



Habitat
for Humanity[®]
Mid-Yellowstone Valley



footprints of kindness

The gentle footprints of kindness that you leave behind make a lifetime of soft imprints in the hearts of others that will never wash away.

annual report 2022

2022 annual report



table of contents

Vision & Mission Statements.....	1	Community Engagement.....	17-23
Executive Director's Message.....	2	Community Partners	24
Habitat for Humanity Mid-Yellowstone Valley Affiliate Organizational Chart	3	Community Auctions	25
2022 Board President's Message	4	ReStore.....	26-27
2022 Board of Directors	5	Gifts-in-Kind.....	29
Construction Superintendent's Message	6	Donors.....	30-31
2022 Homebuyers.....	7-11	2022 Auditor's Report.....	32-33
Homebuyer Services.....	12	Equal Housing Lender Statement....	back cover
Families Working Toward Home	13		
Ownership in 2023			
Volunteer Management.....	14		
Mid-Yellowstone Valley Volunteers			
Construction Team.....	15		
ReStore Team.....	16		



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.





Jim Woolyhand
Executive Director

Executive Director's Message

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! Our Playhouse Fundraiser and BASHH banquet were a huge success! The ReStore had another banner year! And most importantly, four 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.

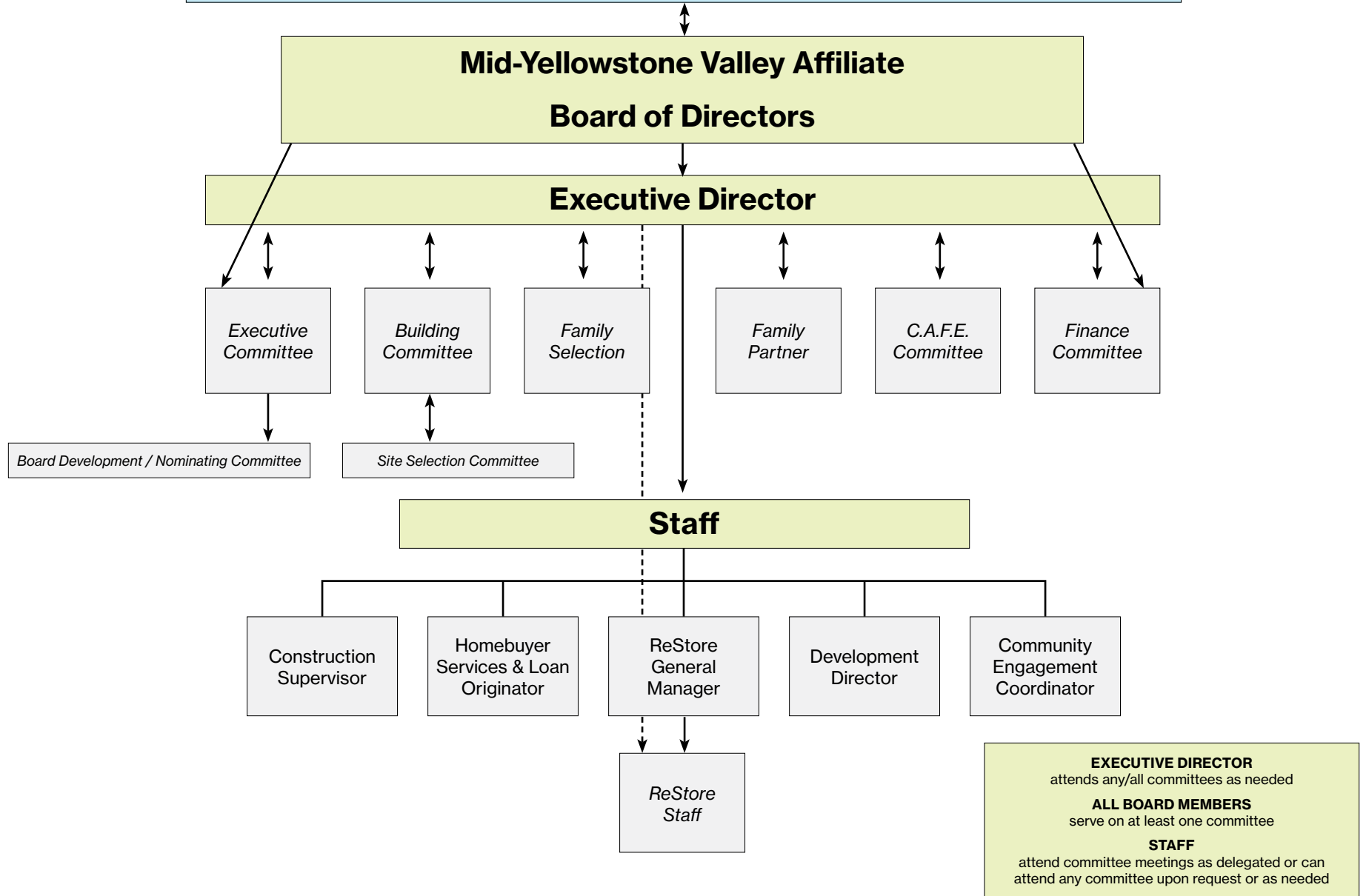
We all have our part to play. Working alone, we can only do so much, but together, miracles can happen. What I am most proud of is the amazing impact we can have on our

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.

