Assessment of Staffing Needs
and Job Descriptions of Current Staff
Mid-Yellowstone Valley Habitat for Humanity
December 2002

Grass Roots Beginnings.

Habitat for Humanity began in Billings, as it does everywhere, as a grass roots organization. Margaret Ping worked as a Habitat for Humanity International volunteer in 1983. Margaret spoke to many groups in the succeeding years and participated in two Habitat "long walks" with Millard and Linda Fuller in 1985 and 1988. Margaret continued to spread the word about Habitat for Humanity and then Shirley Wells, who had had some experience with Habitat in another state, moved to town and together, they began the organizing effort and our affiliate officially began in December 1992. Volunteers built the houses, staffed the office, sat on the Board of Directors and served on the committees. Hence this was a true grass roots operation.

Thanks to a grant from the Murdock Foundation, the first office manager, Jeanne Castberg, was hired in 1995. Jeanne resigned in 1996 and was succeeded by Karen Smith. In 1996, discussions began regarding the need to hire a "project manager." Final details were worked out to have an Americorp-Montana person in place as the volunteer Coordinator in 1997.

In 1997, Karen Smith assumed a new title, Administrative Director, and her hours were increased to 30 hours per week. Jim Yager was hired as the Building Supervisor (March – September, 110 hours per month) and Jen Whitewing, from the Americorp-Montana, started in January, and her primary responsibility was the recruitment and training of volunteers.

Productivity (Completion date)

1993	-	1 house built by affiliate Paid Staff: None
1994	-	1 houses built by Lutheran Church of Good Shepherd Paid Staff: None
1995	-	3 houses built by St. Thomas, Sample Foundation grant and the affiliate Paid Staff: Part-time office manager
1996	-	2 houses built by Piper Jaffray and the affiliate Paid Staff: Part-time office manager
1997	-	3 houses built by St. Thomas, Heights Coalition of Churches and Exxon Billings Refinery Paid Staff: Part-time office manager – 30 hours per week; Seasonal Building Supervisor
1998	-	2 houses built by Norwest Bank and affiliate Paid Staff: Part-time office manager; Seasonal Building Supervisor
1999	-	3 houses built by Heights Coalition of Churches, HBA and St. Vincent Paid Staff: Part-time Office manager till October; Building Supervisor

2000	-	5 houses built by Scariano Family, Washington Foundation, Mrs. McDonald, Mercata, Inc. and First Interstate Bank Paid Staff: Executive Director, Construction Supervisor, Vol. Coord. (part-time)
2001	-	3 houses built by affiliate, Fair Sponsors and Playhouse Parade Paid Staff: Executive Director, Construction Supervisor, Vol. Coord. (part-time)
2002	-	4 houses built by United Methodist Churches, Lutheran Churches and Fair Sponsors and Habitat Paid Staff: Executive Director, Construction Supervisor, Vol. Coord. (part-time)
2003	-	PROPOSED: Complete 2 units on N. 14th by March; Complete 5 additional houses. Paid Staff: Executive Director, Construction Supervisor, Vol. Coord. (part-time) PROPOSED: part-time Office Manager, Summer Intern, Construction assistant during Fair Build POSSIBLE: ReStore Manager

Current Staffing

The current paid staff consists of the Executive Director, Jonathan Peart (joined staff on February 1, 2000), Construction Supervisor, Chris Chartier (joined staff October 1, 2000) and Volunteer Coordinator, Debra Reiter (joined staff on December 6, 1999.)

This Habitat for Humanity affiliate is fortunate to have had the current staff together for over two years. Habitat affiliates are fairly complex entities and each job takes time to learn and to do the necessary networking to make this largely volunteer and donation-driven organization successful. Having a competent, dedicated, experienced staff is a necessary aspect of the affiliate growing and serving more families each year.

The paid staff is supplemented by volunteer labor. Volunteers serve in the office, on the building site, on committees, on the Board, and at various public functions and other tasks such as the preparation and mailing of the newsletter. Volunteers perform their time honored service in our ecumenical ministry. It is very clear at this Habitat for Humanity affiliate, as well as throughout Habitat, that the organization would not exist and could not perform its mission without the work of its volunteers. Mid-Yellowstone Valley Habitat for Humanity is blessed with many wonderful volunteers who perform a myriad of necessary tasks. This is true of all successful non-profit organizations. It is safe to say that, without volunteers, the non-profit sector in our country would not exist.

It is also clear that without an adequate staff to organize and perform the administrative tasks, the building plans, the scheduling of the volunteers, the fund raising, the providing of assistance to the Board of Directors and the various committees, and attending to the many, many details incumbent on this organization, the mission suffers and growth of the affiliate is impossible.

Assessment

Determination of what constitutes an adequate staff at our 10 year anniversary is the purpose of this assessment. From the initial hiring of an office manager to the last staff addition of the Executive Director, each decision to hire an additional staff member

A REVIEW OF THE FIRST TEN YEARS IN THE LIFE OF
Mid-Yellowstone Valley Habitat for Humanity

AN INTRODUCTION

It took us a long time to get started. When I returned home, in 1983, from a four-months' stint as a volunteer at Habitat International, I was asked to speak to many groups about the organization, but somehow none seemed to say "Let's do it." Then in 1985, and again in 1988, I participated in the "long walks" organized by Millard and Linda Fuller, and was able to raise some funds, and had a good deal of media coverage, but still no impetus for us to get started.

On one of these years I was asked to write an article for the Mt. Association of Churches' Newsletter, describing Habitat, and the article did inspire some people in Kalispell, and in Bozeman, to start affiliates in their communities. Then Shirley Wells, who had had some experience with Habitat in another state, moved to town, and together we decided that that time had come for Billings to get organized.

This is a brief summary of the years since then. To be really an adequate "history" it should have been based, I now realize, on more than just the Minutes of the Board of Directors. But that is what this represents.

Margaret Ping
October 23, 2000

Mid-Yellowstone Valley Affiliate
HABITAT FOR HUMANITY INTERNATIONAL
ANNUAL REPORT -1992

1. OUR BEGINNINGS

After many individual contacts, it was decided to send invitations to as many people as we had name for to attend an "organizational" meeting for starting a Habitat affiliate in Billings. The basis of our list was one which we received from the International headquarters of Habitat, with about 300 names of people in Billings who had had some contact with the organization. The first meeting was held at St. Andrew Presbyterian church with about 50 people representing 16 churches and various other organizations in attendance. Bob and Donna Ward, of the Bozeman affiliate, came to tell of their experiences. Several people signed up to work on the major committees. One of these was designated as an Organizing committee. This met every two weeks until April 27.

