

Habichat

Building homes, communities and hope.

Late Winter 2022



### Thirty Years of Building Hope in Helena

#### **By Jacob Kuntz** *Executive Director*

In 2022, Helena Area Habitat for Humanity is celebrating 30 years of building homes in the Helena area.

At our formation in 1992, the average home in Helena sold for \$57,000 (the equivalent of \$114,000 in 2022). In the past 10 years, the cost of an average home has more than doubled– from \$191,000 in 2012 to over \$411,000 today, making home ownership increasingly out of reach for many of our neighbors. Home affordability has become a major issue facing not only Montanans, but most other communities in America.

We are committed to leading the conversation on housing

in Helena, by committing to building and repairing more homes than ever before to meet the growing need. Your support and the hard work of many volunteers and dedicated owner/ builder families helped build 11 homes in 2021, more than ever before in our history. And this is just the start; we aim to build at least 30 homes a year by 2030.

It has been a privilege to work alongside so many dedicated people, including representatives from the business and faith communities here in Helena. Their commitment to creating affordable housing is impressive. But we could not do this work without the many generous donors who are equally committed, making in-kind donations as well as providing financial support.

Thirty years of service to our community is indeed a milestone to be noted—but there is much more to be done. As we celebrate our shared belief that everyone deserves to have a safe and affordable home, we know, too, the daunting, yet necessary, task which lies before us.

Please join us as we take a stand to help more families achieve stability and the dream of home ownership. Together, we can make that happen.

### Building a Home Through Habitat

**By Amber Wilke**— Habitat Owner/Builder

My journey with Habitat began when I unexpectedly lost my housing. My housing situation had been perfect—low rent, of the best journeys of my life. I couldn't have done it without the support of my friends and family who took time out of their schedules to come help me build. We had a great time learning new skills and laughing



Amber Wilke and her children in front of their new home.

centrally located, and I had an amazing landlord. But one day my landlord called to report that the foundation had cracked and there were signs of black mold. We were going to have leave. How was I going to afford a decent place for my two kids and I to live?

For years, a friend had been telling me to apply for the Habitat homeownership program. So I took the leap. It has been one while we worked on the house together. My kids were fighting over which bedroom would be theirs, imagining playing in our back yard, and envisioning how they would decorate our new home at Christmas. It was a lot of work, but it was so rewarding. I am very thankful to Helena Area Habitat for Humanity for giving me and my children a permanent place to call home.

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Helena Habitat to Partner with Our Redeemer's Lutheran Church



### to Build 30 Homes

In January it was announced that Helena Habitat is partnering with Our Redeemer's Lutheran Church to build at least 30 homes for local families. Rocky Mountain Development Council and the YWCA will also build homes for their clients for a total of 130 affordable homes. As part of the project, the city of Helena is considering allocating upwards of \$2.4 million in ARPA (American Rescue Plan Act) funds for the project. We encourage you to reach out to the city commission to voice your support for this important and timely project.



Architect's rendering of the proposed project. (Photo courtesy of Mosiac Architecture and SMA Architecture and Design.)





Throughout the year, hard-working volunteers gather to help build homes. Teams from local businesses and service clubs, as well as members of the faith community gather to "raise the roof" and help families who are in need of affordable housing.

The Helena Habitat ReStore also is lucky to have a corps of volunteers who help keep the Habitat retail operation going, doing everything from assisting customers to stocking shelves. Whether swinging a hammer, putting up siding, or painting a living room, our community generously devotes their time to helping our neighbors.

Volunteer opportunities are open now to help build homes this spring. Join us, and have a unique volunteer experience. We hope to see you soon!

Please visit HelenaHabitat. org for more information.



## Together We Build ... in Red Lodge

Last year, the Red Lodge Area Community Foundation asked if we would work with them to build affordable homes in Red Lodge. While not in our usual service area, there was no longer a Habitat in Red Lodge, and we wanted to help. Generous donations from a local philanthropist, as well as administrative support from staff at the Foundation, allowed us to get going. We also had the benefit of a dedicated and energetic group of volunteers. And so the work began, building beautiful and affordable homes in the Spires subdivision with incredible western views of the Beartooth mountain range and Red Lodge mountain. Three homes are already complete, and the project worked so well that the original donors

agreed to support another four homes that will break ground this spring.

The current housing crisis in Montana is more desperate in rural locales, and we are committed to bringing Habitat's services to places that are in need. While our work alone cannot solve the problem, it is a step in the right direction. As has been said, "Many hands make light work." Donors, volunteers, and local community members all helped build safe and affordable homes for Red Lodge families. Special thanks to Beartooth Electric Cooperative, Trust Montana, Altana Federal Credit Union, and USDA Rural Development who have been a great partners in this effort. Stay tuned for more.

# *HOW IT WORKS:* Habitat Home Ownership

At Helena Area Habitat for Humanity, we believe everyone deserves a decent place to live. We know you share this value, too. Habitat for Humanity began as a grassroots movement in Georgia in 1976. The program is based on Habitat homeowners helping to build their own families sign up for an affordable mortgage at a low interest rate. No down payment is required other than the sweat equity they each commit in building their homes and the homes of their neighbors. The home appreciates, of course, but the appreciation is capped at 1.5% per year, ensuring the home



Sweat equity is part of what makes Habitat homes affordable.

homes alongside community volunteers. The Habitat program teaches valuable financial skills, helps participants build equity, and provides attractive, safe and energy-efficient homes.

An additional community benefit of Habitat for Humanity's program is its financial model. After participating in financial counseling and education, remains permanently affordable. Every volunteer hour committed to building Habitat homes and every dollar donated has a compound impact, making the Habitat program truly unique – benefitting the owners, the community and generations to come who will have access to affordable



housing.