Christ has no body now but yours.
No hands, no feet on earth but yours.
Yours are the eyes through which he looks compassion on this world. Yours are the feet with which he walks to do good. Yours are the hands through which he blesses all the world. Yours are the hands, yours are the feet, yours are the eyes, you are his body. Christ has no body now on earth but yours.

St. Teresa of Avila

Habitat for Humanity International





Jeff McGough
Board President

2022 Board President's Message

There are challenges locally, nationally and globally, yet with God's help all things are possible.

Looking back on the year there have been trials and tribulations worldwide, nationally, and locally. However, I believe that each day we can find God's love and compassion all around us, and that has not been more true than how the last year has been for each of us here at Mid-Yellowstone Habitat for Humanity.

The organization has continued to be able to help more families into affordable homes when housing in our area has not seen significant obstacles like this in over a decade. We have maintained a strong volunteer base putting in more than 7,000 hours thus far on the year, and continue to bring more new faces to the organization each month. All of this is indicative of the prayers and support that each one of you bring to the organization.

It has been a pleasure and honor to be apart of this organization and to be the President this past year. Our excellent staff and

management team continues to make this organization thrive. They are consistently coming up with new and exciting ideas to better our community each day. I know that we are not here today without their dedication and support to see our families and organization succeed.

Thank you for continued support to Mid-Yellowstone Habitat for Humanity. I am looking forward to the exciting things that this organization and Yellowstone County have in store for the future.

I cannot change the direction of the wind, but I can adjust my sails to always reach my destination.

Jimmy Dean

2022 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.

2022 OFFICERS

Jeffrey McGough **President**

*Commercial Relationship Manager,
First Interstate Bank*

John Daubert **President Elect/Vice President**

*Commercial Loan Officer,
Yellowstone Bank*

Nicholas Hecimovic, CPA **Treasurer**

Partner, Red Tree CPAs

Mikayla Kovash **Secretary**

Broker, Realtor, Buy the Big Sky

Levi Wanner **Immediate Past-President**

Contractor, Owner, Infinity Homes

Mike Berve

Superintendent, ABCO Billings

Alicia Donovan

Real Estate Agent, Montana Home Team

Brian Hafner

Mortgage Loan Officer, Universal Lending

Koreen Hyde

Heights Branch Manager, Altana Credit Union

James Klanke

Business Execution Consultant, Wells Fargo

Joe Lierow

Engineer, ExxonMobil

Darrin Maas

VP Branch Manager, Stockman Bank

Brandon Roberts

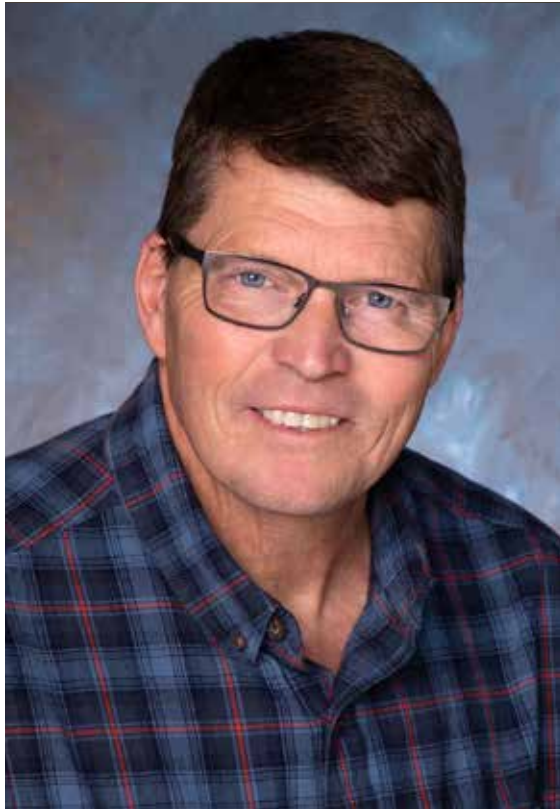
*Owner, Medical Device Sales,
Big Sky Surgical Inc.*

Jason Vaira, DMD

Owner, Heights Dental

Janna Wittenberg

*Guardianship & Conservatorship Attorney,
Whittenberg Law Firm*



Tim Hayes
Construction Superintendent

Construction Superintendent's Message

A great start in 2022. Unexpected zoning changes delayed construction near year's end.

The start of 2022 offered a productive construction schedule. Material availability rebounded from 2021 and was back on track. This allowed subcontractors to access the homes to complete their work on schedule. The Volunteer Construction team continued to show up and work tirelessly alongside community volunteers. By the end of the year four homes were completed and sold.

Towards the end of 2022 we experienced extreme delays due to unexpected zoning changes to the Founders Park Subdivision. When the subdivision was purchased it was approved for N3 zoning. N3 zoning is what

was platted, lot sizes and shapes were based off of this zoning. Without notice the City of Billings changed the zoning to N2 which resulted in 4 lots being un-buildable. At this time, we have had to stop construction to apply for a variance that will allow us to use our plans on those 4 lots and to be able to resume construction. Performance Engineering has stepped in to assist with necessary paperwork needed for the variance request.

