



Homeword
Sustainable Communities for All

ANNUAL REPORT 2023

Building Foundations, Creating Communities.

Letter from the Director

As I reflect on the year, I feel great pride about the collective work we engage in to build foundations, literally and figuratively, and to create community. Through the construction of homes Montanans can afford, forging strong partnerships and providing supportive programs, we are empowering our fellow Montanans and transforming lives. This is challenging, rewarding work, and we are grateful you are part of it.

Years of community planning have come to fruition at our Trinity Project in Missoula with the creation of 30 permanent supportive homes at Blue Heron Place, which you can read about in this report.

In October 2023, we broke ground on the Baatz Block Apartments in Great Falls. Baatz will provide another Montana community with 25 permanent supportive homes. We can't wait to tell you more about that in the coming year! Read on in this annual report to learn about the homes we have completed this year across the state.

For the first time, our organization was awarded \$732,110 in local, state and federal grants to support capital improvements of our properties. This money will reach across five properties in Missoula, Lewistown and Billings. As we repair roofs and update heating and cooling systems, these funds will help us improve the comfort and quality of living for residents.

It was a critical state legislative year for our work to ensure every Montanan has a safe, affordable home. As the chair of the Montana Housing Coalition, I saw more interest from elected officials than ever before in putting ideas into action. Our coalition's priorities were included in the Governor's Housing Task Force recommendations. Several different strategies were in that report. Some addressed increasing housing supply, while others addressed how to make homes more affordable to workers and seniors on fixed incomes. The Montana Housing Coalition was instrumental in passing legislation that created favorable financing and capital to build and preserve homes Montanans can afford.

We welcomed 200+ partners and supporters to our most successful Sustainable Communities Benefit Luncheon ever in March 2023. The financial support we received at the luncheon helps us continue to empower people with tools and solutions to reach financial stability and

buy their first home.

In this report, you will read stories of how our properties and HomeOwnership Center programs strengthen communities. We feature Christina, a resident at our Orchard Gardens property and graduate of our classes, who overcame immense challenges to pay off her debt and become a homeowner. We also share the story of two friends, Trail and Collin, who got creative in their pursuit of homeownership after participating in our homebuyer class and counseling.

To be able to do all this, we put our time and energy into the internal groundwork of staff capacity assessment and professional development opportunities. Over the past two years, we have increased our staff by two positions and are doing organizational succession planning. Watch for an invitation to join us at the State of the Organization on Tuesday, Nov. 28, to hear more about our strategic goals for the coming years.

Last year in our annual report, I mentioned our journey of becoming an anti-racist organization. Homeward's commitment to becoming an anti-racist organization extends beyond words and learning. It's about action. We will continue to collaborate with Native partners to understand and actively support the history, culture and well-being of the Indigenous people on whose unceded land we live, work and build.

We continue to expand possibilities thanks to the tenacity of our committed staff and board of directors as well as incredible partners and supporters like you. Thank you for taking part in building foundations and creating community statewide. One home at a time, one person at a time — together we make a difference!

With gratitude,



Andrea Davis, Executive Director





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(Cover image) Christina and her son Gabriel outside their home at Orchard Gardens

(Left) Fresh landscaping at Maple Street Flats in Missoula shortly after residents began moving in

Education and Counseling

Our Participants

Empowering more than 1,000 people annually, our regional HomeOwnership Center provides homebuyer education, financial skill building and one-on-one counseling across Montana.

Increasing inflation and rising rent and home prices are making it hard for local families and workers to afford to live and thrive in our Montana communities. We empower people to make intentional choices with their limited resources to achieve stability.

In partnership with NeighborWorks Montana, we facilitated a matched savings program. Participants received a \$500 match if they saved their own \$500. In this past year, 51 clients earned their match, totaling \$25,500. If the rest of our participants complete their saving, we will provide a total of \$74,000 in matches to 148 Montanans.