### Become a Housing Hero by Donating Monthly!

Stretch your support even further by becoming a Habitat **Housing Hero!** It's easy—just fill out the section of the enclosed envelope or go online and indicate how much you'd like to give each month. We'll do the rest! Monthly giving is a great way to affordably increase your support to a cause you hold dear. For example, \$20 a month = \$240 each year!! Every dollar makes a difference in helping build safe and affordable homes for folks in our neighborhood who need a hand up—not a handout.

> HelenaHabitat.org/ways-to-give or call Anna at (406) 204-5602

### Helena Area Habitat for Humanity FY 2021 ANNUAL REPORT

### **The Year in Review:**

In 2021, Helena Area Habitat for Humanity **completed 11 homes**, **including 8 homes in Helena and 3 homes in Red Lodge**, Montana through a partnership with the Red Lodge Area Community Foundation.

40 people were able to move into permanent housing, including 26 children who had never had a home of their own. These owner/builders earned a combined \$110,000 in sweat equity in their homes.

By the end of 2021 Habitat had started a redevelopment project on an existing home in Helena, **taking one donated home on a single lot and creating two permanently affordable homes** by turning the property's free-standing garage into a two-story home. Altogether, **Helena Habitat put \$1.5 million into the local economy in 2021** through the purchase of construction materials and hiring of local subcontractors.

All of this was accomplished by your generous support. Thank you!

#### BOARD OF DIRECTORS

#### **Executive Committee:**

**Greg Wirth** *Chair,* Stahly Engineering and Associates

Erik Schweitzer Vice-Chair, Keller Williams

Kacie Tollefson Treasurer, Montana Community Foundation

Sarah Mazanec Secretary, Drake Law Firm

#### **Members:**

Christopher Abbott Montana Department of Justice

Tracy Egeline Eclipse Architecture

Gail Whitney Valley Bank of Helena

Mark Runkle Mountain View Meadows

Pastor Dave Anderson United Methodist Church (Retired)

Susan Good-Geise Former Lewis and Clark County Commissioner

Paul Tschida DEQ/Emeritus

Helena Area Habitat for Humanity is a registered 501 (c) (3) nonprofit. For more information, including our audited financial statements and our IRS Form 990, please visit **HelenaHabitat.org**.

# What Your Support Helped Build

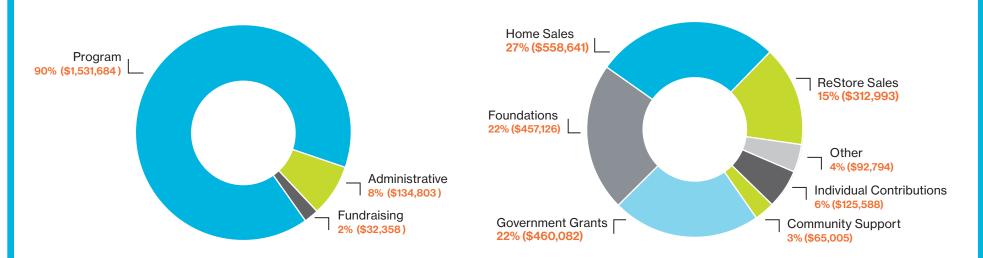
In FY 2021, volunteers and builder/owners were hard at work building homes in Helena. Despite the pandemic still limiting some activities, 11 homes were built to completion and home dedications were held to turn over the keys to the new owners. Your belief that everyone deserves a safe and affordable place to live helped these and other homes to grow from a dusty plot of land to a wonderful place to live.



Future homeowners and volunteers come together to build safe and affordable housing at Red Fox Meadows in East Helena.

#### EXPENSES = \$1,698,845

#### **REVENUE = \$2,072,229**



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

### **The Helena Habitat ReStore:** Gently Used Items for Your Home and Building Projects

Whether you're doing home improvement as a DIY-er, or you're a construction professional, there are plenty of new and gently used building materials, appliances, lighting, furniture and more at the Helena Habitat ReStore on National Avenue. In additional to offering great merchandise for very affordable and discounted prices, the ReStore accepts donations from contractors postbuild, saving literally tons of stuff from our landfills. Donations are recycled for sale to others, and all profits from the store help build affordable houses in Helena.

#### Helena ReStore 1531 National Ave

### Hours:

(406) 449-4663

10 a.m.-5 p.m. Tuesday–Saturday



There's something for everyone at the Helena Habitat ReStore.

### Have something to donate? Need something?

#### Items we accept and sell:

- Working appliances
- Building materials
- Cabinets
- Countertops
- Bath vanities
- Light fixtures
- Furniture
- Flooring and tile
- Paint
- Tools
- And much more!

#### **Great News:**

All sales from the ReStore help build and repair homes in Helena.

#### **Better News:**

Each week, unsold items are marked down!

#### Best News:

*We offer FREE pick up!* To schedule a pickup call: (406) 204-7307.



Building homes, communities and hope.

432 Last Chance Gulch Helena, MT 59601 (406) 449-4663 HelenaHabitat.org

#### STAFF

Anna Bierlink-Olheiser, Office Manager Raymond Bixby, ReStore Assistant Manager Cassie Elliott, Program Coordinator Alex Garrett, Volunteer Coordinator Liz Harrison, Director of Development





Ben Hein, Controller Linda Higham, ReStore Associate Jacob Kuntz, Executive Director Jeff Kurtz, ReStore Manager Chris Leipzig, Construction Crew Leader Mark Leland, Construction Director Craig McElvain, Construction Superintendent/ Rex Peterson, Construction Superintendent/ Red Lodge

Cody Zabriskie, ReStore Driver







PO Box 459 Helena, MT 59624-0459

# Everyone Deserves a Safe Place to Call Home

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