Interviews were set up with a variety of indiividuals and groups who were in a position to know about the housing needs in Billings, and we were easily convinced that there was a need for the Habitat program. We chose a name--Mid-Yellowstone Valley Habitat for Humanity, and secured permission from the office in Americus, GA, to use it.

Rob Sterup, an attorney, was recruited for the committee and started the long process of writing Articles of Incorporation, and By-laws, which had to be approved by the International office.

II. FIRST BOARD OF DIRECTORS

In order to secure our Incorporation, a constituting Board, composed of Shirley Wells, Rob Sterup, and Margaret Ping, had been named. Then, a Nominating committee having been named, the First Board of Directors was elected by those attending an open meeting at Little Flower Catholic Church on April 27. In addition to the first three already named, the other members were: Marjorie Bear Don't Walk, Steve Bradley, Darrell Ehrlick, Sandy Haney, Jay Jensen, Patricia Otstot, Brenda Schilff, Paula Schilke, Grady Skaggs, Randy Siemers, Ann Treece, and Roy Ventura.

At this meeting, Bob Lehman, one of the founders of the Affiliate in the

Kalispell area, was our speaker.

Five of the suggested committees--Site Selection, Family Selection, Public Relations, Fund Raising, Building, were formed and began their work. The sixth--Family Nurture--was started later. The first job of each group was to write the job description of the committee--these were necessary to be incorporated into the Application for Affiliation. In addition, the Site Selection committee explored possibilities which resulted in the donation of one lot on South 31st street, by the City, and a second, at 113 of the same street, by the County Commissioners. Three other properties were donated by individuals, although two of these proved to be unusable for our purposes. The Public Relations and Fund Raising committees looked for opportunities to get the word out to the community, and the Building Committee constructed a small house which was displayed in the western Days Parade. Speaking engagements were secured, and a quarterly Newsletter was started.

Churches were asked to participate in the International Day of Prayer and Action for Habitat for Humanity, and several did participate. The Family Selection comittee worked on the application process for those who would eventually be home owners.

III. TRAINING

We felt the need to learn more about the organizational structure of Habitat, and Ann Treece was sent to a Regional meeting in Pueblo, Colo. to help us in the learning. On September 4 four of our leaders went to Great Falls for a meeting with other representatives of Montana affiliates. In November, Les Alford, the Director of the Northwest Region, came to help us especially with the Board of Directors. We also had a public meeting - November 13, at the First United Methodist Church, at which he spoke.

IV AFFILIATION

Finally, after months of struggle on the wording of each item, the application for Affiliation was submitted. One requirement was the having raised at least $3000. from at least 15 different contributors, and this took us a while. But, on December 1, we were officially accepted as an Affiliate of Habitat for Humanity International, and we could look

forward to getting on with the task of building houses for those in need.

V SUMMARY

In reviewing our first year of operation (actually 10 months) we could point to the following accomplishments:

1. Incorporation by the State of Montana

2. 2 public informational meetings

3. Election of a Board of Directors, and the formation of 5 committees with 30 members.

4. Newsletters sent to approximately 500 persons.

5. Participation in Western Days Parade and Christmas Stroll

6. Acquisition of three pieces of property

7. Enlistment of support from various churches.

8. Application for, and acceptance as an Affiliate of Habitat International.

9. Agreed to tithe all undesignated gifts, with our tithe being used to build houses in Central America.

9. Raised about $8000. primarily from donations.

Mid-Yellowstone Valley Affiliate
HABITAT FOR HUMANITY INTERNATIONAL
ANNUAL REPORT -1993

I. AN OVERVIEW

Upon reviewing the year of 1993, we see, as one Board member pointed out, that we have come a long way in this, our second year of operation. Although we have spent considerable time in Board meetings in planning, working through concepts such as that of Membership, and even in some more trivial matters, still we have made considerable organizational progress, which has also resulted in getting to the business for which we are here.

For instance, The Board of Directors, with some new members elected in January, has a regular meeting time and place, with meetings conducted in a business-like fashion. Committees have increased in numbers of members, and have, for the most part, a regular schedule of meetings, sending into the Office (open three hours a day, Monday through Friday, by virtue of the work of office volunteers) copies of Minutes of meetings, and attendance. This promises to make next year's elections much simpler.

Leaders took advantage of training opportunities. Jerri Tate and Paula Schilke attended meetings held in Spokane in May, and John Bross went to one in Bend, Oregon, in June. Pat and Roger Otstot got to meet Founder Millard Fuller when he was in Portland in August.

II. BUILDING HOUSES

The biggest excitement of the year came when we actually broke ground for our first Habitat house--located at 113 South 31st street on property given to us by the County. We had an offering of two contractor-supervisors of the project--Howard Randall and Ken Christianson--and a great many volunteers, many of whom were novices. The homeowner family found it hard to get their equity hours in at times when the whole group was working, because of their hours of employment, but many new friendships were made, and on September 4th about 100 interested participants were present for the Dedication service presented by Pastor Hall of the New Life Assembly Church--the church to which the Hopkins f amily belongs. There were so many people who needed to be thanked

fortheir help on this project, and we did not find exactly the satisfactory way to do this.

The Lutheran Church of the Good Shepherd having decided that they would be able to raise the funds and do the actual work of building the second house, the Habitat Board found life to be far less hectic than it had been in the summer. A member/contractor from the church membership--Bill Zankowski--was in charge of this project, and was present all of the time the building was going on. This made for far fewer mistakes than had been made on the first house. The Cruz family was also able to contribute many more hours to the building of their house. While there were definite advantages in having a more limited number of workers, added to the fact that they already knew each other, or had the possibility of knowing each other in church, still this kind of arrangement misses out on the "ecumenical" aspect found in the building of the first house. We need to work out some answers to the problems presented. By the end of 1993 this second house was well on its way to completion.

III. TELLING THE HABITAT STORY

The Public Relations and the Fund Raising committees having found that their work often overlapped, the two committees joined to form a Community Support committee. The job description of the committee included many events which, hopefully, would bring in funds, but even if they didn't, it was felt that each time we were able to tell new people what Habitat was about, we were able to recruit workers, both for committees and for building.

We sponsored a basketball game between radio station KCTR and city of Billings employees at Central Catholic High School, on March 26. We had a public informational meeting at the Lutheran Church of the Good Shepherd on April 16, at which we inaugurated the idea of selling square feet of a house for $30. with a certificate given for this gift. We printed a large quantity of informational flyers which could be given out as we gave programs at a variety of service clubs and other groups. In August, the people of Good Shepherd had a pig roast on the site of the house which they would build.

The Dedication of the Hopkins house brought a crowd of contributors and

well-wishers together on September 4. On October 3 we participated in the nationally organized TV Open Houses, with ten families hosting a total of 70 people to watch the hour-long TV program on the VISN network.

