

Hello Friends,

"How are you?" Prior to March 2020 I might have said this a dozen times a day without expecting more of a response than "Good, thanks." Now we've learned to ask this question via video call in a way that is more sincerely meant than even a caring hand on a slumped shoulder. We have a shared understanding that no matter the day or hour, the people we are talking to are likely to be struggling.

We each have our own ways of coping with the challenges of this year. I've been reading a lot of pandemic and dystopian fiction. It helps me process this time we are living through. Writers, via their characters, show how they lived through or imagine we could live through, times like this. They examine the best and the worst of individuals and communities. They consider the different ways people move through their fears and their grief. They show us the ways people find to do more than just survive, by holding onto their humanity and most often by giving of themselves to others.



We at NeighborWorks Montana have found a lot of solace in our work this year. Some days it is hard to get past the personal and individual chaos of our own health, our own households, and our own struggles. But when we can look up past ourselves, to the needs and the potential in our communities, our days are brighter.

In dystopian fiction there is a common narrative arc. The protagonist is faced with a horrible situation outside of their control. They lose faith in the existing institutions to solve the problem for them. They turn first inward, away from society, to rely on themselves. They find their own strength, and then also their need for community. They bring their strength to their community, and work toward a better future together.

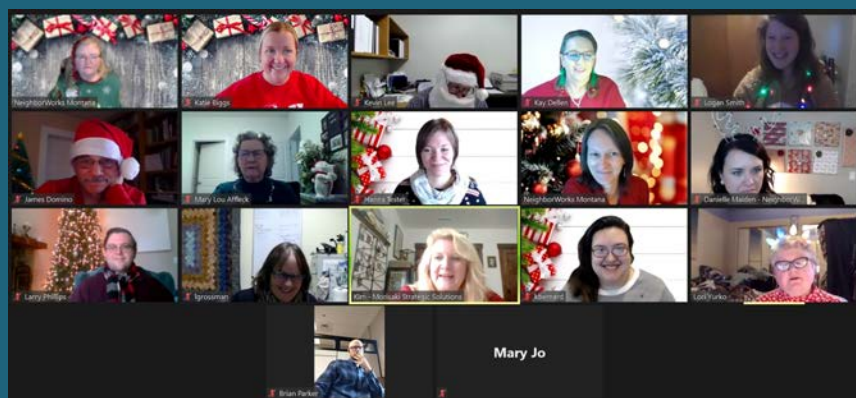
In this arc I see the underlying beliefs that guide the CDFI approach, and our approach at NeighborWorks Montana. We are faced with hardship, we and our institutions are imperfect, we each have it in ourselves to do our best, and we are able to do our best by contributing to and being supported by our community.

So many people are struggling, and a stable home is even further out of reach for many Montanans now than it was a year ago. Like the best fiction writers, we must stretch our imaginations to envision and to create a future where all Montanans have a home where they can thrive.

This year we at NeighborWorks Montana stretched our imaginations to build new relationships with food banks and housing authorities, sharpen our focus on permanently affordable home ownership including community land trusts and resident ownership, and educate more people and lend more dollars than ever before to preserve and create stable homes. We will continue to lead collaboration across private and public sectors, and we will elevate the leadership of others, including residents, rural communities, and Native American led organizations, to expand housing opportunity.

All of us at NeighborWorks Montana wish you the very best in 2021. May it be a year where you can genuinely say "I'm good, thanks" and where you are able to both contribute to and be supported by your community.

