in the same way that a hiking trail might be considered a community good.”