Again, on November 18, we had a public meeting, this time at First Presbyterian church, at which we were able to show our own slide show of what was going on in the Mid-Yellowstone Valley Affiliate. At this meeting we introduced the new Habitat Cookbook which Habitat International had published with the idea that local affiliates could use it as a money making project. We also offered the possibility of "alternative gifts" for Christmas giving. We again participated in the Christmas Stroll organized by the downtown Billings' merchants.

IV EDUCATION

We had three opportunities to improve the way we do our work. The new Habitat Manual (in five volumes) was finally published and as we read it in our committees we realized that it would have been very useful to have had such a guide as we started our organization.

Annis Henson, Assistant Director of the Northwest Region of Habitat, visited us to work particularly with the Family Selection and the Community Support committees.

The Board of Directors organized its own retreat, and with the help of Claudia Baker began, at least, the process of looking at where we had been and where we are going. It was a very useful use of a Saturday.

V SUMMARY

For the year 1993, we find that we have accomplished the following:

1. Election of some new Board members: John Bross, Bob Freeman, Rod Garcia, Lucia Glenn, Donard Hawks and Jan Posey, with Steve Bradley as the new President.

2. Boards and committees organized and functioning on a well-defined schedule.

3. Acquisition of an office, thanks to St. Andrew Presbyterian.

4. Selection of the first three families to be recipients of Habitat houses.

5. Construction of one house with a second on the way to completion

6. Sufficient funds raised for these two projects from more than 80 donors, with 35 businesses and labor unions contributing materials and skills, and more than 100 volunteer builders.

7. Two public informational meetings, and continued publication of the Newsletter, now with a mailing list of over 700.

8. Participation in International Habitat events such as the TV Open House, and in regional workshops.

Mid-Yellowstone Valley Affiliate
HABITAT FOR HUMANITY INTERNATIONAL
Report for the year 1994

This report is based on the Message from the President which President Dave Fishbaugh gave at the Annual meeting in 1995. In this report he paid special tribute to Shirley Wells for her work at organizing the Volunteer/Administrative committee which made it possible to keep an office functioning with volunteers, as well as recruiting building volunteers. Other committees, with new chairpersons, did a good job of getting organized and accomplishing their goals.

The Powers' home, located on the corner of 31st Street South, and 9th Avenue South, was set to be dedicated on January 28th. This was our 3rd house.

Commitment by St. Thomas Apostle parish to build a Habitat home in 1995.

Acquisition of a large tract of land on South 29th on which it will be possible to build five homes, plus a $15,000.Community Development Block grant from the City of Billings, to be used for infrastructure.

The Parade of Homes, put on by the Builders'Association, resulted in our receiving a $3,000. donation, as well as the opportunity to spread the word about Habitat as our representatives sat at two homes and gave out Habitat information.

A donation from the Sample Foundation for $10,000, a gift which we hope will be repeated each year.

Financial and labor support from Norwest Mortgage and First Bank Billings, as well as donations of professional services from numerous other individuals and businesses in Billings.

A very successful 1994 Spring Application process, from which two new families were selected.

New and better closing documents and payment policies

Excellent church relationships which are beginning to evolve. We are beginning to have churches calling us to offer to build houses.

Development of a speakers" panel to better tell our story and hopefully increase the size and quantity of contributions.

The beginning to move out of Billings by the selection of the Johnson family for a house in Laurel.

Participation in the establishment of a state-wide Habitat organization.

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Several times during the year the idea of a 5-year plan was proposed. It is not mentioned in Dave's report, apparently, because it never came to fruition in this year. However, it is interesting to see what had been proposed in this year:

By the year 1999 the affiliate will have built at least 14 houses. Payments from these houses will support building one house each year. In order to accomplish this goal, we need to

- select sufficient qualified recipients
- partner each family
- secure regular financial support from individuals, churches, and organizations
- obtain building sites in advance of need
- have warehouse space available for storage of useable materials
- build at least 2 houses each year
- cultivate future board members from committee members, to ensure continuity of the organization

A total budget of $55,450. was proposed.

This plan was much discussed but not voted on in 1994.)

An informational meeting was held on October 20 at St. Pius X church, with Marilyn Thaden of Miles City representing herself and her husband as they reported on their experience in the Jimmy Carter Work Camp held on an Indian Reservation in South Dakota.

Mid-Yellowstone Valley Affiliate
HABITAT FOR HUMANITY INTERNATIONAL
Report for the year 1995

NEW LEADERSHIP AND GOALS

At the first (annual) meeting of the year, several new Board members were elected, and terms were selected so that only one third of the members would be elected in a given year. After the election, the following officers were elected by the Board:

President----------Teresa Newcomer
1st Vice Pres.---------Lucia Glenn
2nd Vice Pres.---------Judy Tenharmsel
Secretary ----------John Bross
Treasurer----------June Hoffman

At the first regular meeting of the Board, the following goals were expressed:

Get a house in Laurel completed
Build two other houses
Select 3 families for houses in 1996
Get "Care-a-vanners" to come to work here
Gradually work to having at least 15 individuals who will give large gifts each year.
Have the Board and committees work more on policies.
Have committee reports written and distributed, to save time.
Standardize the price of each house.

While these "goals" were produced rather on the spur of the moment, a later meeting made a more formal Five year plan, as follows:

By the year 2000 we will have built 20 houses.
We will acquire a warehouse for storing materials.
We will increase the members of the Community Support committee, and include church representatives.
Research the possibility of forming an Advisory Committee
Have informational meetings about family selection
Look into the possibility of housing for the elderly
Hire an office manger.

Secure a computer
Utilize Care-a-vanners.

When Annis Hanson of the Northwest Regional office visited us in June she had several comments about these goals, encouraging us to think about rehabs and multiple f_amily houses, and to work harder on setting policies, not forgetting our "foundational principles". She did congratulate us on our tithing record.

HOUSE BUILDING

Acting on policies from the International office, we, with some reluctance, adopted the plan of not building any more basements.

The Powers' house was completed, though there was some difficulty in closing on the house because Jim needed to be out of town for three months. (No policy on that).

St. Thomas Apostle church definitely committed to building one house in 1995, and another in 1996, and ground breaking for the first, to be built for the Cooper family, was April 8. It was dedicated in August.

Three lots in Laurel were secured from the commissioners, and the first house was to be built for Sheri Johnson and her two daughters. As it turned out, we did not have sufficient funds to finish the house, which brought on many discussions about an offer from Western Security to loan us $20,000 interest free. This offer was rejected, but there was also an offer from the Land Bank for $5,000 per house. Some members of the Board heartily opposed this offer, feeling that it would jeopardize the whole Habitat philosophy. In the end, however, such a "gift" was given to Sheri in order to finish up her house.