We hope to resume construction by March of 2023 and have home #93 completed and closed by June 30, 2023.

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



2022 homebuyers



House #89: MOFFITT FAMILY

*Funding partner -
Wells Fargo*

A 3-bedroom 2-bathroom house
Closed on 4/29/22

HOMEBUYER REPORT

June 2020 | Family Selection Committee
Home Visit Report - Susan Moffitt

Susan, her daughter, and her frequently visiting grandson lived in a 2-bedroom 1-bathroom rental house. The kitchen had mice problems and at one time had caught 16 mice in a 24-hour period. There was also a bee problem in this area; she used foam and wool around the pipes to deter bees and mice. Susan went through 1-2 gallons of mice defense per year. In her 18+ years of living in the rental house, the carpet had only been changed once. Only half of the roof was replaced due to water leaking in her bedroom even though there was water damage throughout the house. There was an air conditioning unit in the window but she didn't use it because of possible mold circulation. In the bathroom, there was mold along with caulking.



House #90: **WALLER FAMILY**

*Funding partners - GAD &
First Interstate Bank*

A 3-bedroom 2-bathroom house
Closed on 3/30/22

HOMEBUYER REPORT

January 2020 | Family Selection Committee
Home Visit Report - Kelsey Waller

Throughout the past two years, Kelsey has found herself in some temporary living situations and has been able to work her way back to renting her own apartment. She has done a great job making her house a home. There were very few issues with the apartment: a few electrical outlets didn't work, the carpet needed to be replaced due to cat urine, and the exterior had hail damage which the new landlord intended to address. Overcrowding was stated in her application as her housing need. Upon meeting her and touring the apartment it was apparent her ten-year-old daughter and six-year-old son definitely needed separate rooms.



House #91: WOOD FAMILY

Apostles Build

A 2-bedroom 1-bathroom house
Closed on 7/29/22

HOMEBUYER REPORT

June 2020 | Family Selection Committee
Home Visit Report - Schylie Wood

Schylie and her 10-year-old daughter lived in a 400-square-foot, 1-bedroom, apartment. The whole house was very small but immaculately clean and well-kept. When going into the only bedroom, Schylie said “we call this our hotel” because they have a double bed and twin bed to accommodate both mother and daughter. Her daughter is 10 but will live with Schylie for the rest of her life because of her disabilities, so they will need separate rooms. Storage is needed for medical supplies and equipment but space was limited and the need will only get bigger as Haidyn gets older. The house is not well insulated and dust comes through the kitchen windows. When she used her window air conditioner, it brought the temperature down from 95 degrees to 75 degrees but it is hard for her daughter to adapt to that kind of heat.



House #92: **BRADY FAMILY**

*Funding partner -
Wells Fargo*

A 2-bedroom 1-bathroom house
Closed on 12/5/22

HOMEBUYER REPORT

April 2020 | Family Selection Committee
Home Visit Report - Onna Brady

Onna was in a 2-bedroom 1-bathroom duplex rental house for almost 20 years. Overcrowding was an issue as her son and his two children lived with her. Onna shared a bedroom with her 8-year-old granddaughter and her son shared a room with his 13-year-old son. The rental had poor maintenance and upkeep from the landlord. Conditions such as black mold in the shower, broken faucets, and missing or broken cabinet doors. The carpet had not been replaced in 20 years. The front door did not align with the door frame causing a big draft to come into the house. Onna kept plastic coverings over the windows year-round due to the draft. She stayed in this house for so long because it was in a safe neighborhood with affordable rent.





Chrissantha Cramer
Homebuyer Services &
Certified Loan Originator

Homebuyer Services

Four families met requirements and moved into their new homes in 2022

During 2022, four families completed their sweat equity labor and other Habitat homebuyer program requirements to qualify for their zero-percent interest mortgage loans, and moved into their brand-new homes in the Founders Park subdivision in Billings Heights. Thank you to all who supported Habitat for Humanity Mid-Yellowstone Valley in 2022, making construction of decent, affordable housing possible for the families of Susan Moffitt, Kelsey Waller, Schylie Wood, and Onna Lie Brady. Throughout the affiliate's 29 years of operation, we are proud to have partnered with homebuyers, volunteers, financial and in-kind donors, and other friends of Habitat to build 92 affordable homes in our community, providing the safety and security of forever homes for individuals and families including 268 children here in Yellowstone County!

2022 Housing Applicant Income Guidelines

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

# People in Household	Annual Maximum Income
1	\$ 47,400
2	\$ 54,200
3	\$ 60,950
4	\$ 67,700
5	\$ 73,150
6	\$ 78,550
7	\$ 83,950
8	\$ 89,400

Income levels are based on HUD Annual Median Income for Yellowstone County. HFH-MYV policy specifies gross monthly household income must fall between 45% - 80% AMI.

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.



Families Working Toward Home Ownership in 2023



C.J. & KAT OTTESON – The home-build for C.J. and Kat will begin early in 2023, as they have already qualified for the first build slot of the New Year! While completing their sweat equity and other program requirements over the past 18 months, their family of daughters Abby, Sophia, and Isabelle, has grown to include a new baby son, Wesley. Soon they will be very grateful to move into their Habitat forever home, where there will be enough space for all to live, play and grow.