Kevin Peter



*Happy
Holidays*

2020 at a glance



PEOPLE SERVED

Education

Homebuyer Education: 1,074
Other Education: 207

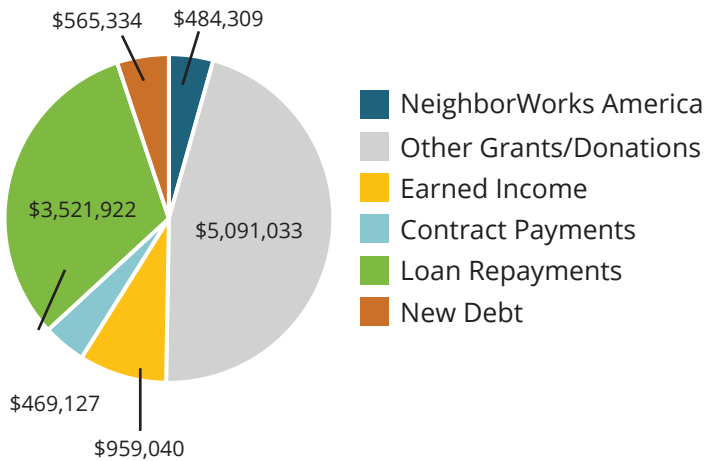
Counseling

Prepurchase Counseling: 1,674
Other Counseling: 285

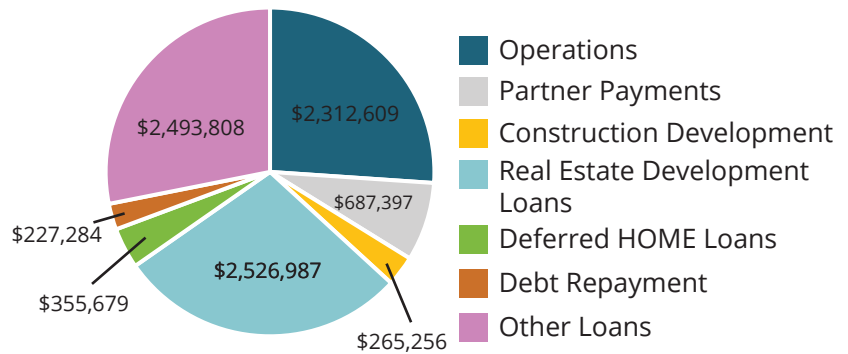


COUNTIES SERVED

PROGRAM SOURCES

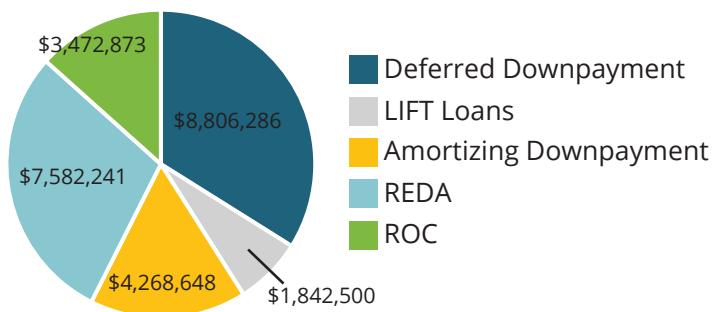


PROGRAM USES



2020 LENDING ACTIVITY

LOAN PORTFOLIO



IMPACTS THIS YEAR

\$6,320,223
NWMT dollars
invested

846
Homes created
or preserved

\$150,479,942
Dollars
leveraged

\$3,258,677 loaned for
321 households in rural
areas

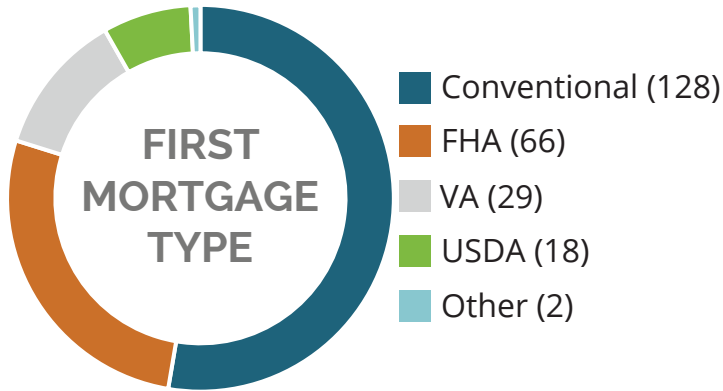
\$4,959,486 loaned for
745 households living at
or below 80% of median
income