If they are able to make the typical down payment of 5%, families living on the median income would have a shortfall of approximately \$80,000 in annual income to afford the median home price in Missoula County. A person making minimum wage would have to work 2.2 full-time jobs to afford the average rent for a two-bedroom apartment.

We support Montanans navigating these challenges by providing them with tools to achieve their goals, which range from establishing emergency funds to securing a stable home.



Financial Skill Building



419

Families with
616 children



61

Seniors



Homebuyer Education



44

People with
disabilities



42

Veterans



Matched Savings

Homebuying and Renting in Missoula County

\$529,000*

Median Home Price

\$160,897*

Income to Afford Mortgage

\$82,979*

Median Homeowner Income

\$1,120/month**

Median Two-Bedroom Rent

\$44,800**

Income to Afford Rent

\$43,744**

Median Renter Income

*All figures reflect July 2022-June 2023 data. *Missoula Organization of Realtors 2023 Five Valleys Housing Report.*

***National Low Income Housing Coalition Out of Reach Report*

Blazing the Trail to Homeownership

Trail Bundy lived in Missoula most of his life and was working in higher education marketing. Through a shared love of disc golf, he met Collin Farrell, a software developer who moved to Missoula to be closer to family. The two quickly became best friends. With support from Homeword and some innovative thinking, that close friendship formed the foundation for them to become homeowners.

In 2021, Trail became Collin's roommate, and they rented a townhome together for about a year. During that time, their landlord significantly increased the rent. As a result, the two began having serious conversations about becoming homeowners. When they learned about Homeword's Get Ready for HomeOwnership class, both registered.

Trail and Collin weren't sure how they would be able to buy a home in their late 20s but were willing to get creative. They considered trying to form a co-op with people in adjacent homes to buy the building in which they rented. They also wondered if they, as friends, could purchase a house together.

"We were able to bounce those ideas off of our instructor," said Trail. "We hadn't heard of anyone doing this, but we decided buying a house was in our best interest after seeing how expensive rentals were getting."

According to real estate analytics firm Attom Data Solutions, the number of homes bought by people with different last names grew by 771% between 2014 and 2021.

"There's a big barrier to entry when it comes to purchasing a home," said Collin. "It made a lot of financial sense for us to work together on it because it ends up being less expensive for both of us."

With the guidance of Homeword's homebuyer educator, Julie, the two friends went through different options and scenarios. Even after combining their purchasing power, they knew it would take a lot of work to navigate the skyrocketing home prices and high interest rate loans to compete for the very few homes on the market.



Trail and Collin accept the keys to their new home

"In class we heard from experts in their fields," said Trail. "I felt like we had so many advocates in our circle who wanted us to succeed."

Following the class, Trail and Collin scheduled individualized pre-purchase counseling sessions at Homeword. They had detailed conversations on how to structure their separate finances and worked to ensure transparency and their financial independence during and after the purchase of a home.

"We got all of our questions answered," said Collin, "and had a clear picture of what the process would be like."

Trail and Collin soon began their search. One house they made an offer on sold for \$100,000 over the asking price, but they eventually put in a successful offer. In 2022, they purchased a house with down payment assistance they were able to access with certificates of completion from taking the homebuyer class.

"We rent out two rooms in our basement to offset the cost of our mortgage," said Trail. "We decided to do short-term rentals for university students and travel nurses. We have a new roommate from Denmark now."

"We even had a band practicing in one of the rooms for a while," said Collin. "It's been really cool to use the space the way we want. It's *our* house."

A year after purchasing their home, Trail has started a new job requiring global travel, using the house as his home base. Collin has been able to put down roots in Missoula and stay near his family. Both feel now as if they have a safety net and stable community in their neighborhood on the Northside.

"Buying a house brought us even closer together," said Trail. "I think this is going to be our home for a while."

Trail and Collin are now able to tell friends and family looking to buy a home in Missoula there are a lot of people to support them.

"It's a very intimidating process," said Trail, "but Homeword can help."