RHONDA BLANKENSHIP – Rhonda is partnering with the Habitat homeowner program to provide a decent, safe home for herself and her two sons, Joshua and Adam. Unfortunately, their mobile home has only 2 bedrooms, and is in very poor condition, as well. Rhonda and her elder son are working together to reach the sweat equity hours needed to qualify for a home build beginning next summer.



Maria Reed
Community Engagement
Coordinator
January-October 2022



Carmen Borchelt
Community Engagement
Coordinator
December 2022-Current

Volunteer Management

The gentle footprints of kindness...

Another year that has come and gone in what seems like the blink of an eye.

As I sit back to reflect on what I want to say about this last year I keep thinking about the quote that our annual report is centered around this year:

The gentle footprints of kindness that you leave behind make a lifetime of soft imprints in the hearts of others that will never wash away.

Unknown

Isn't this incredibly true of the volunteers of our affiliate? The generosity of their time given and the kindness of their hearts have made lifetime impacts on the individuals and families that have benefited from the Habitat program. The future homebuyers that have worked tirelessly alongside the volunteers on the construction and within the ReStore will forever hold in their hearts appreciation for the community they live in.

Volunteers truly are the foundation of this organization. With over 7,000 volunteer hours and an estimated financial impact of \$210,139.88 it would be impossible for Habitat to operate without them. It's also important to mention the community organizations that make it possible for us to keep our volunteers fed and hydrated.

Thank You to Our Food Sponsors:



Construction Hours	
Hours logged	3,898.88
Estimated Impact	\$ 116,732.47
ReStore Hours	
Hours logged	2,072.48
Estimated Impact	\$ 62,050.05
Committee Hours	
Hours logged	170.68
Estimated Impact	\$ 5,110.16
Office Hours	
Hours logged	72.53
Estimated Impact	\$ 2,171.55
Community Service Hours	
Hours logged	186.84
Estimated Impact	\$ 5,593.99
Other Opportunity Hours	
Hours logged	69.79
Estimated Impact	\$ 2,089.51
Sweat Equity Hours	
Hours logged	547.50
Estimated Impact	\$ 16,392.15
TOTAL HOURS	
Hours logged	7,018.70
Estimated Impact	\$ 210,139.88

Mid-Yellowstone Valley Volunteers

CONSTRUCTION TEAM



Bill Bredehoff
Psychologist, PhD
Retired



Roger Newman
Owner / Operator
YourPlace Onsite Auto Repair
Retired



Mark Dickhaut
Manager
Pacific Steel & Recycling
Retired



Gary Schneider
Mechanic, Civil Service Dept.
of Defense & Marine / MT
Army National Guard
Retired



Bob Wendorff
Parts Manager
GM Dealership
Retired



Bob Zellar
Photographer
Billings Gazette
Retired



Jerry Baker
Director of Engineering
CTA Architects Engineers
Retired



Dave Fishbaugh
Geologist
Retired



Steve Morse
Business Owner / Jeweler
Retired



Danny Glover
US Navy
Retired



Jonathan Sapp
Boiler Operator
Phillips 66 Refinery
Retired



Larry Leonard
Wrestling Coach
Retired

If you do away with the yoke of oppression, with the pointing finger and malicious talk, and if you spend yourselves on behalf of the hungry and satisfy the needs of the oppressed, then your light will rise in the darkness, and your night will become like the noonday.

Isaiah 58:10



Rod Myers
Ag Equipment Salesman
Retired



Chuck Sauvageau
Contract Officer
Bureau of Reclamation
Retired



Jack Newman
MSUB Student
Study of Mechanical
Engineering



Dan Hansard
Field Maintenance Supervisor
MT Dept. of Transportation
Retired



Claire Oakley
College Biology Professor /
Health Department
Retired

Mid-Yellowstone Valley Volunteers

ReStore Team



Joe Barbero
School Superintendent
School Teacher
Retired



Bonnie Campbell
School Teacher
Retired



Norm Campbell
Agronomist
Retired



Jon Gray
Water Reclamation Specialist
Retired



Paul Mock
Fire Management
Custer National Forest
Retired



Bob Sienko
BLM
Retired



Bob Southern
School Principal /
School Teacher
Retired



Ruth Sowder
Auditor
Blue Cross Blue Shield
Retired



Terry Struck
IT
Wells Fargo
Retired



Kent Thompson
RN
Nursing Education
Retired

Alone we can do so little.
Together we can do so much.

Helen Keller

Community Engagement

HFHI Conference – Atlanta, GA *Civic Champs Software*



Two years ago we started using *Civic Champs* software to streamline our volunteer opportunity sign-ups, hour tracking and report management.

Tim (Construction Superintendent) and Maria (Community Engagement Coordinator) had the great opportunity to meet most of their team in April at the Habitat for Humanity International conference in Atlanta, GA.

Check Presentations – *Center Space Property Mgmt.* *and Streeter Brothers Insurance*

We want to thank Streeter Brothers Insurance Company and Centerspace Property Management for their generous donations to our building program. We are grateful for their commitment in helping build affordable housing in Yellowstone County.



