



Habitat
for Humanity®
Mid-Yellowstone Valley

The Light of Hope

Annual Report 2021

MID-YELLOWSTONE VALLEY

AN AFFILIATE OF HABITAT FOR HUMANITY INTERNATIONAL

Our vision

A world where everyone has a decent place to live.

Our mission

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

Our principles

Demonstrate the love of Jesus Christ.

Focus on shelter.

Advocate for affordable housing.

Promote dignity and hope.

Support sustainable and transformative 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

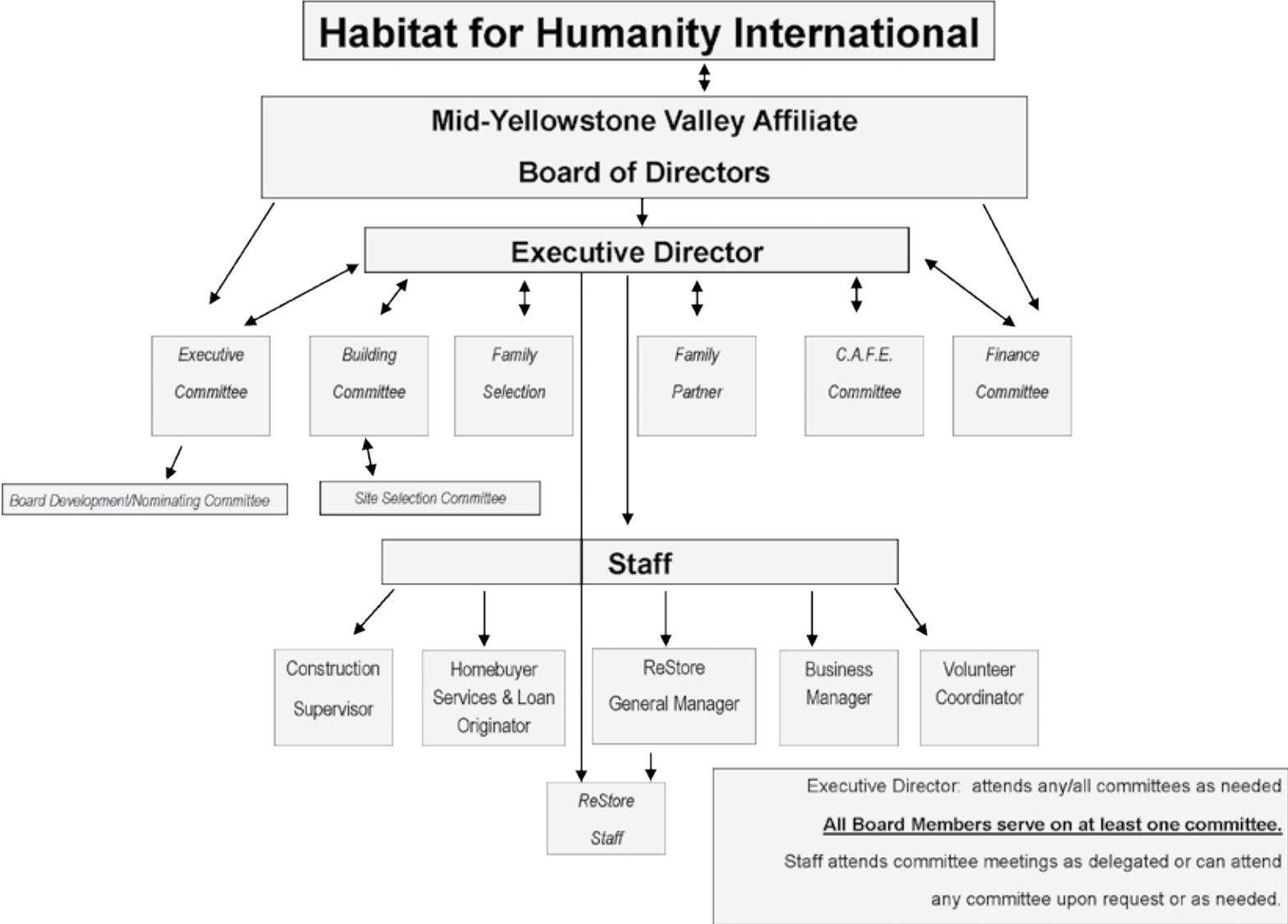
This organization's strength comes from the diversity of its individual volunteers.

