



*Hope,
Homes & You*



**Habitat
for Humanity**
Mid-Yellowstone Valley

ANNUAL REPORT 2020

MID-YELLOWSTONE VALLEY

An Affiliate of Habitat for Humanity International



Habitat for Humanity **VISION**

A World where everyone has a decent place to live!

Habitat for Humanity **MISSION**

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Habitat for Humanity **PRINCIPLES**

- 1. Demonstrate the love of Jesus Christ.***
- 2. Focus on shelter.***
- 3. Advocate for affordable housing.***
- 4. Promote dignity and hope.***
- 5. Support sustainable and transformational development.***

***“My people will abide in a peaceful habitation,
in secure dwellings, and in quiet resting places.”***

Isaiah 32:18

Message from the EXECUTIVE DIRECTOR



Jim Woolyhand
Executive Director

2020 was a year where we faced unprecedented challenges and saw the importance of our mission in a new light.

I'm grateful for the incredible adaptability and resilience you've shown in the face of the pandemic and its impact. I know things have been difficult, trying to find a path forward amid disruptions and uncertainties. Despite all of this we continued to guide this ministry forward.

I'm also proud of the work we've done this year in continuing to build homes for families living in substandard housing. Now more than ever, Habitat for Humanity's work is critical.

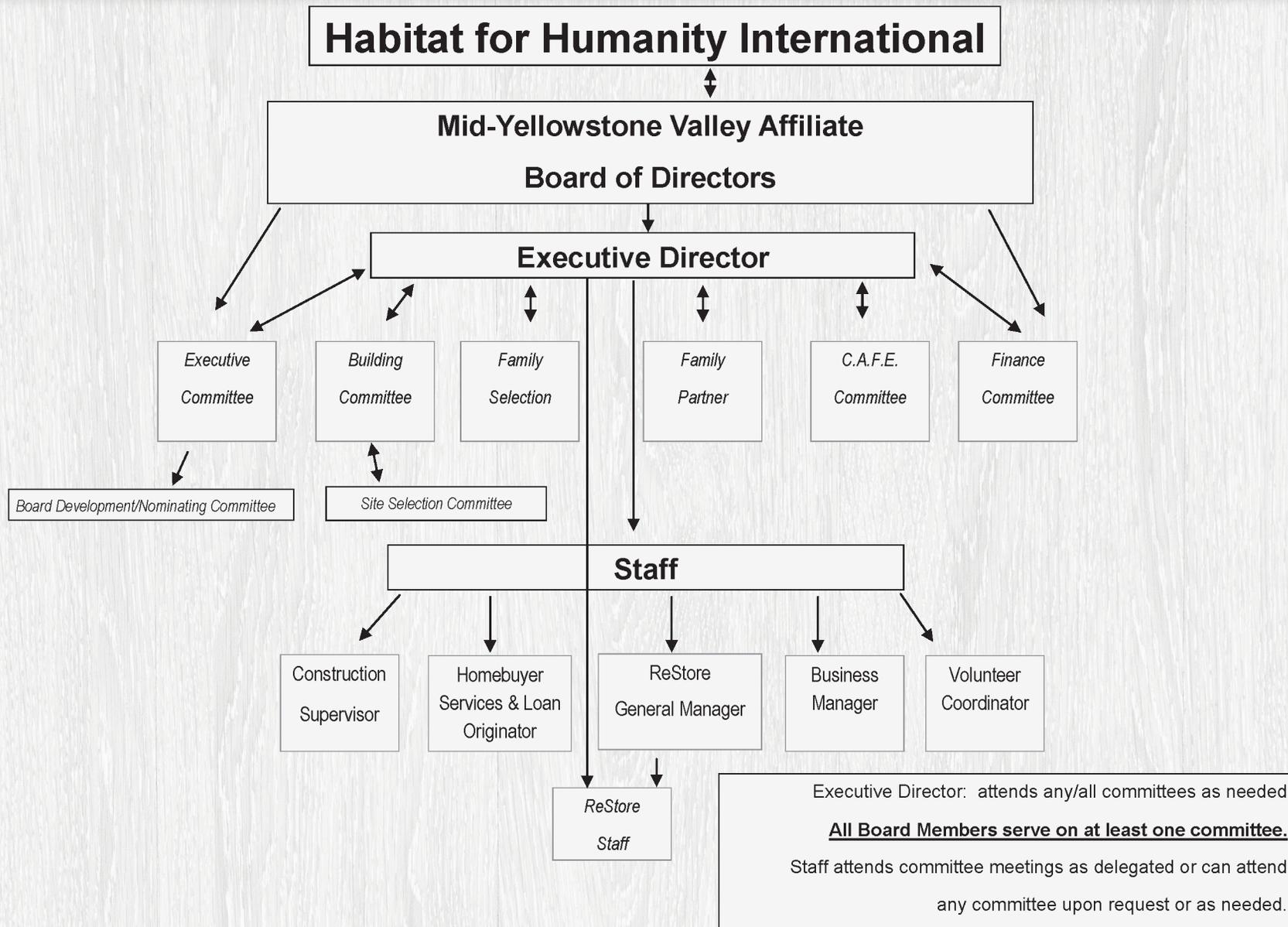
For many families, those who were already struggling with a need for decent and affordable housing, their daily lives have only become more challenging. For others, those who find themselves affected by the economic crisis caused by the COVID-19 pandemic, the future is newly uncertain.