Harvest Church Golf Tournament – *Tee It Up Fore Teens*



Most of our administrative staff had the opportunity to golf in the Harvest Church Tee It Up Fore Teens golf tournament June 24th. A huge thank you to Holiday StationStores/ Circle K for sponsoring our team. It was a great day and we were happy to be supporting a great cause!

Community Engagement

Little Free Library – *Founders Park Neighborhood*



Habitat for Humanity Mid-Yellowstone Valley installed a Little Free Library in the Founders Parks Neighborhood. With the idea to promote reading, Habitat decided to give back by getting a special book for each child that lives on Ping Circle. The books were placed in the library on Christmas Eve so the children woke up to a surprise Christmas morning! The concept is to take a book and share a book, helping promote reading, access to books, and building community.

The Library was handcrafted by one of our core volunteers, Mark Dickhaut. With the help of Mark, Habitat for Humanity Mid-Yellowstone Valley is proud to provide a Little Free Library for the community. There are approximately 38 Little Free Libraries throughout Billings with over 100,000 in the world. The Little Free library is located in the new Founders Park Subdivision located one block off of Wicks Lane on Hawthorne, the address is 1203 S. Ping Circle.

First United Methodist – *Nonprofit Fair*



In September, Habitat for Humanity Mid-Yellowstone Valley participated in the First United Methodist Nonprofit Fair. The Church hosted nonprofits from around the community in order to provide the congregation with a better understanding of what is happening within the community around them. This also provided them with ideas on how and where they can serve.

Community Engagement

Holiday Decoration Contest – *Halloween and Christmas Fun*



We wanted to find a fun way to keep past homebuyers engaged with our organization, so this year we launched the first ever Habitat for Humanity MYV homebuyer holiday decorating contest.

It didn't matter if they had just closed on their home or if they were one of the first to purchase in 1993. We just wanted to see their holiday decorations.



We asked the homebuyers to send us their photos for the social media community to vote on. We received a couple of great photos!

Community Engagement

Donor & Volunteer Appreciation Dinner



This annual event is a time where we at Habitat for Humanity MYV take the time to recognize and appreciate the volunteers and donors of the organization. They are the most important piece to our affiliate. It is a great chance to meet other volunteers and donors, and to renew acquaintances.



Everybody can be great.
Because anybody can serve.
You don't have to have a college degree to serve.
You don't have to make your subject and your verb agree to serve. ...You don't have to know the second theory of thermodynamics in physics to serve. You only need a heart full of grace. A soul generated by love.

————— *Martin Luther King Jr.*

Community Engagement

2022 BASHH Fundraiser — *Building a Stronger Habitat for Humanity*



BASHH is Habitat for Humanity MYV's largest fundraiser. After having to take one year off due to the COVID 19 pandemic we were so excited to be able bring the 20th annual fundraiser back to an in-person event. Zentz Lumber again sponsored the grand prize raffle, a four-night stay with airfare to Los Cabos, Mexico.



Community Engagement

Family Fun Day – *and a Playhouse Raffle*



Family Fun Day is a fun-filled three-hour event with food and games for kids and adults. Each year a playhouse is built by volunteers of Habitat for Humanity Mid-Yellowstone Valley. The playhouse is then raffled off at Family Fun Day. The play-house design varies from year to year.

This year's event was held at the Habitat ReStore on September 10. The event was sponsored by Holiday StationStores, Wells Fargo Bank and Dede Stone with Guild Mortgage.

Event Sponsors:



Community Engagement

Playhouse built by volunteers to be raffled; then reassembled at the winner's home



The 2022 playhouse raffle winners were Kayla & Don Pearson.

Thank you to the Habitat Construction team for building the playhouses for the last three years.



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!

The logo for Cushing Terrell, featuring the company name in a bold, dark blue, sans-serif font. The word "Cushing" is on the top line and "Terrell" is on the bottom line, with a registered trademark symbol (®) to the right of "Terrell".

Marketing Partners

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



Community Auctions

Hosts help raise funds for our affiliate



Community Auctions' purpose has been to join together with all business types to show monetary support for non-profits within their community. Community Auctions take a great deal of pride in initiating and forming solid relationships with these host locations in return for them to provide space for a Silent Auction or Local Benefit display consisting of high-quality sports and entertainment memorabilia that can be purchased in support of a charity within that business community. Last year Community Auctions helped raise more than \$3,500 for Habitat for Humanity Mid-Yellowstone Valley.

Thank You to the 2022 Community Auction Hosts

ÜberBrew

Burger Dive

Old Chicago Pizza

Outback Steakhouse

Bar MT

Qdoba

DoubleTree

Hilton Garden Inn

Ledgestone Inn

Boothill Inn

Hampton Inn Southside

Hampton Inn Westend



Gus Muhs

ReStore General Manager

Habitat for Humanity MYV ReStore

You donate. ▶ Everyone shops. ▶ Habitat builds.



Annual value of what is donated to the ReStore:

- Priceless •

Amount of product that has NOT gone to the landfill:

- 1,112,154.81 pounds •

Number of people who shopped at the ReStore in 2022:

- 29,290 shoppers •

Top 5 best-selling categories:

- #1 - Furniture
- #2 - Doors
- #3 - Appliances
- #4 - Construction Materials
- #5 - Cabinets

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.