As individuals, our talents may not initially seem suited to home building, but collectively we bring a tremendous amount of passion and creativity to the task of providing homes for families in need. Our diverse skills weave together to advance Habitat's mission, ensuring we are well positioned for the challenges that we may face in the future.

Thanks to you, we have once again had a very successful year! And most importantly, three more families were rewarded for all their hard work and dedication. After months of sweat equity on not only their own house but those of their neighbors, these families were handed the keys to their very own homes.

We all have our part to play. Working alone, we can only do so much, but together, miracles can happen. What I am most proud of is the amazing impact we can have on our community when we focus on a common goal. Putting an end to substandard housing is no easy feat, yet that does not deter us in our mission. With your continued support of time and generous gifts, we will continue to facilitate lasting change, providing a hand up to those in need, one family at a time, one house at a time.

Mid-Yellowstone Valley Affiliate of Habitat for Humanity



Message from the 2021 **BOARD PRESIDENT**



Levi Wanner
Board President

We are so proud to be a part of a world-wide ministry working to eliminate poverty housing everywhere.

We are part of an organization that has provided over 900,000 houses in communities around the world as of this year. When we do our part here in Mid-Yellowstone Valley, we are contributing to the success of a world-wide vision of simple, decent, affordable housing for all God's people. What a humble honor to invest locally, to see the results locally, but to be part of something huge being accomplished in our world. No politics, no hand-outs, no give-aways, just people helping people have safe, stable, decent housing at a low cost.

We have a strong vision and strategic goals for future growth which will be accomplished through a partnership between our most valuable assets... our dedicated volunteers, our generous donors, and our competent staff.

We celebrate 2021 and our mission driven by faith as a fundamental source of our strength. I am reminded that we must always keep our eye on our goal. We should always put God first and remember He is in charge, as we are doing His work. In a perfect world, no family would be turned away; no family would continue to live in poverty housing. Until that day, we continue Building on Faith.

So, I invite you to help with this cause as we continue to help families and children live in decent, affordable homes. If you can give of your time and/or money, I invite you to call our office and see how you can change someone's life.

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.

2021 OFFICERS

Levi Wanner **President**

Contractor, Owner, Infinity Homes

Jeffrey McGough, **President Elect/Vice President**

*Commercial Relationship Manager,
First Interstate Bank*

Nicholas Hecimovic, CPA **Treasurer**

Partner, Red Tree CPAs

Mikayla Kovash **Secretary**

Broker, Realtor, Buy the Big Sky

Jason Vaira, DMD **Immediate Past-President**

Dentist, Owner, Heights Dental

Mike Berve

Project Manager, Swank Enterprises

Bill Kennedy

*President,
Montana State University-Billings
Foundation*

Roger Kesler

Retired, ExxonMobil

James Klanke

Customer Service Manager, Wells Fargo

Joe Lierow

Engineer, ExxonMobil

Darrin Maas

VP Branch Manager, Stockman Bank

Jase Norsworthy, Jr.

Realtor, RE/MAX of Billings

Brandon Roberts

*Owner, Medical Device Sales,
Big Sky Surgical, Inc.*

DeDe Stoner

Mortgage Lender, Guild Mortgage

Koreen Whittington-Hyde

*Heights Branch Manager,
Altana Credit Union*

Brian Williams

Sales Associate, Coldwell Banker

THE LIGHT OF HOPE

THANK YOU TO OUR 2021 ANNUAL GIVING & IN-KIND DONORS

We would like to extend our greatest thanks to our annual financial and in-kind donors. While it's been our practice to recognize each and every one of you, we are unfortunately unable to do that this year. We transitioned to a new database and the timing prevented us from pulling accurate reports.

THE LIGHT OF HOPE

“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”
— *Corinthians 9:7*

CONSTRUCTION 2021

House #87: RIDES HORSE FAMILY

Funding partners - Wells Fargo and The Treacy Foundation

A 5-bedroom 2-bathroom house • Closed on 7/15/21



CONSTRUCTION 2021

House #87: HOMEBUYER

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 does 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 as 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 coworkers 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.