These are the families who, now more than ever, need the hand up that we can provide. Even in these times — especially in these times — we continue to work tirelessly toward our vision of

a world where everyone has a decent place to live.

Thank you for all you've accomplished in 2020. I look forward to the great things ahead for our ministry in 2021!

Affiliate



Message from the 2020 BOARD PRESIDENT



Jason Vaira
Board President

With each passing day, we all find ourselves trying to adapt to the measures required to combat the spread of COVID-19.

We see, hear, and know that 2020 has been unprecedented and challenging; living through a global pandemic. Who would think that all we know as normal would be changed so quickly? And yet what has not been unprecedented or unique is God's love and faithfulness, that will never change. God's love and faithfulness still surprises us each and every day! It seems fitting to recognize, worship and praise HIM!

For you and your loyal support, I am filled with gratitude, thanksgiving and joy for your prayers, kind words, financial support, donations of products for construction and to our ReStore, the hours you volunteer, your partnership with us in a Habitat mission that truly transforms lives. It seems fitting to recognize and celebrate how YOU have blessed us yesterday, today, and I know - tomorrow!

It has been an honor to serve this organization as President this past year. Our competent staff has met the challenges and handled the obstacles with professionalism and good nature.

We will be stronger for the adversity but hope and pray for a better 2021 while looking forward to a bright future in the Billings, Community.

Dr. Jason Vaira, DMD

*"Good business leaders create a vision, articulate the vision, passionately own the vision, and relentlessly drive it to completion,"
- Jack Welch*

BOARD OF DIRECTORS

The Board of Directors is the Governing body of the organization. Board members are volunteers, elected to a three year term with officers elected annually. Community members who sit on the board are responsible for setting the strategic vision, the annual goals of the organization, the financial stability of the organization and adhering to the Covenant with Habitat for Humanity International. We are grateful to these generous, selfless individuals who give of their time to guide this organization to serve our community.

2020 OFFICERS

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Hope, Homes & You

ANNUAL GIVING 2020

"We must find time to stop and thank the people who make a difference in our lives." ~ John F Kennedy

(Note: every attempt has been made to record all gifts. If your name has been missed, please let us know. Thanks)

2 x 4 Club \$1 - \$499

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Bill Bredehoft
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Homebuilder Club \$10,000 +

Anonymous Donor
Steve & Julie Durrett
Peggie Ligget, deceased
Treacy Foundation
Wells Fargo Foundation

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ANNUAL GIVING 2020 IN KIND DONATIONS

A & H Turf Specialities

A-1 Appliance Repair

Ace Hardware—Laurel

Advanced Appraisal Services, Inc., Dave Moen

AJ Construction, Inc.

Alpha Omega Disaster Restoration

Alpha Overhead Door

Alpine Heating

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Beyond the Box

Billings Builders Exchange

Billings Construction Supply

Billings Food Bank

Billings Hardware

Billings Insulation Service

Billings Marble & Granite

Billings Police Protective Association

Billings Window & Door

BioLife Plasma Services

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Davidson Designs

Dick Anderson Construction

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Empire Building Materials, Inc.

Experience Works

Faith Chapel Foursquare Church

Ferguson Enterprises

First Interstate Bank, Home Mortgage

Loan Services

Fischer Flooring

Fisher & Sons Construction

Fisher Construction, Inc.

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Infinity Homes

J & S Recovery

aka J & S Transportation

Jeff Williams

Jim Colvin, New West Construction

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Lowe's Home Improvement Warehouse

Masonry Center

McVee Carpentry

Mike's Handyman Service

Minot Lumber

(formerly Evergreen Builders Supply)

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Northwestern Energy

Olson's Flooring

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One Source Lighting

Parkway Motel

Pierce Flooring & Design Center

Pita Pit

Plumb Inc.

Precision Drilling

Precision Plumbing & Heating

Pyramid Cabinet Shop

R & L Painting

R & S Concrete Pumping

R & B Propererties, LLC

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Residence Inn by Marriott

Rich's Flooring

Richard Wood Design

Rimrock Cabinet Co

Rimrock Engineering, Inc.

Rimrock Plumbing

Rock Creek Apts

Rocky Mountain Flooring

Schnitzer Billings

Singh Contracting

Square One Cabinets

Stapleton Construction

Starner Gardens

Stone Wild Quartz & Granite

T & E—The Cat Rental Store

TenderNest, LLC

The Blind Guy

The Counter Topper

Timbe Carpentry

Timbeweld

Town & Country Electric

Vision Net

Wells Built Homes, Inc.

Western Builders Supply

Western Office Equipment

Westpark Village Senior Living

Community

Sin-Dor Industries

XPO Logistics

Yellowstone Bank—Billings

Yellowstone Christian College aka

Yellowstone Baptist Collete

Yellowstone Electric Company

Yellowstone Valley Contractors, LLC

Yochum, Inc.

