

Homeowner Success Story – Candace Rising Sun, Great Falls, MT



Candace Rising Sun is an American Indian woman who has provided excellent care for her severely disabled son for many years. Unfortunately, over the years his care has become increasingly difficult for her to maintain due to his size and need for adaptive equipment. “Our only alternative is to place my son in an out-of-state institution that will cost \$100,000 per year,” she said.

Instead, the state of Montana asked the Montana Home Choice Coalition director, Michael O’Neill, to help Candace find a house that would allow her to keep her son at home under her care.

Michael contacted NeighborWorks Great Falls about the availability of houses in their construction pipeline that would fit their needs. He also worked with A.W.A.R.E to structuring the purchase deal. NeighborWorks Great Falls acquired and rehabilitated a property that provided the necessary accessibility features. Using layers of subsidy, NeighborWorks Great Falls and Montana Home Choice Coalition prepared a financing package, which included a disabled accessible loan at 2.5 percent from the Montana Board of Housing. Candace also received down payment assistance from the HOME program.

Although deferred mortgages on the purchase will cost about \$100,000, it allows the Rising Sun family to move into a safe and workable home for the cost of one year of institutional care. “It’s an important investment for us,” Candace said.