

Dear Friends,

Our clients continue to navigate uncertainty and instability. Reduced income, turbulent work environments, ongoing school disruptions, displacement from their homes, dreams delayed. I am in awe of their resilience, and I feel fortunate that we can respond in ways that are supportive and empowering.

For the past two years we have expanded our work, responding to immediate and emergent needs. We have helped clients secure emergency rental assistance and are expanding counseling services and partnerships to give renters and homeowners the tools and support they need to remain stably housed.

This year NWMT will be defining a ten-year vision. We will continue to respond to current needs, while building systems and structures that create equity and impact long-term. For us that means expanding our role as a community development financial institution, supporting preservation and development of rental homes, and expanding opportunities for lower income Montanans to become homeowners. Through resident owned communities, community land trusts, housing cooperatives, and down payment programs homeownership is still in reach, providing a critical foundation of stability and opportunity.

Communities across Montana are facing tough decisions about their futures and what it will take for their towns to continue to be places where a diverse population of residents can live, work, learn, play, and thrive. The challenges are multivariate, and the solutions must be too. NWMT is proud to bring our perspective and resources to bear on one of the issues at the top of every community's list - creating more homes Montanans can afford.

We look forward to working with you - in person - in your community this year!



Kaia



2021 at a glance



PEOPLE SERVED

Education:

Homebuyer Education - 1,713

Other Education - 200

Counseling:

Pre-purchase Counseling - 1,546

Other Counseling - 349

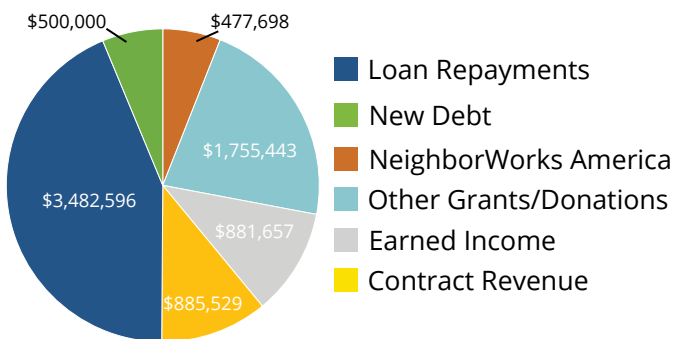


RESIDENT OWNERSHIP

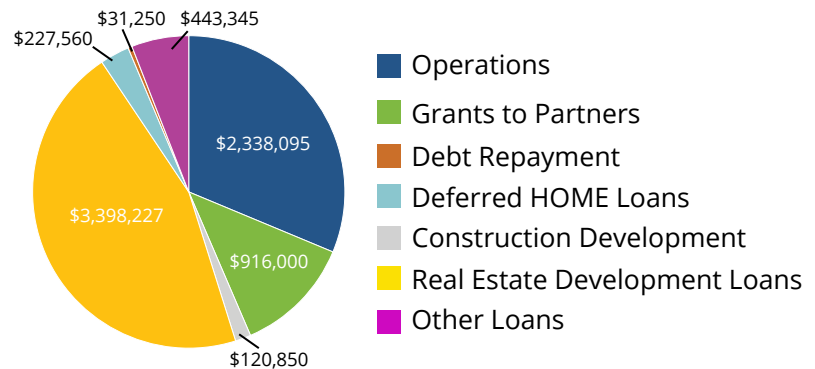
14 Resident Owned
Communities

551 Homes

PROGRAM SOURCES

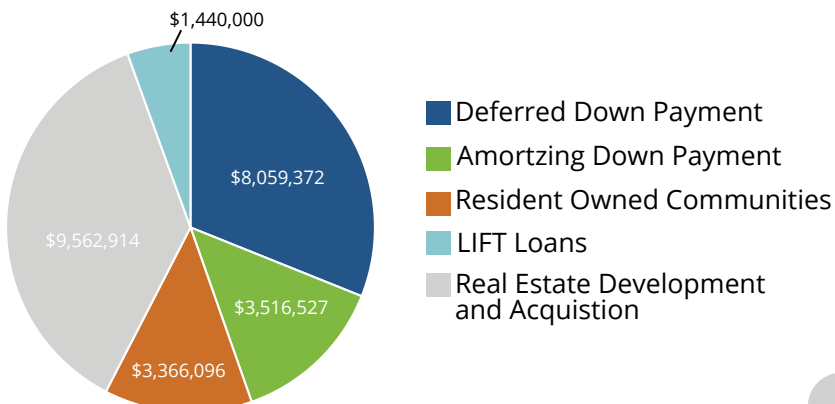


PROGRAM USES



2021 LENDING ACTIVITY

LOAN PORTFOLIO



Total Loans Outstanding = \$25,944,909

IMPACTS THIS YEAR

\$4,665,405
NWMT Dollars
Invested

598
Homes Created
or Preserved

\$115,308,205
Dollars
Leveraged

\$2,112,037 loaned
for **174** households
in rural areas

\$4,317,010 loaned
for **587** households
living at or below
80% of median