Hope, Homes & You

CONSTRUCTION 2020

HOUSE #85

Sponsored by Bob & Audrey Jurovich, in loving memory of Bob Jurovich

A 2-bedroom 1-bathroom ADA house



Hope, Homes & You

CONSTRUCTION 2020

Homebuyer HOUSE #85

April 2018

Family Selection Committee

Home Visit Report - Lee Hoblitzell



Members of the Family Selection Committee visited Lee Hoblitzell at his home in Billings Heights. They reported, "He lives in a one bedroom one bath apartment with an attached single car garage. He is a single man that uses a wheelchair

full time due to a T-5 spinal injury."

The report went on to state: "His apartment has open access, but the cupboards for food storage are not at a level that he can utilize them for this purpose, there are several uneven surfaces in the home and from the garage that are not accessible for a wheelchair user. He was able to put a slanted board over the garage to apartment surface so that he can roll in after getting out of his car. He has a small outside patio space, but it is ringed by a graveled area, so he cannot get to the lawn area. His closet storage area is above the clothing racks, so he cannot use these for storage as he cannot reach to get items down safely.

He has a stand-up shower, but no built in transfer area or a bench that he could use for bathing. He has to back his wheelchair in to take a shower. He has upper body strength and use of his hands and arms, but a single sized portable shower chair does not have the sturdiness needed to solidly hold his weight while he transfers. There were no safety handles or bars in the bathroom originally, but he bought

these and had them installed.

The doors in the apartment are not disabled user friendly - he could benefit from a handle more like a towel rack size that is placed toward the hinges of the door so that he could close it behind him well. The apartment's major systems are in good repair (heat/air/plumbing/wiring/electric).

He is cost burdened to live at this apartment and he cannot work more hours without losing his access to Medicaid which he needs for maintaining his health and adaptive equipment needs. He reports that he has called his property management company in the past to request assistance with accessibility concerns, but they do not respond to his calls or offer to come to the apartment to talk about these concerns."

One of the visiting committee members stated: "I feel he very much deserves an accessible home and would make a very good partner. He does amazingly well for his circumstances."

Lee became an active partner, serving on the C.A.F.E. Committee while fulfilling a number of tasks to earn his full sweat equity hours as required by the Habitat program.

SALE & DEDICATION OF HOME - February 27, 2020

Hope, Homes & You

CONSTRUCTION 2020

HOUSE #86

Sponsored by a Generous Anonymous Donor

A 3-bedroom 1-3/4 bathroom house



Hope, Homes & You

CONSTRUCTION 2020

Homebuyer HOUSE #86

April 2018

Family Selection Committee
Home Visit Report - Erin Mares



Members of the Family Selection Committee visited Erin Mares at her home on April 18th. We arrived at the house, really more like a

split house condo, at 3:00 PM and were escorted in for the interview. The applicant took us downstairs to rental area that consists of a small room with couch, a bathroom down hall and bedroom. Appears comfortable but very small. Bedroom consists of small closet, dresser and double bed. She and her two children, ages 4 & 5 sleep in the one bed. The house is owned by her sister-in-law. The sister-in-law has 2 children and seven foster children in the house. The sister-in-law also babysits for a few others. Very crowded for the size house.

Erin has worked for the Billings School District as an interpreter for over 9 years. Interpreter is working with a teacher signing for the several deaf students that are in the classroom. Income is steady at \$2,400 for nine months with additional part time work at a bridal shop. She does receive food stamps during summer months. On agreement, husband does not contribute to child support. Husband does provide relief by taking children over weekends

She was very familiar with Habitat and the work we do. We went over the sweat equity needed by her. We clarified the portion that pertained to others doing sweat equity that is limited to 100 hours.

We talked about other rental locations that would provide her more room. She stated that the only available that she could afford was on the South-side. She was concerned about the drugs and violence etc. that her children may come into contact with in the area.

We felt very comfortable talking to her and we are sure she is an excellent candidate for the program.

We suggest that the committee accept her application as soon as possible.

SALE & DEDICATION OF HOME - August 3, 2020

Hope, Homes & You

CONSTRUCTION 2020

HOUSE #87

Funding partners - Wells Fargo and the Treacy Foundation

A 5-bedroom 2-bathroom house



Hope, Homes & You

CONSTRUCTION 2020

Homebuyer HOUSE #87



March 2019

Family Selection Committee

Home Visit Report - Lena Rides Horse

Two Family Selection Committee members met with applicant. Applicant is a single grandmother raising her six grandchildren. Children are five boys and one girl. Their ages are 16-year old twins

(boy & girl), a 12-year old, a 9-year old, an 8-year old and a 2-year old. The 9-year old has disabilities and is enrolled in Special Education and is expected to live with applicant into adulthood.

Their current residence has many deficiencies and the description of her housing need is accurate. There are two bathrooms, but with excessive frothy, brown and black substance on the shower insert and on the walls with an immense odor. The upstairs bath has a small ventilation fan that does not work and we did not see a fan in the basement bath at all. The basement is very cold here four of the boys sleep due to a heating system that doesn't not work properly. Several outlets throughout the home are not working properly. The tile floor in the basement is coming up in pieces in the main walkway and near the exterior walls. There is often flooding in the basement when it rains and when there is a lot of snow melt. Water comes in through a crack in the foundation.