In September a group of four churches in the Heights met to discuss the possibility of joining together to build a house. After several other meetings they voted to build the house which would be for Brenda Barrow.

CONTRIBUTIONS

A surprise offer of $25,000 to build a house was made by Piper-Jaffrey as they celebrated a special anniversary. After we received the

check it was discovered that the money had to be spent within about 3 months, so it was necessary to buy materials in anticipation of building.

This year the contribution from the Parade of Homes was $5,000 and we again received a grant of $10,000 from the Sample Foundation. We applied for, and got a grant from the Murdock Foundation, to be used for hiring a part time Office manager, and in August Jeanne Castberg became that person.

We participated in a number of "fund raising" enterprises, none of of which could be called successful--the Christmas Stroll, the Buttrey coupons, etc. All agreed that we need to find one yearly event which would take care of our needs.

POLICIES AND MANUALS

During the year considerable committee time was devoted to making clearer policies from which to work. These included:

A sweat equity policy
A policy on building on a lot already owned by the house recipient.
A letter of agreement and intent
A family selection criteria and general policy and procedure.
Building committee policies
A Homeownders' Manual
A partners" Manual.

NEW GROUPS

Because of interest in forming a Habitat affiliate in Red Lodge, the group there asked if they could function as a "chapter" of our affiliate for a year. This was done, and several members from their group attended our Board meetings, with Dave Fishbaugh going to Red Lodge to help them plan for making an application to become an affiliate.

A group of students at MSU-B showed considerable interest in becoming a Student Chapter. Students from RMC helped in building but did not try to get further organized.

OTHER

Teresa attended a meeting of the Montana Habitat, and requested that the Board have a regular delegate, and one alternate, for these meetings. Debbie Hodgdon was appointed delegate, John Bross alternate.

Churches were approached about observing Habitat Sunday, and a number os speakers were provided to them.

Agreed to participate in the Institute for Peace Studies' Cultural Diversity Event at RMC

Began the p rocess of getting ready for the Affilate Biennial Covenant Review.

Mid-Yellowstone Valley Affiliate
HABITAT FOR HUMANITY INTERNTIONAL
Report for the year 1996

ORGANIZATION

In reviewing the Minutes of the meetings of the Board of Directors for the year 1996, one is struck with the fact that it seems to have taken four years, with several houses built, to get to the place of agreement on policies to govern the organization. So the adoption of policies became the major item of business in many meetings.

Once again, at the Annual meeting, new Board members were elected, and the following officers were chosen as leaders for the year:

President	Steve Edwards
1st V. Pres.	Lucia Glenn
2nd V. Pres.	Jody Jetmore
Sedretary	Debbie Hodgdon
Treasurer	June Hoffman

The influence of Debbie Hodgdon is very apparent--she had come to Billings from Texas with Habitat experience, and while she was many times discouraged because the local group was slow to take up her suggestions, still her influence is noticeable.

She first pressed for a Board retreat, feeling that Board meetings never offered an opportunity to cultivate a vision of what our task was. She finally managed an all-day Saturday retreat toward the end of March, and 11 members of the Board spent the day wrestling with the more philosophical issues of Habitat. I have no report of that day.

POLICIES

Building Committee - these do not appear in the Minutes, but the issues listed therein have to do with whether or not a refrigerator should automatically be part of the house, as is the stove, and what

to do with the children of workers who should not be on the job site. A policy to completely finish one house before starting another was soon changed to say "building more than one house at a time may be initiated upon the joint recommendation of the Building, Community Support and Volunteer committees."

Family Nurture Committee policies-which included new mortgage payment guidelines. They also wrestled with sweat equity hours, especially for one-parent families.

Family Selection Committee policies--added to the three known qualifications for a family to be selected--bad housing, ability to pay mortgage, and willingness to partner with Habitat, called affordability, which had to do with the proportion of their income was being paid for housing.

Community Support Comittee policies - adopted but not written in the Minutes

Site Selection committee policies were also adopted as written.

Board policies and procedutes were listed later on-(were they policies?) These included consideration of building housing for elderly, and for single parents and their families, the need for diversity in the Board membership, education of the public about the lack of affordable housing in Billings, community building, attendance at regional training events, role of faith in the organization, role and responsibilities of Board members.

NEW FAMILIES, NEW HOUSES

During the year four new families were recommended and voted upon Amy Parker, Lorilei Mace, Liz Wilks and the Zavala family (later eliminated).

The Heights coalition house, built for Brenda Barrows, and the Piper Jaffrey House, built for Liz Wilks, both had difficulties before they were finally dedicated.

Four houses were in the plans for 1997--but only three families were available. A $20,000 contribution from EXXON would be used for a house, and both St. Thomas Apostle church, and the Heights Coalition were promising to each build another house. (It was decided that any person or corporation who contributed $20,000. would have a house named for them.)

CHANGES IN PERSONNEL

Jeanne Castberg resigned as Office Administrator and Karen Smith was hired in her place.

There was considerable discussion about the need to hire a "project supervisor," and where to find a salary for him.

Final details were worked out to have an Americorp Montana person in place as volunteer coordinator in 1997.

Three Board members --Debbie Hodgdon, Teresa Newcomer and Bill Zankowski resigned from the Board. Laurel Hanson was appointed to finish Teresa"s term.

Habitat Gypsies (later called Care-a-vanners) were on hand for two weeks to work on the second house in Laurel.

OTHER "FIRSTS"

The formation of a "350 Club", with the hope that 350 members would, by contributing $100. a year, underwrite the cost of one house.

The establishing of an annual "Lilac Walk" started with the hope that it could grow into a once-a-year fund drive.

The Community Support committee was asked to work on the establishing of an Advisory Committee of well-known people from a variety of professions who could be called on for advice.

PROBLEMS

Much too much time went into discussion of what to do with two or three homeowners with special problems. Discussion of these led to some discouragement about our ability to keep confidential

things which should not become community knowledge. But all in all it was a busy and profitable year, with many opportunities to learn how to do it better.

Mid-Yellowstone Valley Affiliate
HABITAT FOR HUMANITY INTERNATIONAL
Report for the year 1997

NEW LEADERSHIP

After the annual "Gathering" in January, when new Board members were elected, the following officers were elected to guide us through 1997:

President	Steve Edwards
First Vice President	Lucia Glenn
Second Vice President	Jodi Jetmore
Secretary	Margaret Ping

Although urgently needed, there was no candidate for Treasurer, but members were given the commission to find qualified candidates for this position. In February, Sandy Barz, a professor at Rocky Mountain College, had been persuaded to become the new Treasurer.

Karen Smith assumed a new title, Administrative Director, and her hours were increased to 6 hours daily.