Call 406-256-0409
to schedule your pickup today!



financial donors
gifts-in-kind &
auditor's report



2022 Gift-In-Kind Donors

We would like to extend our greatest thanks to our in-kind donors.

2RZ Rental
406 Window Company
A & H Turf Specialties
A & I Distributors of Billings
ABS Construction LLC
Ace Hardware - Columbus
Action Electric
AEZS
Alberta Bair Theater
Alpha Omega
Alpha Overhead Door
Alside Supply Center
American Distributing
American Granite
Art's Furniture
Ben Hill Designs
Best Western Plus Kelly Inn
Beyond the Box
Big Sky Self Storage
Billings Construction Supply
Billings Hotel & Convention Center
Billings Food Bank
Billings Nursery & Landscaping
Billings Police Department Impound
Billings Window & Door
Boise Cascade
Bridger Steel
Cabela's
Carpet Barn
Carpet One
CDS Performing Arts Center

Church of Jesus Christ of Latter Day
Saints (LDS)
Classi Pet Center
Classic Design Homes
CMA
Coca-Cola
Complete SVA Company
Conlin's Furniture
Costco
Cushing Terrell
Daltille
Dick Anderson Construction
Donahue Roofing
Empire Building Materials Inc.
Ferguson Enterprises
Fischer Flooring
Flagstone LLC
Floor Trader
Gary Weber Construction Inc.
The Granary
Great States Construction
Holiday Inn Express
Holiday StationStores/Circle K
Industrial Systems
J & S Properties
Monte Jackson
Jacobs Contracting
JTLS Mechanical
King's Ace Hardware
Knife River
Kirkness Roofing Inc.

Kitchens Plus Inc.
Langlas and Associates
Lasting Legacy
Lowe's Home Improvement
Warehouse
Madrona Pacific Properties
Matt the Painter
McCall Homes
McFinney's
McVee Carpentry
Metra RV
MHS Construction
Minot Lumber (formerly Evergreen
Builders Supply)
Mission Ridge
Modern Montana
Montana Dental Lab
Montana Flooring
Montana Rescue Mission
NorAm Wellsite Services
Northwest Glass
Northwest Pipe Fittings Inc.
One Source Construction
T. Parke
Pierce Flooring & Design Center
Pita Pit
Preston Enterprises
Pro Install
PWR Contracting
R & R Trading
Red Lodge Ace Hardware

Repeater and Linking Controllers
Residence Inn by Marriott
Rimrock Art & Frame
Rimrock Cabinets
Rimrock Engineering Inc.
Rocky Mountain Roofing
Royal Renovating
RXO (formerly XPO)
S Bar S Supply
Sanctuary Spa & Salon
Sandstone Gallery
Chuck Sauvageau
Social Security Administration
Sunset Construction
Syverson Tile
Tender Nest Assisted Living
TJ Maxx
Trails West Homes
Transition with Care
Ullman Lumber
Wiedrick's Crane Service
Wells Built Homes Inc.
West Physical Therapy
Western Awards & Engraving
Western Builders Supply
Western Property Management
Yellowstone Art Museum
Yellowstone River Campground
Yochum Contracting Inc.
Zentz Lumber Co.

2022 Financial Donors

We are grateful for the financial gifts that have made a difference in our lives.

Advanced Payroll Solutions
Air Controls
Teresa Alba
Linda Alden
Duane Algaard
Advanced Payroll Solutions
Ted Anderson
Nancy B. Archer
Donald & Elizabeth Arendt –
The Arendt Family Trust
Timothy and Susan Bailey
Joe and Susie Barbero
Craig Beal
Randy and Carla Bell
Deanna and Derek Bergum
Ty Bermes
Michael and Alicia Berve
Big Sky Surgical
Mr. Lincoln and Mrs. Sara Billedeaux
Billings Clinic
Justin Birkle
Steven and Jane Bjordahl
Stephanie Bond
Harvey and Margy Bonner
Morgan Bosch
Josh and Karen Botnen
Cody Bott
Gayla Bradberry
Garry and Kathy Brayko
Bill Bredehoff
Mary Bretz
Mr. Randy and Mrs. Tari Broderick
Brosovich Family Foundation

Bill and Janie Brown
Richard Brown
Wayne and Rena Bucher
Bennie and Mary Buntjer
Troy Burris
Donald Caudle
Kelly and Josh Cederberg
Centerspace
Cheri Chevalier
Chicago Title Company
Community Auctions
Michelle Cormier
James and Linda Cornetet
Jennifer Cottrill
Tyler Crennen
Mr. & Mrs. Allen Crittenden
Kim Cummins
Stan and Fay Danielsen
John Daubert
Ann Deegan
Nancy and Dale Detrick
Donald and Carol Roberts
Foundation in Memory of
Virginia K. Weston Inc.
Alicia Donovan - Montana Home
Team
Quinn and Alicia Donovan
Ragan Donsbach
Wendy and David Dorn
James and Sheila Downs
Mike and Debra Dusenbury
Terra Eaton
Edward Jones