Family is quite overcrowded (4 bedroom house - 7 persons living there). Both bathrooms seem to be unsafe due to mold. There is no egress from the basement. They often have to turn

breakers off and on to use the dryer. Microwave in the kitchen will trip the electricity off. When she does notify the landlord of items needing to be fixed, she said that the landlord responds that they will "send someone to repair items" but they are usually short term or temporary fixes or don't seem to actually repair the issue. Lena reported that both herself and her neighbors usually pay for repairs themselves when they have the money.

The children are all enrolled in school and attend regularly. Three of the kids were present during the interview. The applicant does not qualify for S.N.A.P. because she receives some guardianship money for the disabled child. The house was a clean as she was able. Two of the children talked to shared that they help take care of the younger kids and that they feel safe and loved by their grandmother in the home.

The applicant stated she has a large extended family with adult children and nieces and nephews that she has talked to about helping with hours on the job site. She also has co-workers that she has talked to about her application and that she would feel comfortable to approach about care of the kids if needed for hours on the job site.

This applicant was highly recommended to the committee for consideration for a five-bedroom home.

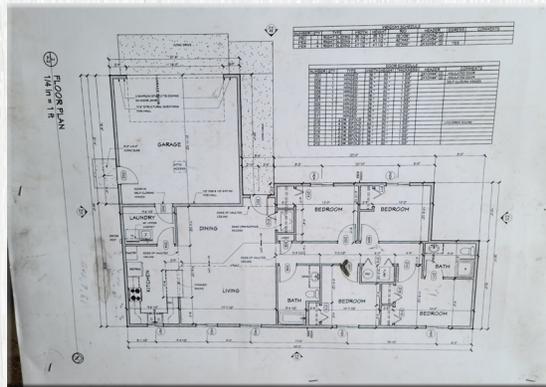
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CONSTRUCTION 2020

HOUSE #88

Funding partners - Wells Fargo and Habitat Donors

This House is scheduled to be completed and ready for occupancy in late February 2021



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CONSTRUCTION 2020 Homebuyer HOUSE #88

March 2019
Family Selection Committee
Home Visit Report - Liana Mary Nez Perce



This family of seven lives in a 3-bedroom apartment with only one bathroom so overcrowding is an issue.

The apartment is difficult to heat evenly so utility bills are quite high between turning up the thermostat to heat part of the unit while fans are needed in other parts to cool rooms down.

There is also an issue of electrical problems. The breakers are tripped fairly often. There are few plug-ins so power strips are used which stresses the system. Ultimately this could be considered a fire hazard.

There is also problem with other unit occupants being heavy smokers and the smoke seems to go directly into one of the bedrooms of Liana's unit. This creates an unhealthy environment for the kids and for Liana.

The apartment is clearly too small for a family of seven. The Family Selection Committee approves this family. We will partner to build a 4-bedroom house with two bathrooms.

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HOMEBUYERS-TO-BE



Kelsey Waller family

Kelsey joins Habitat along with her daughter, Dakota (10), and son John (6). She has worked at Youth Dynamics for nearly 3 years, and enjoys her job very much. On a single-mom's income, though, she can only afford to rent a 2-bedroom home in Billings, while her son and daughter have reached the ages when boys and girls need separate bedrooms. On a brighter note, Kelsey's dad has already let her know how excited he is to start volunteering his time helping to build her home at Habitat's new Founders Park subdivision in Billings Heights!



Schylie Wood family

Schylie and her 10-year-old daughter, Haidyn, currently live in a small, run-down apartment, where they share the single bedroom. Because Haidyn is disabled, she will live with her mom throughout her life, and also has need of extra space for medical supplies, so having a bedroom and space of her own is very important. Schylie enjoys her job at St. John's United, where she is part of a tight-knit community of caring co-workers and friends. They are looking forward to helping out on the construction site to build Schylie and Haidyn a forever home!

Hope, Homes & You

HOMEBUYERS-TO-BE



Susan Moffitt family

Susan is the grandma and guardian to 3 children, Sunshine (11), Mariam (10) and Isaiah (5). Susan is disabled by a Traumatic Brain Injury, and also has physical limitations that prevent her from conventional employment, so she is very happy that she is able to furnish a home and care for her grandchildren. Unfortunately, she can only afford housing in an overcrowded rental, which is also in very poor repair. Susan is very excited about this opportunity to provide a better home and improved lives for her family.



Andrea Gettmann

Andrea was approved into the program because of a debilitating, chronic spinal condition. Ground-level living in an ADA-compliant Habitat home could improve Andrea's life both physically and financially, as she struggled on her disability income to balance her budget with the expenses of hiring people to assist her with everyday activities. Unfortunately, Andrea was unable to continue and reach home ownership due to family circumstances, and withdrew from the program when she was about halfway complete.

