

Homeowner Success Story – Margaret Kind, Fairfield, MT



Margaret Kind has a second chance at a new life. An artist at heart, Margaret started college at age 50 and completed her degree in art.

Now at age 70, disabled and living on Social Security, Margaret found a house in her small hometown of Fairfield, Montana, that was a perfect fit – it was both a home and a studio. A strong partnership among a network of organizations provided Margaret with the necessary tools to purchase her dream home. It would be the first home she ever owned.

NeighborWorks Montana, which provided Margaret with homeownership planning and homebuyer education resources, also referred her to A.W.A.R.E. and the Montana Home Choice Coalition. They assisted with intervention counseling with the Section 8 agency. The Montana Board of Housing negotiated a disabled accessible loan at 2.5 percent on Margaret's behalf. Lastly, the HOME program provided down payment assistance while the "Section 8 to Homeownership" program voucher will cover her second mortgage payment.

Although the homebuying process has been a challenging transition for Margaret, she is excited about the possibilities. "I will live to be 100 in my house," she said. "Just long enough to pay off my mortgage, and enjoy every minute of my new life in a secure and comfortable home that supports my art."