Christina and her son making s'mores on their patio at their Orchard Gardens home

Christina's Story: Hope Blossoms at Orchard Gardens

Christina Andress grew up in Missoula. After serving eight years in the U. S. Navy, she returned to attend college, pursuing chemistry and biochemistry degrees at the University of Montana. In her hometown, with family around her and a new start after her military career, she was sowing seeds for her future.

Life took a sudden turn after Christina was in a head-on car crash and she suffered a traumatic brain injury. With constant vision issues and headaches, she could not keep up in her classes. She lost her job at the Montana State Crime Lab and began working as a housekeeper. Christina did her best to move forward, but her recovery was slow.

When Christina became pregnant with her son Gabriel, she found that her

entire paycheck each month would go toward paying for childcare for her infant son. She chose to become a stay-at-home mom, and the family relied solely on her husband's income.

"Before I signed up for the waitlist for housing with Homeward's properties," said Christina, "we were barely scraping by."

Christina resorted to paying for everyday necessities with credit cards. To keep from going further into debt, she and her family squeezed into a smaller apartment.

Worried and exhausted, Christina searched for resources to help her family live within their means. Through the nonprofit Volunteers for America, she

learned about affordable rental homes created by Homeword and quickly applied.

Not long after applying, Christina separated from her husband. When a home became available at Orchard Gardens, Christina and her son moved in. It was one of 35 apartments situated on 4.6 acres near the urban-rural fringe of Missoula. Next to a bike trail, the property has a small farm and community garden run by Garden City Harvest.

“I was so excited when my name finally came up on the list,” she said. “The home was the right size, and it had all the storage we needed. We weren’t paying \$200 a month for a storage unit anymore. Having that stability and knowing that my income was going to be sufficient reduced my stress and made it easier to live. It gave me a better foundation to move forward.”

Not only did living at Orchard Gardens allow Christina to pay less in rent so she could meet her basic needs while reducing her debt, but it also provided her with a community that has likewise made it possible for her to grow and thrive.

“Everyone has a patio,” she said, “so we can sit out of the sun and watch our kids playing. The properties that Homeword creates are very well thought-out, and the community here is beautiful. We’re all doing the best we can for our families. They’re not just apartments. These places are home.”

“The properties that Homeword creates are very well thought-out, and the community is beautiful.”

Encouraged by the progress she made with her finances after moving to Orchard Gardens, Christina soon set her sights on achieving the long-term stability of owning a home. She signed up for the first-time homebuyer class at Homeword, learning about how to determine the home she could afford, mortgages, escrow, taxes and more.

“Going over all that in class made me feel confident I could buy a home,” said Christina. “And I know if I have questions, I have Homeword’s support to go back and talk through it.”

Christina also registered for Homeword’s Financial Skill Building class to continue working toward her goal of purchasing a house by improving her finances. Although she seriously considered declaring bankruptcy, Christina

found it possible to diligently budget and pay down her debt.

“The class empowered me to take the reins,” said Christina. “It laid out steps that made it easy—like a recipe—to get to my goal. In class you see other people who have the same problems. You’re not alone. And it was nice to have check-ins with Katie and to be able to bounce questions off her.”

Through the Financial Skill Building class, Christina participated in a matched savings program. Over the course of six months, she put away \$500 and received a \$500 match through Homeword and NeighborWorks Montana. She also created a high-interest savings account through which she now saves for her son’s college fund.

“When I left my son’s dad,” she said, “I had over \$100,000 in debt. Through the tools I got through the financial skill building and homebuyer classes, I’ve actually been able to pay all of that off. And I even have savings.”

With her debt paid off, Christina’s hope for the future truly began to blossom. Her divorce was finalized, and she began exploring the options to help her become a homeowner. The VA Home Loan program did not offer enough assistance to make a home affordable for Christina to buy, so she applied for a Habitat for Humanity home in 2022.

“I got the greatest birthday gift ever last year when I got the call that we had been selected,” she said.

Christina plans to use money she received from the matched savings for the down payment. With construction now underway on her new home, she is looking forward to the day this spring when she and Gabriel will move in.