2020 Housing Applicant Income Guidelines

Gross (pre-tax) household income from all sources is considered

#People in Household	Annual & Monthly Max Income	#people in Household	Annual & Monthly Max Income
1	\$42,950 (\$3,580/month)	5	\$66,250 (\$5,520/month)
2	\$49,050 (\$4,090/month)	6	\$71,150 (\$5,930/month)
3	\$55,200 (\$4,600/month)	7	\$76,050 (\$6,340/month)
4	\$61,300 (\$5,110/month)	8	\$80,950 (\$6,750/month)

Based on HUD Annual Median Income for Yellowstone County.

Hope, Homes & You

HOMEBUYER SERVICES



Chrissantha Cramer
Homebuyer Services &
Certified Loan Originator

During 2020, homebuyer program inquiries were up 69%, and 55% more applications were processed, when compared to the numbers in 2019.

224 families in need of housing contacted Habitat Mid-Yellowstone Valley wishing to apply for homeownership in 2020. Of that number, 28 households (12%) completed the application process, and 4 applicants (just under 2%) qualified under our new, higher income and credit score policies. All 4 qualifying families were approved into the program to fill the slots that had opened as prior families completed the program and purchased their Habitat homes.

2020 Family Selection Criteria

RESIDENCE REQUIREMENT:

- Applicant(s) MUST have resided in Yellowstone County for a minimum of 1 year.

An exception may be made if the applicant has been working within Yellowstone County for a minimum of 1 year, but commuting to a home outside Yellowstone County.

ABILITY TO PAY:

- Applicant(s) MUST meet income and credit guidelines.
- MYV makes all reasonable efforts to serve households with incomes between 45% and 60% of the HUD Annual Median Income (AMI) for our service area, and in no case with income above 80% AMI. (MYV policy amended by Board 10/19)
- Credit score of 640 or above. (MYV policy amended by Board 10/19)
- Bankruptcy must have been released a minimum of 12 months prior to application, with good payment record since.

Long-term debt-to-income ratio should not exceed 41%. However, selection committee will consider all applicants with a debt-to-income ratio up to 45%. (MYV policy amended 12/08) Projected mortgage payment shall not exceed 30% of gross household income. (HFHI Policy 23)

WILLINGNESS TO PARTNER:

- Applicant(s) MUST be willing to partner. This is demonstrated by:
- Promptness in completing application, providing required documentation, responding to requests, and attending meetings.
- Willingness to save an amount sufficient for closing costs during the 12-24 months while working toward homeownership. We require monthly deposits into a designated savings account to save adequate funds to cover loan closing costs.

Willingness to complete a minimum of 350 hours of sweat equity labor for a single-adult household, or a minimum of 500 hours of sweat equity labor for a two-adult household. A minimum of 80 hours of sweat equity labor shall be added for each additional household adult age 21 or over.

MUST DEMONSTRATE HOUSING NEED:

- Applicant(s) MUST currently be living in inadequate housing, such as:
- The home has structural damage, or problems with heating, electrical, plumbing, mold, infestation, or other condition issues
- The home is overcrowded (more than 2 people per bedroom), temporary, and/or sharing housing with another family/household
- Facilities do not accommodate special needs, such as physical disabilities
- The household is "cost-burdened" (paying over 30% of monthly income in rent, per HFHI Homeowner Selection AOM 3/2015)

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handi-cap, familial status or national origin



Hope, Homes & You

VOLUNTEER MANAGEMENT



Maria Reed
Volunteer Coordinator

Habitat for Humanity MYV prides itself on offering volunteer opportunities to the community of Yellowstone County. The construction site offers a unique experience that the community craves and seeks out. The ReStore offers a more flexible schedule that is perfect for individuals and large groups. Both opportunities require an enormous amount of volunteer labor in order to operate efficiently.

This year, as you know, has presented unique challenges that have caused many conversations regarding the community, future homebuyer involvement and VOLUNTEERS.

As you're all aware this has been an incredibly difficult year. Trying to balance a volunteer program in the midst of a pandemic has become a near impossible task. We held strong in the stance that we were going to keep the volunteer program going and continue to offer opportunities on the construction site and in the ReStore. However, at the end of the day it is our responsibility to

keep our volunteers and volunteer construction team as safe as possible. Safety measures were put in place to keep the volunteers and staff as safe as possible from the spread of germs and viruses.

Unfortunately, due to the increasing numbers of positive tests within our community, the need to do our best to keep everyone safe and the ability to keep construction active we made the tough but necessary decision to close the volunteer program on the construction site. It wasn't a decision that was made lightly.

Even though 2020 has been a year that will definitely go down in history, here at Habitat we've experienced some great successes.