Pamela Ellis
ExxonMobil
Farmers Insurance - Angela Stiller
First Interstate BancSystem
Foundation
First Interstate Bank - Grand
First Montana Title
First Presbyterian Church
First United Methodist Church of
Billings
Mr. & Mrs. Duane Fischer
Dave and Mary Susan Fishbaugh
Patrick Fitzpatrick
Solveig Forseth
James and Chantelle Forsyth
Drew Fosness
Ryan France
Ann French
Jason French
Karen Frizzell
Clayton and Priscilla Fryer
Helen Fryer
Gary Oddy Construction Inc.
DBA Manning Roofing
Connie Genger
Adrienne Gibson
Cory Golden
Grace United Methodist Church
Guild Mortgage Company
Mike and Charlene Gustafson
Donald and Darlene Hackmann

Brian Hafner
Roy and Dennis Hall
Cameron A. & Mary Ann Hall
Charitable Giving Fund
Rod and Susan Hankel
Austin Hankey
Barbara and Val Harden
Nicholas and Erin Hecimovic
Marielaine and Joe Hegel
Heights Dental - Dr. Jason Vaira, DMD
Earl and Julie Herman
Susan and Chuck Hingle Ogden
Bruce and Karla Hoffman
Blake Holiday
Holiday StationStores/Circle K
Home Builders Association
Hope United Methodist Women
Gavin Houser
Nicole Houshka
Brandon Howle
Clayton Huck
Kathy Huck
Infinity Homes
Kim Jakub
Teri and Bartley James
Jay Jameson
Mark and Shirley Jennings
Dawn Johannes
Rick Jones
Janette Kapptie
Wynne Kenat
Dave and Gail Kimball
David and Elaine Kinnard

2022 Financial Donors, continued

Angela Klein-Hughes
Eli Kliewer
Brian and Darlene Knudson
Mikayla Kovash
Kevin Kraft
Giselle Krebs
Bev Kudrna
Erin and Joe Kuntz
Trevor Lackner
Brittany Lane
Robert and Kim LaPerle
Teri Larson
Landy Leep
Adrienne Levesque
Kim and Patrick Lewis
Joe and Amy Lierow
Derek Lilleberg
Sharon Lincoln
Brett and Anne Litle
The Louvin Foundation
Bill and Cathy Lynch
William Lynch
Darrin and Kelly Maas
Dwight and Maggie Mackay
Carlisle Mahto
Cheryl Malia-McCall
Monte and Deanne Malnaa
Robin Martell
Kelly Martinson
Mr. Nathan and Mrs. Elisa Mattioli
Mayflower Congregational Church
Jeff and Amy McGough
Louis and Bodil Merchen
Virginia and Gary Mermel
Matt and Laura Mettler
Steven and Deanna Michels
Natalie Mohr
Montana Community Foundation

Mike Montplaisir
Kathleen Morris
Larry Morris
Joan Morrison
Jim and Terri Mourich
Mustangs Baseball LLC
Brett Myers
Marge Myhra
Roger and Renee Newman
Kent Numberg
Kathleen O'Neal
William O'Reilly
Kayla O'Toole
Nancy E. Oakes
Delores Oakland
Claire Oakley
Staci Obie
Charlie Olinger
Lisa Olmsted
Devin and Rusty Ontiveros
Diane & Will Ouellette
Peace Lutheran Church of Billings
Lisa L. Pearce
People Ready
Loween Peterson
Phillips 66
Cathy Pomeroy
Mark and Peggy Prine
Jan Pursell
Jaq Quanbeck
Red Tree CPAs
Maria A. and Jeff Reed
Renaissance Foundation
Janet Rivera
Brandon and Ashleigh Roberts
Donald and Carol Roberts
Mr. Matthew Roberts
Tammy Rose

Patrick Roselli
Dale and Kathy Rumph
Cortney Ruth
Donald Sasse
Linda Saunders
Scheels and United Way
Leslie Schnase
Schnitzer Steel of Billings
Bob and Glennine Schoen
Erica Schuppe
Lori Schweigert
Kelly Selph
Mr. Mason and Mrs. Jami Shanks
Brad Sherseth
Shiloh United Methodist Church
Adam Shimek
Shirley Shirley
John A. Shoff
Danielle Smith
Nicholas Smith
Linda Snider
Mr. Jim and Mrs. Tami Soumas
Mr. Bruce and Mrs. Linda Spang
St. Pius X Catholic Church
St. Vincent Foundation
Stewart Title
Stockman Bank - Home Office
DeDe Stoner
Pam Strietmatter
Paul and Janis Strom
Alan Stromme
Terry and Patty Struck
Debbie Sundberg
Troy Taylor
Beau and Wendy Thompson
Mr. Dave Thompson
Chris Thrower
Joanne Timm

AJ Torres
Shauna Tourtlotte
Pirrie and Linda Trask
Trugreen
Zach Tuthill
Universal Lending
Jason and Suzanne Vaira
Levi and Lindsay Vandersloot
Pat and Julie Vaughn
Penny Walker
Nikki Walter
Mackenzie and Dan Walters
Marion Walton
Cozi Wanner
Levi and Joslyn Wanner
Dennis & Phyllis Washington
Foundation
Carmen Waters
Sandy Weiss
Brent Wenning
Sandy and Bob Western
Cody Wetsch
Janet Wheeler
Paul and Betty Whiting
Sonia and Dan Wiedrick
Maureen Williams
Maggie and Deke Winters
Janna Wittenberg
Trina Wood
Wilbur and Elizabeth Wood
Yellowstone Bank - Billings
Yellowstone Home Inspections
Zentz Lumber Company
Laura and Ric Zimmerman

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, 2022 and 2021, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements."