CONSTRUCTION 2021

House #88: THE NEZ PERCE FAMILY

Funding partners - Wells Fargo and Habitat Donors

A 4-bedroom 2-bathroom house • Closed on 6/28/21



CONSTRUCTION 2021

House #88: HOMEBUYER

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.

WOMEN BUILD EVENTS



Our Women Build events provide the opportunity for women to take a proactive step in serving their communities.

Women Build opportunities are available across the U.S., and any woman who wants to learn how to build and construct a home is invited to join us. No experience is necessary. Volunteers work under the guidance of construction professionals, and also alongside other volunteers and future Habitat homeowners. Whether you are learning new skills or simply adding a few to your tool belt, this is a rewarding experience for all involved, and improves the community that you share.

Women Build is also a terrific way to involve your friends and family in crucial work with a lasting impact. Women helping women sends a positive and powerful message. You can also come alone, and make new friends. The atmosphere is collaborative and friendly.

“...any woman who wants to learn how to build and construct a home is invited to join us,”

HOMEBUYERS-TO-BE



C.J. & KATHRYN OTTESON and their three children, Abby (12), Sophia (3) and Isabelle (1½), are all very excitedly looking forward to a new baby boy joining their family this spring. They are working hard to complete their sweat equity and other program requirements over the next several months, and plan to move into their Habitat forever home in the fall.



ONNA LIE BRADY, a long-time School District #2 teacher, is a single lady who has been sharing housing with her adult son and her grandchildren because of the high cost of rentals in this area. Onna has completed her sweat equity work in near-record time, and is on track to reach home ownership just about 12 months after beginning our program.

HOMEBUYERS-TO-BE



SCHYLIE WOOD 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!



SUSAN MOFFITT is the grandma and guardian to three 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.



KELSEY WALLER 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!

HOMEBUYER SERVICES



Chrissantha Cramer
Homebuyer Services &
Certified Loan Originator

Homebuyer Program Applications Increase Again in 2021

Over 250 families in need of housing contacted Habitat Mid-Yellowstone Valley wishing to apply for home ownership in 2021. With rapidly-increasing rental and home sale prices in our area this year, the need for safe, decent, and affordable housing is now greater than ever. During the affiliate's 28 years of operation, we are proud to have partnered with homebuyers, volunteers, financial and in-kind donors, and other friends of Habitat to build 90 affordable homes in our community, providing the security of forever homes for individuals and families including 266 children. Thank you to all who have lent your support to our neighbors here in Yellowstone County!

2021 Housing Applicant Income Guidelines

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

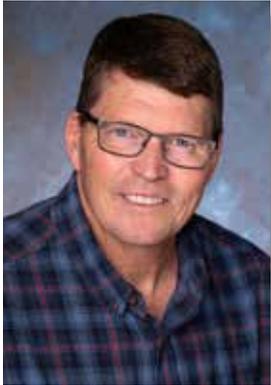
# People in Household	Annual Maximum Income
1	\$ 44,800
2	\$ 51,200
3	\$ 57,600
4	\$ 64,000
5	\$ 69,150
6	\$ 74,250
7	\$ 79,400
8	\$ 84,500

Based on HUD Annual Median Income for Yellowstone County.

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.



CONSTRUCTION SUPERINTENDENT



Tim Hayes
Construction Superintendent

As far as construction goes, all in all we had a successful year in 2021. We closed on two homes and two are pending. The year wasn't without its difficulties. Rising material prices, coupled with certain products being unavailable in a timely manner had us scrambling throughout the year. Our volunteer crew leaders and volunteer groups were flexible which made things go more smoothly than they should have. I think we have most of the bugs worked out of scheduling, so we're looking forward to a smoother 2022.

The following businesses are regular supporters of Habitat for Humanity Mid-Yellowstone Valley. They donate or discount their services, helping the organization to keep the building costs low.



We would also like to extend a special thank you to the following businesses for working so closely with Habitat for Humanity Mid-Yellowstone Valley and always being willing to assist in our construction needs.