Let's look forward to what 2021 has the potential to bring! We are all praying we'll be back to a "normal" volunteer program soon. When it happens, I hope you'll be signing up and keeping me busy for months to come

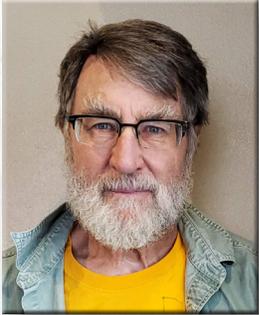
TOTAL 2020 VOLUNTEER HOURS -	7,621
Construction Job Site Volunteer Hours	5369
ReStore Volunteer Hours	1850
Community Service Hours	121
Committee/Board Volunteer Hours	185
"Other" Hours	96
Estimated Volunteer Financial Impact -	\$193,788.55
Sweat Equity Hours from Homebuyers	808

Hope, Homes & You

CONSTRUCTION 2020

VOLUNTEERS

2020 Crew Leaders & "Regular Volunteers"



Bill Bredehoft



Jack Newman



Jerry Baker



Dave Fishbaugh



Gary Schneider



Bob Zellar



Jonathan Sapp



Bob Wendorff



Ken Behling



Danny Glover



Larry Leonard



Roger Newman



Steve Morse



Rod Myers



Mark Dickhaut

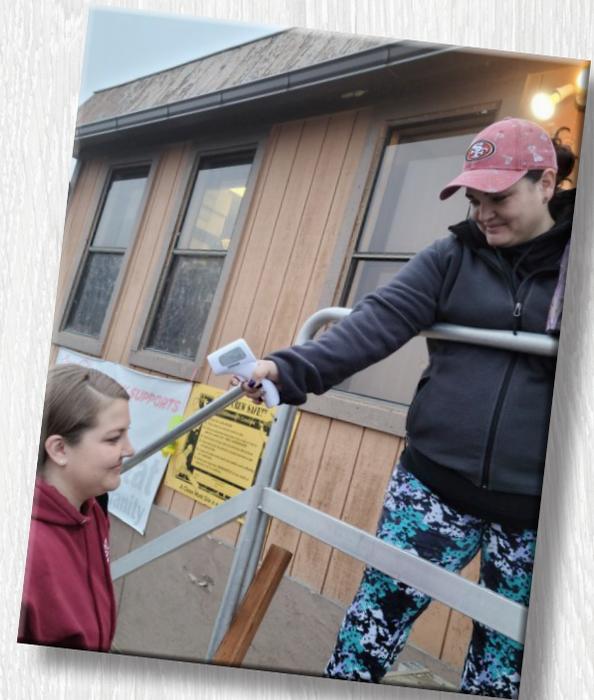
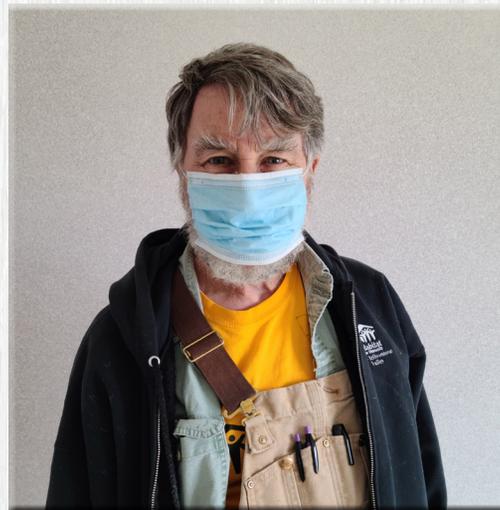
Hope, Homes & You

CONSTRUCTION 2020 COVID PRECAUTIONS

Volunteer Waiver Changes

To protect all our volunteers and staff, we adopted new job site protocols for the duration of the pandemic:

- No volunteer groups at the job site, Only homebuyers working on sweat equity and the Crew Leaders are allowed on the job site.
- Morning protocol
- Temperature checks
- Hand washing/sanitizing
- Continuously stressed that individuals stay home if any signs of illness.



Hope, Homes & You

COMMUNITY PARTNERS FIRST INTERSTATE BANK FINANCIAL EDUCATION CLASS

In September, First Interstate Bank's Community Volunteer Day volunteers Johnnie McClusky and Brittany Blood provided 4 hours of Everfi Financial Education to Habitat homebuyers-in-process Schylie, Susan, Andrea, and Kelsey. The basics of financial responsibilities were covered, including household budgeting, understanding credit usage and credit reports, and strengthening credit scores and creditworthiness. Our thanks to FIB for this informative opportunity for our homebuyers.



Hope, Homes & You

COMMUNITY PARTNERS

Cushing Terrell partners with Habitat for Humanity to draw house plans

As a part of our mission to forever improve and in an ongoing effort to support the communities in which we live and work, Cushing Terrell (formerly CTA Architects Engineers) partnered with Habitat for Humanity in an effort to provide affordable housing to deserving individuals. Looking ahead, Cushing Terrell will continue these efforts to assist in the house plan selection process. Contributions will include making plan modifications and compiling all the necessary information for the building permit process. This work will emphasize the human-centered design typical of Cushing Terrell's practice, enhancing the experience through 3D modeling and virtual reality during the plan selection process. We are thrilled to partner with a compassionate and community-focused organization like Habitat for Humanity and anticipate future shared successes and more exciting things to come!

**Cushing
Terrell.**



Karl DeCock

Project Manager | AIA | Associate Principal



406.896.6134



cushingterrell.com

CTA is now [Cushing Terrell](#).

Marketing Partners



Montana This Morning

Ed McIntosh



Hello Montana

Our Thanks to these Marketing partners. They work to keep the community informed and urge support of our Mission.