A Building Supervisor was hired--Jim Yager

Jen Whitewing, from the Americorps-Montana program, started in January, and had as her primary responsibility the recruitment and training of volunteers.

In July, the long-talked-about Advisory Committee was elected, composed of Jack Dietrich, Myles Egan, Curt Haney, Howard Hunter, Jeff Junkert, Anne Knapp, Bruce Parker and Bob Sanderson.

HOUSES AND HOW THEY WERE FINANCED--

As the year started there was considerable doubt about whether or not our adopted goal of 4 houses for this year could be accomplished. St. Thomas Apostle Church, and what we had come to call the Heights Coalition, which had each built one house, were considering building another one each, but the financing of another two was in doubt. But in February Maureen Skau, a Board member, began to talk of the possibility of Norwest Bank Foundation building one, and though it made us sad, the

Hopkins left the program by renegotiating their loan, paying us $23,300. which could be used for another.

The Family Selection committee had suggested the names of five new families, two of which did not work out, but we now had on the list Larry and Linda Dickey, Elaina Spencer, and Tracy Arnold. The Lori Mace House (EXXON) and the Amy Parker House (Piper Jaffrey) were dedicated in August, and that built by Norwest Foundation for Elaina Spencer; the middle of December.

THE SEARCH FOR LAND

The Board began to face the problem of scarcity of donated land, and to ask the Site Selection committee to see what other options were open to them. Several times they mentioned the possibility of securing a piece of land just off Foster Lane which might be able to accommodate five houses. This would cost $20,000. but needed a lot of development which would prove to be costly. A third lot on Mulberry Street in Laurel made it possible to promise the Dickeys a house where they wanted to live. A lot on Eldora Lane in the Heights helped the Coalition decide to build another house for us. We were not successful in securing the lot next to the Spencer house on Buchanan street as we had hoped.

RECOGNITION

At the death of Board member Ray Weber it had been decided to dedicate the year to his memory. After the purchase of the lots near Foster Lane, the project was named for him.

Dave Fishbaugh received the J.C. Penney Golden Rule Award which included a donation of $1000 to Habitat.

Chicago Title Insurance Co. gave a donation to Habitat for each "closing" in June.

Artist Elliott Eaton was persuaded to paint a picture for Habitat. 500 prints were made and were to be sold at $35. each.

The College chapter at MSU-B got off the ground, and took a group to work on a Habitat project in Denver during Spring Break.

Jodi Jetmore participated in the Jimmy Carter Blitz Build program, working in Kentucky and Tennessee. She returned with enthusiasm and many ideas she had gotten from other participants.

A Youth Group from Huron, MI came to help build, bringing with them a contribution of $2400. The experience with this group brought up the need to make some guidelines for youth group participation, and Karen made a plan to send these to groups which wanted to come to work. In essence, if they do not bring an adult who is capable of supervising construction, our Construction Supervisor has to work more days than he is prepared to do.

NEW PROGRAM SUGGESTIONS

The idea of a regular program on Channel 7 was approved.

A Task Force to explore the idea of building housing for the Aging was appointed and made some recommendations.

EVALUATION

Nonda Hardwick, the staff member in the Northwest Regional office who has become the person related to Billings, made her first visit here in October. In preparation it was necessary to do some self evaluation, and each committee was responsible for their part of this. We were somewhat disappoined when we met with Nonda that she did not seem to have spent much time reading this, nor did she give us much opportunity to ask questions.

Affiliate Biennial Covenant Review

A. GENERAL INFORMATION

- Review Date—10/15/97 Reviewed by Nonda Harwick
- Affiliate—Mid-Yellowstone Valley Habitat for Humanity
- Address—100 24th Street West Suite H, Billings MT 59102 (406) 652-0960
- Contact Person—Karen M. Smith, Administrative Director fax 652-1398
- Affiliation Date—12/1/92 e-mail myvhfh@wtp.net

B. CHRISTIAN WITNESS

MYV-HfH begins meetings of all committees and the Board with prayer, silent meditation or appropriate readings. We also have a policy of beginning each workday with prayer and grace at mealtimes.

Our brochure refers to MYV-HfH as a "Christian housing Ministry", and includes the citation from I John 3:17-18 referring to love in action. Our newsletter makes no direct Biblical references but does recognize the significant contributions of churches to our ministry.

C. PRODUCTIVITY IN HOUSE BUILDING

- 1993 1 house built by the affiliate
- 1994 2 house built by Lutheran Church of the Good Shepherd & the affiliate
- 1995 2 houses built by St. Thomas Parish & the affiliate
- 1996 3 houses built by Heights Coalition of Churches, Piper Jaffray & the affiliate
- 1997 3 houses built by St. Thomas Parish, Norwest Bank and Exxon- Billings Refinery

If we are able to acquire sufficient land, we plan to build 4 houses in 1998 and begin development of a sub-division (10-20 lots) in 1998-99. By 2000, we will build 20 houses in our service area. In 1997, the Building Committee reduced our Building Policies and Specifications to written form and disseminated these to the affiliate. By clarifying this information and the chain of communications throughout the affiliate, we have eliminated misunderstandings and "creeping affluence". Our Project Administrator is solely responsible to the Building Committee for purchasing. In 1998, we will institute a purchase order system to track expenditures throughout the affiliate.

D. PARTNERSHIP WITH CHURCHES AND OTHERS

- Since 1993, 5 churches have built 4 homes as Adopt-a-Home partners.
- We have 4 Covenant Churches and 2 Nehemiah Club Churches.
- 50 churches receive our monthly "Habitat Moments" mailing with a calendar of upcoming affiliate events.
- 119 churches and other religious organizations receive our quarterly newsletter.
- On October 4, 1997, 8 members of the Billings Clergy Association joined with the volunteers from Norwest Bank to work on the Norwest house.
- A long-time Board member, Russ Foreman, has initiated an effort to unite the 6 local Methodist congregations to work toward building a "Methodist House". On Habitat Sunday, Habitat homeowners and speakers from the affiliate visited 2 Methodist Churches to speak

about our ministry. Grace United Methodist Church raised $1,400 through a dedicated offering and potluck lunch after services that day; Pastor Gary Treglown has committed to visiting with the other Methodist ministers to further this project.