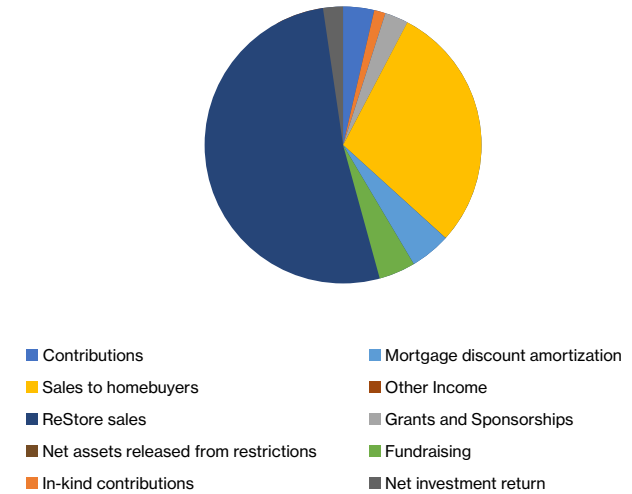
ASSETS		
<u>Current Assets</u>	<u>2022</u>	<u>2021</u>
Cash and Cash Equivalents	\$ 436,984	\$247,681
Current Maturities of mortgage receivables	36,800	36,441
Operating Investments	43,178	38,907
Inventory	1,412,696	1,632,938
Prepaid Expenses	21,522	17,296
Total Current Assets	\$1,951,180	\$1,973,263
<u>Property and Equipment</u>		
Net Property and Equipment	2,138,397	2,195,795
<u>Other Assets</u>		
Permanent Endowment Investments	341,200	396,601
Mortgage receivables, net of current maturities	903,591	759,996
Total Other Assets	\$1,244,791	\$1,156,597
TOTAL ASSETS	\$5,334,368	\$5,325,655

LIABILITIES AND NET ASSETS		
<u>Current Liabilities</u>	<u>2022</u>	<u>2021</u>
Accounts Payable	\$ 63,262	\$ 68,408
Accrued Payroll and Payroll Liabilities	2,573	663
Accrued Compensated Absences	28,508	24,451
Homebuyer Deposits	3,710	3,710
Paycheck Protection Program Loan	–	86,800
Other Liabilities	32,901	26,176
Current Maturities of Notes Payable	71,600	68,300
Total Current Liabilities	\$202,554	\$278,508
<u>Long-Term Liabilities</u>		
Notes Payable	1,714,685	1,786,463
Total Liabilities	\$1,917,239	\$2,064,971
<u>Net Assets</u>		
Without Donor Restrictions	3,203,067	3,019,163
With Donor Restrictions	214,062	241,521
Total Net Assets	\$3,417,129	\$3,260,684
TOTAL LIABILITIES AND NET ASSETS	\$5,334,368	\$5,325,655

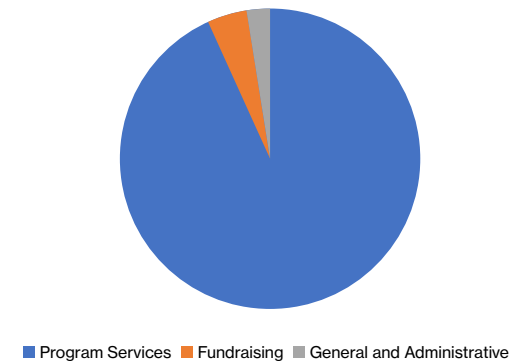
**Statement of Activities
for the Year Ended June 30, 2022**

Revenue and Support	Without donor Restrictions	With Donor Restrictions	Total
Contributions	\$ 73,015	\$ 5,620	\$78,635
In-Kind Contributions	27,415	—	27,415
Grants and Sponsorships	25,325	36,000	61,325
Sales to Homebuyers	635,612	—	635,612
Mortgage Discount Amortization	100,098	—	100,098
Fundraising	91,654	—	91,654
ReStore Sales	1,006,298	—	1,006,298
Other Income	122,021	—	122,021
Net Investment Return	-50,705	—	-50,705
Net Assets Released from Restrictions	69,079	-69,079	—
TOTAL REVENUE & SUPPORT	\$ 2,099,812	-27,459	\$2,072,353
EXPENSES			
Program Services	\$ 1,789,454	—	\$1,789,454
Fundraising	82,070	—	82,070
General and Administrative	44,384	—	44,384
TOTAL EXPENSES	\$1,915,908	—	\$1,915,908
CHANGE IN NET ASSETS	183,904	-27,459	156,445
Net Assets, Beginning of Year	3,019,163	241,521	3,260,684
Net Assets, End of Year	3,203,067	214,062	3,417,129

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