“Life is looking really good,” said Christina. “It’s a relief because I didn’t think we would get to this point—having financial security, happiness and being able to pay all our bills. And having my son grow up in the place where I grew up seemed out of reach before.”

Today, Christina supports her community by coaching T-ball and volunteering at Head Start and Safe Kids Missoula. She also teaches CPR and, with her son in tow, takes donations to the Missoula Food Bank and food pantries around town.

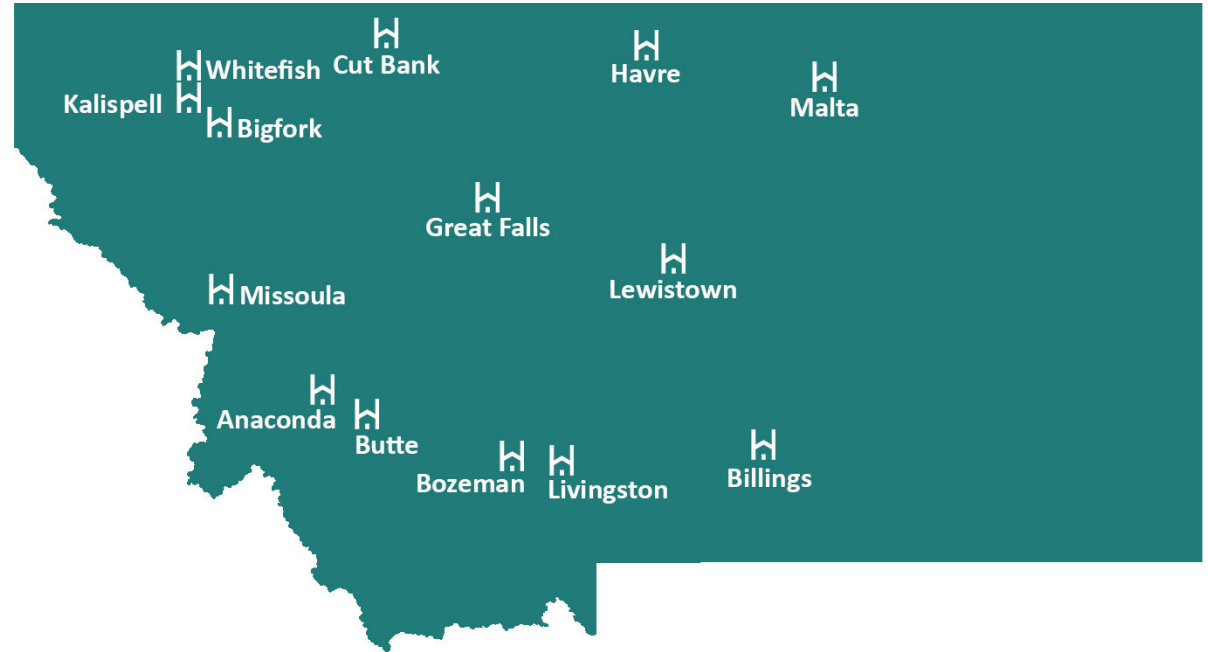
“To me, community is very important and impacts our everyday life,” said Christina. “It’s being a part of something bigger than yourself, being able to help your neighbors and working to improve the quality of life for everyone. Being able to give back to those who might be facing the same challenges is rewarding, to say the least.”

Home Development

Over the past 29 years, we have created 1,479 homes at 32 properties in 14 communities throughout Montana.

Throughout our 2023 fiscal year, we worked on development of three properties through important regional partnerships. Our Crowley Flats apartments began leasing in September 2023, providing Lewistown with 16 apartment homes. With construction drawing to a close on Trinity Apartments, we are able to provide 202 new rental homes in Missoula. At Junegrass Place in Kalispell, building continues on 138 new apartments.

Our future developments in the pipeline include the rehabilitation of Creekside Apartments in Missoula as well as the historic preservation and adaptive reuse of Baatz Block Apartments in collaboration with NeighborWorks Great Falls.