- 1st United Methodist Church has already committed $1,500 to become a Covenant Church and Pastor Howard Hunter is on our Advisory Board.
- 4 Churches host annual and/or monthly committee or Board meetings.
- Since 1992, churches have donated over $16,000 to our ministry in addition to Adopt-a-Home sponsorships.
- Donations from corporations have totaled $86,942 since 1992, including Adopt-a-Home sponsorships.
- The affiliate has begun developing a relationship with Montana People's Action to develop housing.
- Karen M. Smith, Administrative Director serves as MYV-HfH's representative on the Yellowstone County Homeless Project Board of Directors.
- The Homebuilders' Association of Billings donates the proceeds of the annual Parade of Home to MYV-HfH.
- The locals of the IBEW, Plumbers & Pipefitters and Sheetmetal Workers Unions have donated labor to build our homes since 1992.
- We are a participating agency of the United Way of Yellowstone County, receiving money from the Combined Federal Campaign and the Billings Public Schools Employees Campaign.
- During 1997, Americorp/ Volunteer Montana! member Jennifer Whitewing served as Volunteer Coordinator with the affiliate.
- During 1997, the following organizations have sponsored work groups to help with construction:
    * MSU- Billings
    * CTA Architects & Engineers
    * Kirkness Roofing
    * Zonta Club of Billings
    * American Title & Escrow
    * Intermountain Mortgage
    * State Farm Insurance—Field Office
    * Billings West High School Key Club
    * Chicago Title
    * Holland & Hart, Attorneys at Law
    * Community Crime Prevention Council

MYV-HfH also accessed funds from the Seattle Federal Home Loan Bank through a grant developed by Habitat for Humanity of MT, Inc. for $5,000 per house mortgage buy-downs, resulting in $15,000 for the affiliate in 1997.

E. BOARD & COMMITTEES

The Board of Directors is comprised of 15 positions, which are replaced on a three year rotating basis. Each member of the Board serves on at least 1 working committee, including steering committees of your Adopt-a-Home partners. New Board members receive an orientation packet which includes affiliate and HFHI information, including the "Welcome to the Board" packet from International.

In August 1997, the Board began a comprehensive organizational survey, which was distributed to all committees and homeowners. Plans call for distribution to include donors and vendors in the next few weeks. The results will be presented at the 1998 Board Retreat to form the basis of plans for the next few years.

The Board of Directors is currently comprised exclusively of whites with very little economic diversity. In the past, we have had African-American and Native American Board members. There is no representation of the neighborhoods in which we are most active.

There are 6 standing committees in the affiliate—Building, Community Support, Family Selection, Family Nurture, Site Selection, and Volunteers. In addition, Community Support comprises the Fund Raising, Public Relations, Church Relations, Newsletter subcommittees. Committees meet monthly, and more often if necessary. The Office Volunteers meet monthly to share information and plan schedules.

The Volunteer Committee prepares a summary of the previous month's committee activities for the following month's meetings. Committee representatives report to the Board at least quarterly. Communications between committees, and between committees and the Board are the greatest challenge we face, and have consistently been listed on the organizational survey as an area of concern.

Committees are slightly more ethnically, racially and economically diverse than the Board, but there is much room for improvement. We are actively soliciting the involvement of our homeowners on committees.

The following paid staff positions currently exist in our affiliate:

Karen M. Smith	Administrative Director	30 hours/week	$ 7.00/ hour
James L. Yager	Project Administrator	110 hours/ month*	$15.00/ hour

*The Project Administrative is a part-time seasonal position. Hours reported are actual for March - September 1997. This position is based on 20 hours/ week/ house for a 20 week building schedule and varies depending upon the supervision required for Adopt-a-Home houses.

F. VOLUNTEER BASE

MYV-HfH is committed to remaining a primarily volunteer organization. Volunteers are involved in all areas of our operations from the Board of Directors to the construction site. Staff reports to the volunteers through our Board of Directors (Administrative Director reports to the 2nd vice-president; Project Administrator reports to the Chair of the building Committee).

In 1997, we utilized over 500 volunteers who contributed 1734 committee hours and 4033 construction hours.

In July, 1997 we hosted 3 work camps—South Faith Youth Group from Springfield MA, Mt. Zion Lutheran Church from Hudson WI, Nathaniel Volmer Luther League from Dagmar MT. One of our local churches also hosted a group from Wisconsin who visited our work site for a day. Since this was our first experience with youth groups, we encountered some unexpected

challenges in providing them with a joyous Habitat experience. However, we are al eager to try this again, with a bit more organization and supervision prepared.

In 1996, 5 RV Gypsies visited our work site in Laurel for 2 weeks. We look forward to having this group again in 1998.

Each committee chair is responsible for orienting new members, utilizing an orientation manual prepared by the office.

G. **SIMPLE, ADEQUATE HOUSES**
See attached Building Policies and Specifications and plans.
In 1997 the $1,000 discretionary allowance was discontinued to avoid "creeping affluence" and conflict and competition between families and to ensure adherence to Building Policies. MYV-HfH has not done any rehab work in the past, nor are there plans to do any in the future.

H. **FAMILY SELECTION**
Sweat equity is based on family size, with two-adult households responsible for completing 400 hours before they move in. Hours are earned over approximately an 18 month period due to our short building season in Montana. Homeowners must completed 25% of their hours before their own home is begun.

Homeowners begin with their Partners at selection and continue through closing on their home and for approximately 6 months beyond. We require families to attend one session of budget counseling with the local Consumer Credit Counseling Service. We then strongly recommend that they follow the counselor's suggestions and continue counseling if requested.

J. **HOUSE PRICING AND PAYMENTS**
Houses are priced based upon the hard costs of construction plus land costs. These costs have resulted in houses prices from $32,000- $40,000. In 1998, he affiliate will begin "value-pricing' the houses to ensure fairness and equity for our homeowners.

In 1996 the average new mortgage was $35,000. Principal averages $146.89; escrow averages $99.15.

One homeowner has consistently been behind in payments, resulting in an almost 1 year delinquency by September 1997. At the September Board meeting the situation was discussed and it was decided to begin foreclosure proceedings. However, the homeowner refinanced the home within the last two weeks with another lender and the mortgage was paid in full on October 7. One other partner family has a history of making partial payments and they are currently delinquent $182.36. A letter was sent reminding them of this in August.

In 1999-97 the Board adopted a comprehensive late payment policy, which involves letters sent from the office at the 10 day late point, further contact by phone and letter at 30 days late and Board action at the 90 days late point.

House payments are payable to the Office and receipts are automatically issued for cash payments and for anyone who requests them. Cash payments are deposited in the bank on the same day as received; checks and money orders are deposited on Fridays. Record is kept in a manual record

book which makes note of the date received, type of payment, amount and principal/escrow breakdown.

All houses are insured through Accordia, with Builders' Risk policies in place on houses under construction and homeowners' policies issued at closing.

Only 1 family has not received title to their home, which was completed in August by an Adopt-a-Home sponsor, St. Thomas Parish. The family currently has a rental agreement with the affiliate, and homeowners' insurance names MYV-HfH as named insured. We anticipate closing on this home by the middle of November, as soon as the sponsoring organization provides the affiliate with cost documentation.