ALL REGULAR FUNDRAISING EVENTS WERE CANCELLED IN 2020 DUE TO THE COVID-19 REGULATIONS

However, the construction crew leaders got creative and decided to build a Playhouse to raffle off.

XXXX

Kid's Playhouse RAFFLE

\$2500

DRAWING TO BE HELD: August 8th

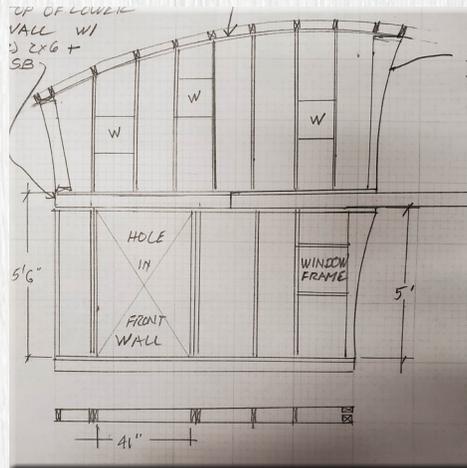
Habitat for Humanity ReStore



TO BENEFIT



Habitat for Humanity
Mid-Yellowstone Valley



We added a FAMILY FUN DAY! - August 2020



XXXX

Kid's Playhouse

\$2500

RAFFLE

DRAWING TO BE HELD:
August 8th
at
ReStore

TO BENEFIT

Habitat for Humanity
Mid-Yellowstone Valley



The construction crew leaders built a couple sturdy, really nice sheds that we put for sale through the ReStore - THANKS GUYS!!!



Exceptionally well constructed these sheds sold for \$1,500 each.

COMMUNITY AUCTIONS

is proud to recognize Habitat For Humanity as their fundraising partner. For 12 weeks sports and rock n roll memorabilia was on display as a silent auction to raise money for our affiliate.



Big Horn Resort Display



Boothill Inn Display



Ledgestone Hotel Display



THE HABITAT FOR HUMANITY RESTORE

Except for an initial 2 week COVID closure, the ReStore was able to stay open all Calendar year.

The ReStore added new Products in 2020

The ReStore is now selling SPC Flooring! What is **SPC**? **SPC flooring** stands for Stone Plastic Composite. Known for being 100% waterproof with unparalleled durability, these engineered luxury vinyl planks use advanced technologies to beautifully mimic natural wood and stone at a lower price point. Rigid core luxury **vinyl flooring**, also known as **SPC flooring**, is the most durable waterproof **vinyl flooring** option on the market.

**Reclaimed
Barnwood**



**Rustic
Barnwood**



**Grey
Barnwood**



**Light
Barnwood**



20 year residential warranty
5 year commercial warranty
12 mil wear layer
3.5 mm thick
7" x 48" is each individual piece
Patented Unilin locking system
Waterproof
23.375 sq ft per box

The Store also has a
great choice of area rugs





Gus Muhs
ReStore
General Manager

Thank YOU for supporting your local Habitat for Humanity Mid-Yellowstone Valley ReStore.

By donating and shopping at the ReStore you are helping the Billings community build safe, decent, affordable housing.

TOP 2020 DONORS to the ReStore

Anonymous Corporate Donors

Anonymous Group Donor

Anonymous Retail Donors

A & H Turf Specialties

Empire Building Materials, Inc.

Ferguson Enterprises

Fischer Flooring

Pierce Flooring & Design Center

Rich's Flooring

Chuck & Janice Sauvageau

Stone Wild

Western Builders Supply

Win-Dor Industries

XPO Logistics

2020 AUDIT REPORT

Independent Auditors' Report

Conducted by Summers McNea, P.C., Certified Public Accountants

(Excerpt from audit letter to the Board of Directors, Habitat for Humanity Mid-Yellowstone Valley)

"We have audited the accompanying financial statements of Habitat for Humanity Mid-Yellowstone Valley (a nonprofit organization), which comprise the statements of financial position as of June 30, 2020 and 2019, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the financial state-ments referred to above present fairly, in all material respects, the financial position of Habitat for Humanity Mid-Yellowstone Valley as of June 30, 2019 and 2020, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the Unites States of America."