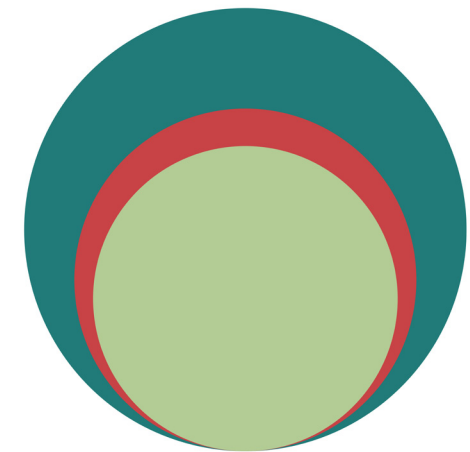
Today, 2,294 Montanans live at our properties. This includes veterans and local workers as well as 662 children, 525 seniors and 468 people living with disabilities.

We are proud to create homes Montanans can afford to live in and look forward to providing safe, healthy homes to hundreds of new residents when our current homes in development are finished.

Homes Created



Our Residents



■ Completed 1,479
 ■ Under Construction 196
 ■ Pipeline 186
 ■ Adults (18-61) 48%
 ■ Children 29%
 ■ Seniors 23%

Blue Heron Place Connects Community



*An aerial view of Blue Heron Place (left) and Maple Street Flats (right)
Image by CassWorks*

Community and partnership are at the heart of Permanent Supportive Housing (PSH). Homeward, Missoula Housing Authority (MHA) and BlueLine Development partnered with other nonprofit organizations, government entities and businesses to create Blue Heron Place. It is Missoula's first Permanent Supportive Housing with on-site services.

Blue Heron Place is part of the Trinity Apartments development. Co-owned by Homeward and MHA, it includes 172 workforce rental homes as well as a Navigation Center adjacent to its Blue Heron Place and Maple Street Flats

apartments. Blue Heron Place adds 30 PSH homes with rental assistance to the development. As construction on Trinity Apartments neared completion, Blue Heron Place opened its doors to Missoula's long-term unhoused neighbors in September 2023.

Following an evidence-based supportive housing model, Blue Heron Place combines stable housing with individualized support services. This model has developed over the past 20+ years and become a best practice. According to the National Alliance to End Homelessness, PSH is the single best, proven solution to decreasing chronic homelessness. It removes barriers to long-term housing stability and helps residents improve their quality of life.

On-site wrap-around services at Blue Heron Place provide residents with comprehensive, personalized support. Together, residents and service providers can address complex issues that often accompany homelessness. This could be a chronic health condition, mental illness or substance abuse disorder.

Part of the wrap-around services team, Partnership Health Center's Miranda Sanderson is the tenancy support specialist at Blue Heron Place. Her role includes providing case management, behavioral health support and answering questions residents have as they adjust to living in their new homes. The Poverello Center, another local nonprofit working improve the health and security of people experiencing houselessness, will also provide staffing for Blue Heron Place.

"The people who live here have direct access to on-site staff who can help them set up services so they can feel more independent," said Miranda. "We've already helped some residents set up in-home services like Meals on Wheels. We also have a nurse on staff checking with people when they move in and ensuring they have access to medications they may need."

With a stable place to live and supportive care that empowers them to overcome their challenges, Blue Heron Place gives residents a strong foundation from which to pursue personal development, employment and education.

"One resident has had a huge smile on her face ever since she moved in," said Miranda. "She told me that she felt really safe here. Wrap-around care makes it possible for residents to focus on other things in their lives. I've

heard from several residents who've said they'd like to get sober or work on other goals."

When the Navigation Center opens, it will add to the services available to residents. With behavior health services coordinated by All Nations Health Center and medical health services provided by Partnership Health Center, the Navigation Center will be able to provide affordable, accessible care to the entire Missoula community. Its location close to the Missoula County Jail, The Poverello Center and residential areas makes it convenient for those re-entering our community from the criminal justice system, people experiencing chronic homelessness and others throughout Missoula.