We close on our homes prior to or within 1 week of the dedication and the homeowner moving in. We do not use a trial period or lease-purchase agreements..

K. **TITHING**

Our affiliate and Board of Directors is committed to supporting Habitat's world-wide mission by tithing.

L. **PARTNERSHIP WITH GOVERNMENT**

MYV-HfH has accepted land from the City of Billings and Yellowstone County. We also utilize CDBG money for infrastructure and improvements. We do not accept government funds for direct construction costs.

M. **INTERNAL CONTROLS**

Our bookkeeping is coordinated through the Administrative Director, with invoices received by the Office, verified with the originating entity and input into the computer on the Affiliate Tools system and using the Affiliate Accounting Policy manual. Invoices are then passed to the Treasurer for payment. Donations, payments and other cash transactions are processed by the Office, with deposits made on Fridays. Cash received is deposited the same day by either the Administrative Director or Treasurer. $100 is kept in the Office for petty cash and it is reconciled and justified as needed by the Administrative Director and Treasurer. All donations are acknowledged within 1 week by the Office. The Treasurer prepares a report for each Board meeting itemizing expenditures and income, and this is also incorporated in the monthly budget report. In January 1998, we will begin accounting on the Affiliate Tools system in parallel with our paper-based system. By June 1998, we plan to use Affiliate Tools for all accounting and job costing. The books are audited every year. Our administrative costs are 9% of total budget.

Mid-Yellowstone Valley Habitat for Humanity
100 24th Street West, Billings MT 59102
(406) 652-0960

What is Habitat for Humanity?

Habitat for Humanity is a non-profit, ecumenical, Christian volunteer organization that builds simple, decent houses in partnership with families in need. The homes are then sold to the families through no-interest, no- profit mortgages.

Who is eligible for a Habitat house?

Families are selected using the following criteria:

1. Need for Adequate Shelter

   Families must be living in inadequate housing, or if they are currently living in adequate housing costing more than 50% of the household's gross monthly income and can also show a history of living in inadequate housing within the last 4 years.

2. Ability to Pay

   Families must have sufficient income to meet monthly mortgage payments of approximately $300, including taxes and insurance, as well as normal living expenses. Families must have less than our maximum income guidelines to insure that they do not qualify for other housing programs or conventional financing. Habitat considers all forms of income, including wages, AFDC, Food Stamps, Social Security, Disability, child support, alimony, etc. Families must fall within the following income guidelines:

Family Size	Minimum Income	Maximum Income
1	$ 9,000	$ 13,300
2	9,000	15,200
3	9,000	17,100
4	9,500	19,000
5	10,250	20,500
6	11,000	22,050
7	11,800	23,550
8	12,550	25,100

3. Willingness to Partner

   Families must be willing to become partners with Habitat for Humanity; that is, work 400 hours on their home and the homes of others, actively promote the ministry of Habitat for Humanity, support the work of Habitat for Humanity through participation in activities with the affiliate.

How do I apply?

The first step in the application process is the contact the Habitat for Humanity office at 652-0960 for date and location of the next public informational meeting. At this meeting you will learn more about Habitat and receive your application. You must attend this meeting to receive an application. Return the completed application by the due date for consideration in our next selection period.

Mid-Yellowstone Valley Affiliate
HABITAT FOR HUMANITY INTERNATIONAL
Annual Report, 1998

OVERVIEW

The years pass rapidly, and there is a certain sameness about Habitat as it has evolved, so that to pick out the major accomplishments of each year seems to get harder to do. Still, we do move forward , sometimes making mistakes, but hopefully learning from them. So 1998 was a year to rejoice in because of new offers to help, new families to build houses for, and some houses finished along the way.

NEW PEOPLE INVOLVED

New Board members who were elected at the beginning of the year were Dave Brickley, April Padget, Alvin Kramlich, Maria Valandra and Jodi Jetmore for three year terms, and Russ Foreman for a one year term. As the new Board got organized, the following officers were chosen:

President	Mendi Krumm
1st Vice President	Jodi Jetmore
2nd Vice President	Lucia Glenn
Secretary	Dave Brickley
Treasurer	Sandy Barz

The same two employed staff--Karen Smith as Administrative Director, and Jim Yager as Construction Superintendent were in place, and although every meeting lamented the fact that there was no volunteer coordinator, and that we desperately needed such a person, the Volunteer committee, and especially Alan Parker and Valerie Clausen, carried this responsibility as time allowed. Application for another Americorps volunteer did not get made in time.

Five new families were chosen:

Anna Reynolds and her 5 children
Dawn Fasthorse and Jason Miller and 6 children
Javier and Rebecca Marquez and their 5 children
Julie Durbin and her 3 children
Tawney Powell-Gausted and her 3 children.

ADMINISTRATIVE CHANGES

The calendar year was changed, to start July 1 instead of January 1.

It was decided to accept the offer of Intermountain Mortgage Co,. to service our loans at no cost to us, beginning at the fiscal year. This would release a good deal of time on the part of the Ad. Director.

Again approved our participation in the United Way Unaffiliated Agency Campaign, with the report that we had received about $4500. by this method in the last three years.

Voted to seek a "review" instead of a complete audit of the financial records, thus saving several thousand dollars.

Gave considerable time to discussing the advantages of taking advantage of the Buy-out program of the Montana Board of Housing, and the offer from Western Federal that they would cover the processing of any costs incurred. Finally in November voted to sell the house built by St. Vincents in order to have funds to build an additional house in 1999.

HOUSES AND THEIR FUNDING

Weber Subdivision--When it was originally decided to buy this piece of land, on which 5 houses could be built, the plan for finding the $20,000 for the purchase was made by hoping to find 4 other financial institutions which would each match the $4000 which Western Federal had offered. This turned out to be a very difficult assignment for the Community Support committee, which managed only one complete "match" based on the other three. Two other banks sent smaller contributions, but it seemed not possible to get the plan carried through. Meanwhile the cost of installing the needed services to the property was becoming very expensive--at least $100,000. A SHOP grant, which we hoped would be for $50,000. was $35,000. The cost of these lots would have to be added to the cost of the houses, and was probably indicative of problems to come.

First Interstate bank gave $25,000., $5000 toward the construction of Heights house, the other to be reserved for a house in 1999. The Dennis Washington Foundation sent $20,000. for a house in 1999 as well,

and another new sponsor, for '99, was to be a combination of Mortgage Bankers' Association with Street Bros. Mortgage. For some of us, it was becoming a worry that such corporate gifts were cutting down on the number of individuals who showed their interest in Habitat by their gifts.

PUBLIC RELATIONS AND MISCELLANEOUS FUND RAISING

Newsletter--the number on the mailing list for this letter continued to grow, though it was put together by a variety of persons and never seemed to get to be "recognizable."