Rimrock Plumbing
Weiss Electric

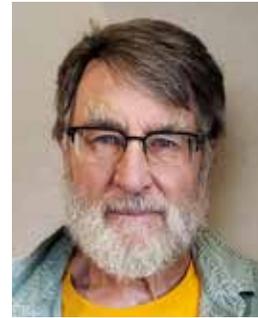
Fleury Concrete
MJH Construction

Finishing Touch Rain Gutters
GTS Interior Supply

CONSTRUCTION 2021

VOLUNTEERS

2021 Crew Leaders & "Regular Volunteers"



Bill Bredehoft



Roger Newman



Mark Dickhaut



Gary Schneider



Bob Wendorff



Bob Zellar



Jerry Baker



Dave Fishbaugh



Steve Morse



Danny Glover



Jonathan Sapp



Larry Leonard



Rod Myers



Chuck Savageau



Jack Newman

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 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!

Marketing Partners

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



Montana This Morning

Ed McIntosh



Hello Montana

THE LIGHT OF HOPE

FAMILY FUN DAY & KID'S PLAYHOUSE RAFFLE

Habitat for Humanity Mid-Yellowstone Valley hosted their 2nd annual Family Fun Day on August 7th.

This was a free event offered to the public that featured Steep World's climbing wall, cotton candy, face painting, food trucks and large inflatables.

A drawing was held for the raffle of a Kid's Playhouse, created and built by the Construction Crew volunteers





Family Fun Day & Kid's Playhouse RAFFLE

SATURDAY, AUGUST 7, 2021

11am-2pm at
 Habitat for Humanity
ReStore
 685 King Park Dr.

Event Sponsor:
 



DRAWING: August 7, 2021
 at Family Fun Day

\$2000 / ticket

PROCEEDS TO BENEFIT

 Mid-Yellowstone Valley

THE LIGHT OF HOPE

KID'S PLAYHOUSE RAFFLE

This Choo Choo Train Playhouse, sponsored by Holiday Stationstores and Dede Stoner, was designed and built by the volunteer Construction Crew Leaders.

Raffle tickets for the playhouse were sold prior to and during Family Fun Day. The train was raffled off the day of the event.

Ms. Connie Genger won the train. Connie is a longtime volunteer and supporter of Habitat for Humanity.



Family Fun Day & Kid's Playhouse RAFFLE

SATURDAY, AUGUST 7, 2021

11am-2pm at
Habitat for Humanity
ReStore
685 King Park Dr.

Event Sponsor:
CIRCLE K **Holiday**



DRAWING: August 7, 2021
at Family Fun Day

\$2000 / ticket

PROCEEDS TO BENEFIT
Habitat for Humanity
Mid-Yellowstone Valley

COMMUNITY AUCTIONS

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



Boothill Inn Display



Bighorn Resort Display



Ledgestone Hotel Display



THE HABITAT FOR HUMANITY RESTORE

Joe, Paul and Bob drive the ReStore to Success! These three gentlemen are some of the hardest working and loyal volunteers I have ever met. The Habitat for Humanity Mid Yellowstone Valley is very grateful for the dedication of these three generous volunteers. When donors don't have a means of transporting their physical donation to the ReStore these driven men come to the rescue! The ReStore is able to offer free pickups of large donations because of Joe, Paul, and Bob!

Donations to the ReStore assist Habitat for Humanity Mid-Yellowstone Valley's vision of a world where everyone has a decent place to live.



What can you donate?

We really need: Furniture and Appliances **And, please donate:**

- Building Materials
- Home Décor
- Cabinets
- Countertops
- Doors
- Flooring
- Electronics
- Hardware
- Heating + Cooling
- Home Goods
- Landscaping
- Lighting + Electrical
- Plumbing
- Vehicles + Boats
- Windows

Why donate to ReStore?

More than a home improvement store, ReStore is a *community* improvement store. When you donate unneeded items, you're helping local families and children discover the power of decent, affordable housing.

You donate. ▶ Everyone shops. ▶ Habitat builds.



Gus Muhs
ReStore
General Manager

Call 256-0409
to schedule your pickup today!