In addition to offering stable homes and a network of community resources, Blue Heron Place also fosters connection and belonging.

"Blue Heron Place helps residents build a sense of community," said Miranda.

The building design includes shared spaces that encourage connection within Blue Heron Place. The community room has a kitchen for shared meals and group gatherings, a ping-pong table and a television for movie nights. Residents are already planning activities and holiday celebrations in this space.

Blue Heron Place is also a catalyst for change throughout the wider community. It aligns with Homeward's mission to create safe, healthy homes people can afford and sustainable communities for all and teaches us what it looks like to have an inclusive neighborhood in which everyone is valued and belongs.

In a generous outpouring of support, Missoulians donated to Blue Heron Place the summer before it opened. Community members contributed to move-in kits for new residents. These kits contain necessary household items such as cleaning supplies and linens so residents have everything they need to help them feel at home.

"I'm hoping that, as time goes on," she said, "we can offer ways for other people in the community to get involved with supporting Blue Heron Place. They could teach a painting class or prepare a meal to drop off. We have a lot of ideas of ways we can bring people together."

(Right) Blue Heron Place apartment homes in the foreground and the Navigation Center entrance in the background



Our Financials

Annual Revenues

\$1,117,039

Developer fees, asset fees, HomeOwnership Center services and philanthropic gifts.

Annual Operating Expenses

\$1,241,423

HomeOwnership programs, property and asset management, home development, fundraising, communications and administrative support.

Organizational Reinvestment

(\$124,384)

As a housing development organization, we earn revenue from our projects. Our projects start and end in different fiscal years. In fiscal year '22, we had a surplus of \$391k that funded our fiscal year '23 operations and organizational reserve.

Invested in Homes Since 1994

\$62,260,002

Our fiscal year is July 1-June 30. We use accrual accounting, which means we record revenue when it is earned and expenses when they are incurred. Our financials do not include project development activities. All staff costs are expensed through Homeward's financials.

We define Organizational Reinvestment as the residual between revenue and expenses. Between our owned properties and investments in housing tax credit partnerships, we have invested \$62 million in homes Montanans can afford.

Contact us for our most recent audit or visit homeward.org/about.



Construction on Junegrass Place in Kalispell, a 138-home development that has created hundreds of jobs, local spending and small business support in the Flathead Valley

Economic Impact

Over the past 29 years, we've strengthened Montana communities through jobs created, wages paid and immense statewide economic ripple.

We also reduce significant cost burdens for our residents.



1,479
Households

\$400
Monthly Savings
Per Home

\$7.1M
Annual Resident
Savings

Volunteers

Among those in our circle of support are industry experts and other volunteers who generously give their time, resources and community connections to help us achieve our mission.

Class Presenters

Walter Bernauer, WTB Home Inspector · **Jess Dahlen**, Clearwater Credit Union · **Matthew Doucette**, New York Life · **DeAnna Felix**, Clearwater Credit Union · **Matt Gehr**, Mann Mortgage · **Greg Harper**, Rural Dynamics · **Melissa Huus**, Exit Reality · **Andrea Janssen**, UM Office of Student Success · **Holly Kingsford**, Farmers Insurance · **Julie Lapham**, Mann Mortgage · **Cheri Lawrence**, Clearwater Credit Union · **Jeannie Lovell**, First Security Bank · **Pat McCormick**, Keller Williams · **Sarah Mulligan**, M & Company Real Estate · **Sara Nelson**, Clearwater Credit Union · **Becky Pederson**, Stockman Bank · **Olivia Riutta**, Montana Primary Care Association · **Matt Rosbarsky**, Clark Fork Realty · **Tom Russell**, Berkshire Hathaway · **Salvador “Chip” Serna**, US Bank · **Mandy Snook**, MT Land Co. · **Emmon Snyder**, ES Ventures · **Maggie Springer**, Ink Realty · **Bill St. John**, Clearwater Credit Union · **Erin Steele**, Flaherty Financial Services · **John Strong**, Pintler Wealth Management Group · **Misti Svoboda**, State Farm · **Erica Sylvester**, Clearwater Credit Union · **Bethany Tyler**, Glacier Sotheby's · **Brint Wahlberg**, Windermere Real Estate · **Cindy Waltz**, ink Realty Group · **Leah Whitney**, Keller Williams · **Jeremy Williams**, Bannac Real Estate · **Sara Zeier**, Clearwater Credit Union