Channel 7 - a plan was made to produce bi-monthly programs for the Community 7 channel, the first was in July.

Duane Crants. From KTVQ, who was for a time a member of the Community Support committee, did not have time to continue, but was willing to make PSA announcements for different times of the year.

A number of speaking engagements, especially at churches, were reported.

Miscellaneous fund raisers included a day at Barnes and Noble, the Lilac Walk, the Gazette sponsored Blue Jeans Friday,.the Buttreys Coupon project--all of which we participated in. Still, we knew we needed to find a once-a-year project which would raise a larger sum, with perhaps less work.

HOUSES BUILT

Three houses were finished this year--the house in Laurel for the Dickey Family, the St. Vincent sponsored house for Anna Reynolds, and the Norwest Bank Foundation house built for Elaina Spencer. Work was in progress on the Heights Coalition house being built for Tracy Arnold, but this went slowly for a variety of problems.

NORTHWEST REGION TRAINING EVENT

We were asked by the office in Bend to sponsor a two-day training event for the eastern part of the region, to be held April 24 and 25. This included finding an adequate site -with rooms and equipment for discussion groups as well as assembly, two lunches, one dinner, coffee

breaks, etc. and "free" housing for the leadership team. Russ Foreman and Margaret Ping headed up this effort, and found several churches willing to be a part, The Board responded well to the clean-up effort when it was all over!

Mid-Yellowstone Valley Afffiliate
HABITAT FOR HUMANITY INTERNATIONAL
ANNUAL REPORT -1999

I. THE YEAR BEGINS WITH HOPE

It has become a custom to have an annual "Gathering" around the second week in January, usually at Mayflower Congregational Church, with Board and Committee members, interested friends and homeowner families gathered for a pot luck supper. This year, in addition to the election of new Board members--Larry Dickey, Jesse Gonzalez, Jason Hanson, Joanne Jellison, Debbie Rea for 3 year terms, Diana Bannon for a 2 year term and Russ Foreman for one year) there were annual reports from committees, and the awarding of the Golden Nail to outstanding volunteers. A new item on this agenda was a report from the campus chapter at MSU-B.

At the Board meeting following, officers were elected:

President	Mendi Krumm
1st Vice Pres.	Debbie Rea
2nd Vice Pres.	Valerie Clausen
Secretary	Dave Brickley
Treasurer	Sandi Barz

Some of the worry about how new homes would be funded was overcome by the announcement that Mortgage Bankers/Streeter Bros. would give $20,000. for a house, and that a new fund raiser- Playhouse Parade, was being planned by Don Floberg and the Mall. Four new families had been selected. A month later, the offer of the Scariano family to sponsor a house, made the goal of 4 houses for this year begin to seem possible.

II NEW POLICIES SET

During the year a number of important decisions were made about how to manage our affairs. These included

Having Intermountain Mortgage service our loan payments.

Adoption of a plan for Health Insurance for employees who work 25 hours a week.

A plan to sell the most expensive houses to the Montana Board

of Housing, in order to have funds available with which to build.

Adoption of a new outline of sweat equity agreement policy.

The appointment of a Stretegic Planning Committee which made suggestions for reorganizing the committee structure, and finally for the employment of an Executive Director.

PERSONNEL

Almost every Board of Directors' meeting dealt with the need of more adequate personnel. During the year the most urgent need was for a volunteer coordinator, and while sometimes it was the Personnel Committee which carried this job, in March that committee ceased to exist. Debbie Marler, a recent graduate from MSU, carried the job briefly. She was followed by Tawney Powell-Gaustad, a potential home-owner, who in November took a full-time job so could not continue with us. After this, the Personnel committee was authorized to hire a part-time volunteer coordinator, and Debra Reiter was that person.

An unexpected change came when Karen Smith, who had been the Administrative Director for 31/2 years, had to leave Billings suddenly, and we were again, as at our beginnings, relying on office volunteers to keep the office running. At a longer-than-usual Board meeting in December it was decided to accept the recommendation of the Strategic Planning committee to "take a leap of faith" and begin to advertise for a full-time Executive Director.

HOME BULDING

The Tracy Arnold house, built by the Heights church Coalition, was finally finished but took some time to actually getting the family moved in.

The house sponsored by Mortgage Bankers and Streeter Bros. was a "fast track" house, built in 32 hours by HBA members. This was the house for Julie Durbin, and turned out to have several problems which required fixing later. It had to be quickly dedicated because of the presence of a national representative of the Mortgage Bankers.

The first two houses in the Weber tracts subdivision, after the Fast=Track house which had been built there, were for the Marquez and the Fast Horse families. Some outside groups--like a group of students from

Denver during their spring break, and a Care-a-vanners group, helped in this construction. The fourth house in this section was to be for Tawney Powell-Gaustad. By the time the Fast Horse house was finished, there had been changes in the family which made it impossible for them to go on with the plan for buying the house.

Acquiring land on which to build continued to be of great concern. Two lots on the south side were bought for $15,000. It was suggested by some members of the Site Selection committee that a separate organization called LAND be formed for the explicit purpose of acquiring lots, developing them, and then selling them to Habitat. This was discussed at a number of meetings.

FUND RAISERS

The first Playhouse Parade was a great success raising about $35,000 to be divided between three agencies. It was promised to repeat the project in the year 2000.

The Lilac Walk was not lucky in the day--cold--but the committee was as yet undaunted about thinking of it as a growing fund raiser. $2300 was the net profit.

Grant applications were made to CDBG for $50,000 for land acquisition, and a SHOP grant for $30,000. for acquiaition and infrastructure, were made. $35,000 from the SHOP 98 grant was received, as was $10,000 from the Sample Foundation.

A workday by Norwest employees brought in a $2500. contribution and the contribution for the Parade of Homes was $6000.

EVALUATION

It is hard to make an evaluation of a year--and more especially of ten years, on the basis of inadequately kept minutes and no personal input. I think I can be delighted that in spite of multiple "growing pains", the Mid-Yellowstone Valley affiliate is still alive, and can look back with satisfaction at the number of families who have been located in decent houses. That is what we are about! But it would be great if we could find donated land, or adequate funding so that buying land would not be

so burdensome. And we certainly do have to work on getting more people involved on Boards and committees--and other volunteer jobs. We miss, I think, the impetus which we got at first from "informational" meetings which each time brought out newly interested people. We have to regain the interest which we had at first from church people, for they are the most likely to produce continuous interest such as we found at first from those churches which were able to build houses. There must be still many people in Billings who are concerned about poverty and hunger in the world, wish they could do something about it, and still have not found Habitat as a place where their concern can go to work, and where they can see the results of what they have done.