December 31, 2020

ASSETS			LIABILITIES AND NET ASSETS		
	2020	2019		2020	2019
Current Assets			Current Liabilities		
Cash and Equivalents - Combined	\$ 303,387	\$ 909,151	Accounts Payable	\$ 27,365	\$ 46,428
Maturities of Mortgage Receivables, within 1 year	\$ 37,900	\$ 36,300	Accrued Payroll and Payroll Liabilities	\$ 1,307	\$ 87
Operating Investments	\$ 44,518	\$ 403,113	Accrued Compensated Absences	\$ 20,764	\$ 18,925
Inventories	\$ 1,396,802	\$ 452,429	Homebuyer Deposits	\$ 46,196	\$ 1,984
Prepaid Expenses	\$ 7,959	\$ 11,949	Paycheck Protection Program Loan	\$ 86,900	-
Total Current Assets	\$1,790,566	\$1,812,942	Other Liabilities	\$ 16,089	\$ 17,755
Property & Equipment			Current Maturities of Notes Payable	\$ 65,100	\$ 62,000
Net Property and Equipment	\$ 2,216,268	\$ 2,259,158	Total Current Liabilities	\$ 263,721	\$ 147,179
Other Assets			Long-Term Liabilities		
Investment - Permanent Endowment Fund	\$ 303,414	\$ 295,000	Notes Payable	\$ 1,854,229	\$ 1,918,647
Mortgage Receivables, net of current portion	\$ 707,222	\$ 658,733	Total Liabilities	\$ 2,117,950	\$ 2,065,826
Deposits	\$ 0	\$ 9,000	Net Assets		
Total Other Assets	\$ 1,010,636	\$ 962,733	Without Donor Restrictions	\$ 2,674,704	\$ 2,744,191
TOTAL ASSETS	\$ 5,017,470	\$ 5,034,833	With Donor Restrictions	\$ 224,816	\$ 224,816
			Total Net Assets	\$ 2,899,520	\$ 2,969,007
			TOTAL LIABILITIES AND NET ASSETS	\$ 5,017,470	\$ 5,034,833

Statement of Activities For the Year ended June 30, 2020

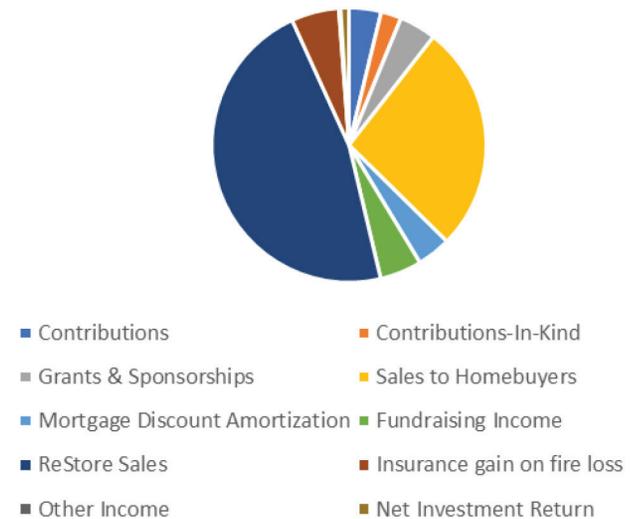
Note: As of print date, figures "with" donor restrictions unavailable

INCOME SOURCES FY20	Without donor Restrictions	With donor Restrictions	Total
Contributions	\$ 53,507	\$ -	\$ 53,507
Contributions - In-Kind	\$ 34,037	\$ -	\$ 34,037
Grants & Sponsorships	\$ 61,075	\$ -	\$ 61,075
Sales to Homebuyers	\$ 379,976	\$ -	\$ 379,976
Mortgage Discount Amortization	\$ 56,445	\$ -	\$ 56,445
Fundraising Income	\$ 69,805	\$ -	\$ 69,805
ReStore Sales	\$ 664,001	\$ -	\$ 664,001
Other Income	\$ 3,121	\$ -	\$ 3,121
Net Investment Return	\$ 13,882	\$ -	\$ 13,882
Insurance gain on fire loss	\$ 79,445	\$ -	\$ 79,445
Net Assets Released from Purpose and Time Restrictions	\$ TBD	\$ TBD	\$ TBD
TOTAL REVENUE AND SUPPORT	\$ 1,415,924	\$ -	\$ 1,415,924

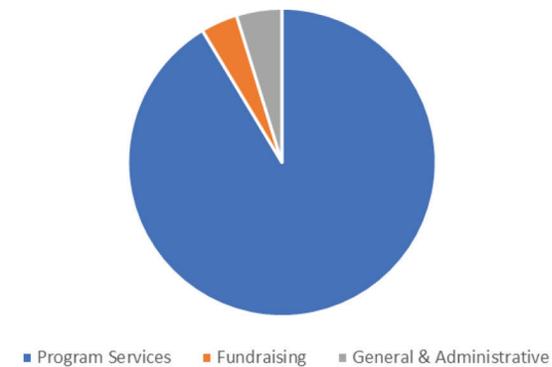
EXPENSES

Program Services	\$1,357,149	\$ -	\$1,357,149
Fund Raising	\$ 57,382	\$ -	\$ 57,382
General & Administrative	\$ 70,880	\$ -	\$ 70,880
TOTAL EXPENSES	\$1,485,411	\$ -	\$1,485,411
CHANGE IN NET ASSETS	\$ (69,487)	\$ -	\$ (69,487)
Net Assets, Beginning of Year	\$ 2,744,191	\$ 224,816	\$ 2,969,007
Net Assets, End of Year	\$ 2,674,704	\$ 224,816	\$ 2,899,520

Revenue



Expenses





685 King Park Drive
Billings, MT 59102
406-652-0960
www.billingsshabitat.org

Habitat for Humanity Mid-Yellowstone Valley is an Equal Housing Opportunity lender.

We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation.

We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.

Whatever house you enter, first say, 'Peace be to this house!'

Luke 10:5