Homeword educators Katie (left) and Julie (right) celebrate Greg Harper (center), who will reach his 100th class as a Homeword volunteer in December



Participants in our Get Ready for HomeOwnership class

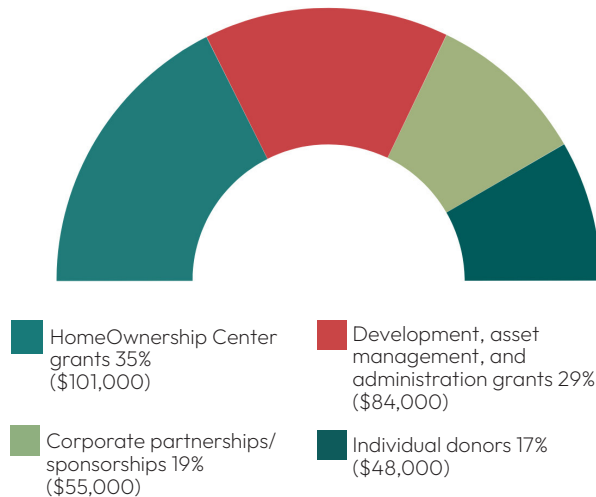
How Can You Get Involved?

Professionals in the community volunteer their time, providing instruction in their fields of expertise to our class participants. Over 30 volunteers donate a combined 100 hours of their time every year as guest presenters in our classes. Participants learn first-hand about available local resources, and presenters have the opportunity to meet potential customers.

Share your industry expertise in our classes or help with other Homeword events. Email info@homeword.org for more information.

Donors and Support

Community support is a key component of our success in empowering Montanans. We extend our deepest gratitude to those who help to further our work around the state. See a list of our individual donors at homeword.org/donate.



Homeword Executive Director Andrea accepts a check for \$10,000 in grant funds from The Dennis and Phyllis Washington Foundation in conjunction with Montana Rail Link

Foundations and Grantors

Cascade County · City of Great Falls · City of Lewistown · City of Missoula Community Planning, Development, and Innovation · Enterprise Community Partners · Federal Home Loan Bank of Des Moines (Affordable Housing Program) · First Interstate BancSystem Foundation · Great Falls Development Authority · Hummel Hodges Foundation · The Llewellyn Foundation · Montana Department of Commerce (Community MT Division & MT Housing) · Montana Healthcare Foundation · Montana State Legislature · Missoula County · National Low Income Housing Coalition · NeighborWorks Montana · Snowy Mountain Development Corporation · The Steele-Reese Foundation · U.S. Bancorp Impact Finance · U.S. Department of Agriculture (Rural Development) · Wagon Mountain Foundation

Businesses and Other Funding Partners

Ahead By 11 · BlueLine Development · BSPARK Architecture · Clearwater Credit Union · Comfort Systems USA Temp Right Service · Cost Management Services · Double E. Construction · First Interstate Bank · First Security Bank · Flaherty Inc. · Glacier Bank · GMD Development · Good Food Store · Goodrich & Reely · Great Falls Housing Authority · HomeFront · The HRDC · ink Realty Group · Intrinsik Architecture · Loci Architecture · Missoula Community Foundation · Missoula Housing Authority · MMW Architects · Mountain Plains Equity Group · NeighborWorks Great Falls · NewFields Companies · One Health · Peterson CPA Group · Raymond James · Redstone Equity Partners · Sons of Norway · St. Peter Law Offices · Stockman Bank · TrailWest Bank · Vita Nova Marketing Group · Weinberg & Hromadka · WGM Group · Whitefish Housing Authority · WNC Inc.