2021 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, 2021 and 2020, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

ASSETS			LIABILITIES AND NET ASSETS		
	2021	2020		2021	2020
Current Assets			Current Liabilities		
Cash and Equivalents - Combined	\$ 247,681	\$ 303,387	Accounts Payable	\$ 68,408	\$ 27,365
Current Maturities of mortgage receivables	36, 441	37,900	Accrued Payroll and Payroll Liabilities	663	1,307
Operating Investments	38,907	44,518	Accrued Compensated Absences	24,451	20,764
Inventory	1,632,938	1,396,802	Homebuyer Deposits	3,710	46,196
Prepaid Expenses	17,296	7,959	Paycheck Protection Program Loan	86,800	86,900
Total Current Assets	\$1,973,263	\$1,790,566	Other Liabilities	26,176	16,089
Property and Equipment			Current Maturities of Notes Payable	68,300	65,100
Net Property and Equipment	2,195,795	2,216,268	Total Current Liabilities	\$278,508	\$263,721
Other Assets			Long-Term Liabilities		
Permanent Endowment Investments	396,601	303,414	Notes Payable	1,786,463	1,854,229
Mortgage receivables, net of current maturities	759,996	707,222	Total Liabilities	\$2,064,971	\$2,117,950
Total Other Assets	\$1,156,597	\$1,010,636	Net Assets		
TOTAL ASSETS	\$5,325,655	\$5,017,470	Without Donor Restrictions	3,019,163	2,683,399
			With Donor Restrictions	241,521	216,121
			Total Net Assets	\$3,260,684	\$2,899,520
			TOTAL LIABILITIES AND NET ASSETS	\$5,325,655	\$5,017,470

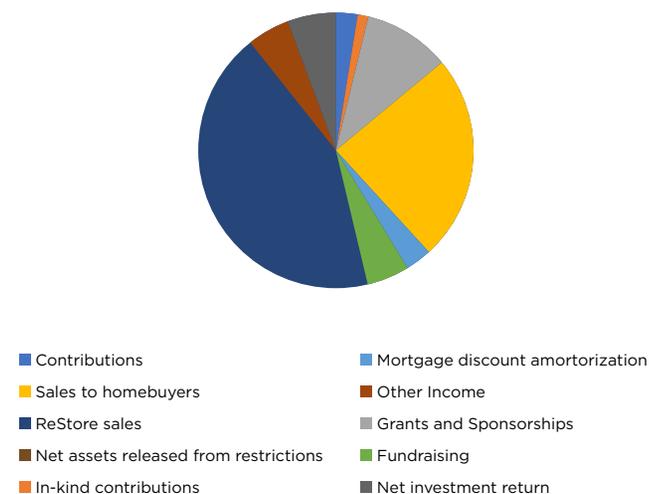
**Statement of Activities
for the Year Ended June 30, 2021**

Revenue and Support	Without donor Restrictions	With Donor Restrictions	Total
Contributions	\$ 45,372	\$ 2,015	\$47,387
In-Kind Contributions	24,992	—	24,992
Grants and Sponsorships	125,813	62,000	187,813
Sales to Homebuyers	443,440	—	443,440
Mortgage Discount Amortization	55,500	—	55,500
Fundraising	91,410	—	91,410
ReStore Sales	791,978	—	791,978
Other income	94,897	—	94,897
Net Investment Return	101,970	—	101,970
Net Assets Released from Restrictions	39,615	-38,615	—
TOTAL REVENUE & SUPPORT	1,813,987	25,400	1,839,387

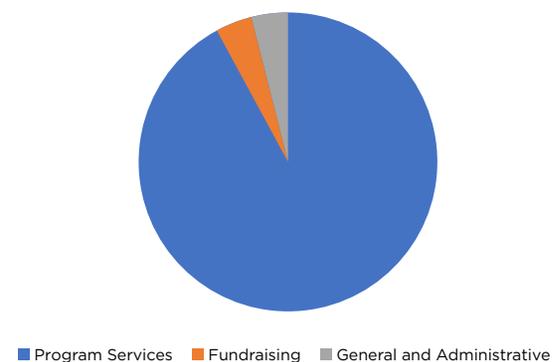
EXPENSES

Program Services	\$ 1,360,843	\$1,360,843	
Fundraising	59,305	59,305	
General and Administrative	58,075	58,075	
TOTAL EXPENSES	\$1,478,223	\$1,478,223	
CHANGE IN NET ASSETS	335,764	25,400	361,164
Net Assets, Beginning of Year	2,683,399	216,121	2,899,520
Net Assets, End of Year	3,019,163	241,521	3,260,684

REVENUE



EXPENSES





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

685 King Park Drive
Billings, MT 59102
406-652-0960

www.billingshabitat.org



Habitat
for Humanity[®]
Mid-Yellowstone Valley