Service Providers

All Nations Health Center · Many Rivers Whole Health · Partnership Health Center · Opportunities Inc. · The Poverello Center

Staff and Board

Staff

Leadership Team

Andrea Davis, Executive Director

Karissa Trujillo, Deputy Director

Matt Joseph, Finance Director

Heather McMilin, Project Development
Director

Andi Armstrong, Communications
Manager

Jacqueline Flewellen, Fundraising
Manager

Reginald Mitchell, Asset Coordinator

Erin Ojala, Asset Manager

Julie Pavlish, Homebuyer Educator

Laurel Ramsdell, Office Manager

Katie Sadowski, Financial Educator

Julie Stiteler, Project Manager

Liz Stotts, Project Manager



Staff members from left to right: (standing) Andi Armstrong, Erin Ojala, Liz Stotts, Jacqueline Flewellen, Julie Pavlish, Laurel Ramsdell, Matt Joseph, Katie Sadowski, Andrea Davis; (kneeling) Reginald Mitchell, Karissa Trujillo, Heather McMilin, Julie Stiteler

Board of Directors

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Staff Attorney and Team Leader for
Advocacy, Montana Legal Services
Association

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National Wildlife Federation

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Retired, DCI Engineers

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PC

Sara Nelson

Indirect Lending Supervisor, Clearwater
Credit Union

Maureen Rude

Retired, NeighborWorks Montana

Ryan Sears

Commercial Lending/Investments Banker,
TrailWest Bank

Jessica Weltman

Director of Institutional Compliance,
University of Montana

Ways You Can Give

Join us as we build foundations and create community! You can give Montanans tools to change their futures and safe places to call home that will strengthen their families and communities for years to come.

Donate

Give at homeword.org/donate or mail to 1535 Liberty Lane, Suite 116A, Missoula, MT 59808.

Share

Forward our e-newsletter to your connections and share our posts on social media.

Participate

Attend or volunteer at a Homeword event.

Corporate Gifts

Participate in foundation or corporate giving or arrange an employer match.

Future Gifts

Become a legacy donor, donate stocks and securities or honor the memory of someone special.



Contact Fundraising Manager
Jacqueline Flewellen at jacqueline@homeword.org or (406) 532-4663 x16 to discuss how you can make a difference.



*Connie and her grandson
with their family chickens*

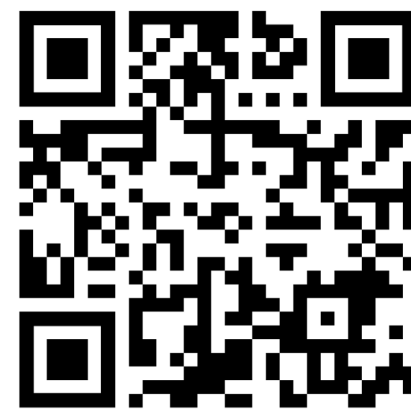
“In the early ‘90s, I took a job in Columbia, Maryland. The company had offices in many larger cities around the country, and every other week the loan committee approved predevelopment loans brought by the loan officers in the local offices. One day a loan came to committee from the Northwest Regional office for an organization in Montana. It was then that I started to follow Homeword, their mission and their accomplishments. How could I not support Homeword? Helping Homeword grow and be successful in the great work it does motivates me to give. I want to support safe, affordable homes that will help people live safe, productive, happy lives.”

—Connie Matheson, Homeword donor for 20+ years

Donate Today!

Return the enclosed remittance envelope or scan the QR code below.

Grow your gift with monthly giving by checking the box on the envelope or online form.



homeword.org/donate

Homeword

Sustainable Communities for All

1535 Liberty Lane, Ste 116A
Missoula, MT 59808
406-532-4663 | homeword.org

Homeword is a nonprofit organization using sustainable methods to strengthen communities by teaching homebuyer education and financial skill building and creating safe, healthy homes people can afford



Non profit org
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Missoula, MT
Permit 569