If you would like to donate to the work NWMT is doing go to
nwmt.org/donate

NeighborhoodLIFT

Let's Invest for Tomorrow

This report reflects 243 Montana LIFT loans made through October 15, 2020



AVERAGE INCOME
\$47,915

Lowest Income = \$14,068
Highest Income = \$84,767

AVERAGE CREDIT SCORE
722

Lowest Credit Score = 576
Highest Credit Score = 813

AVERAGE HOMEOWNER AGE
34

Youngest = 20
Oldest = 80

AVERAGE HOUSEHOLD SIZE
2.35 people

Lowest = 1
Highest = 7

AVERAGE PURCHASE PRICE
\$194,229

Lowest Purchase Price = \$45,000
Highest Purchase Price = \$350,000

NUMBER OF LOANS
243 loans

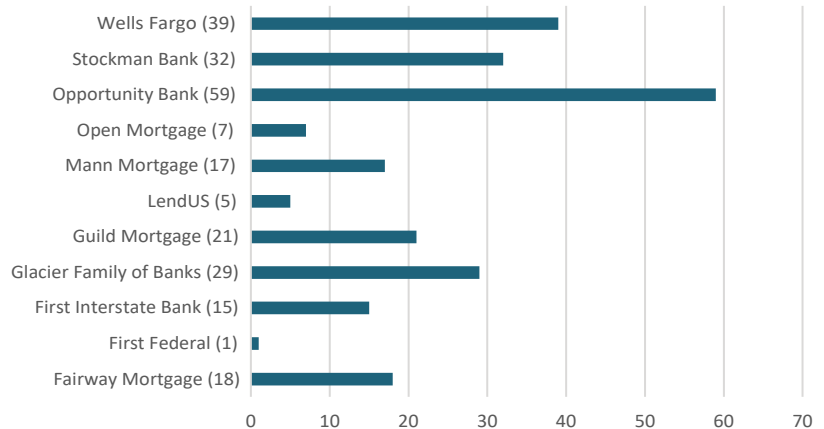
TOTAL LIFT DOLLARS
\$2,612,500

FIRST MORTGAGES LEVERAGED
\$41,795,563



LIFT BY THE LENDERS

Total loans done by lending institution listed next to lender name



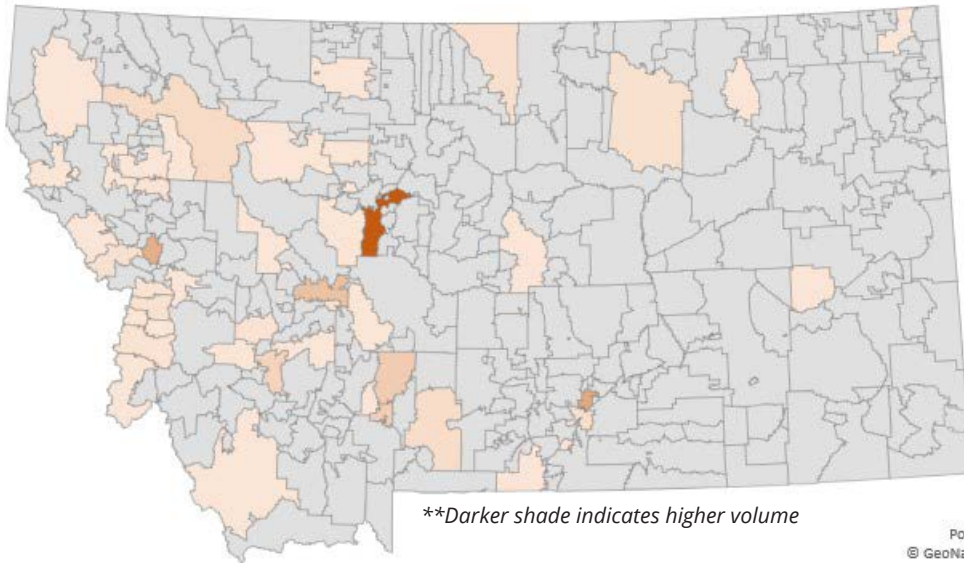
WELLS FARGO

NeighborWorks®
AMERICA

NeighborWorks®
MONTANA

NeighborWorks®
GREAT FALLS

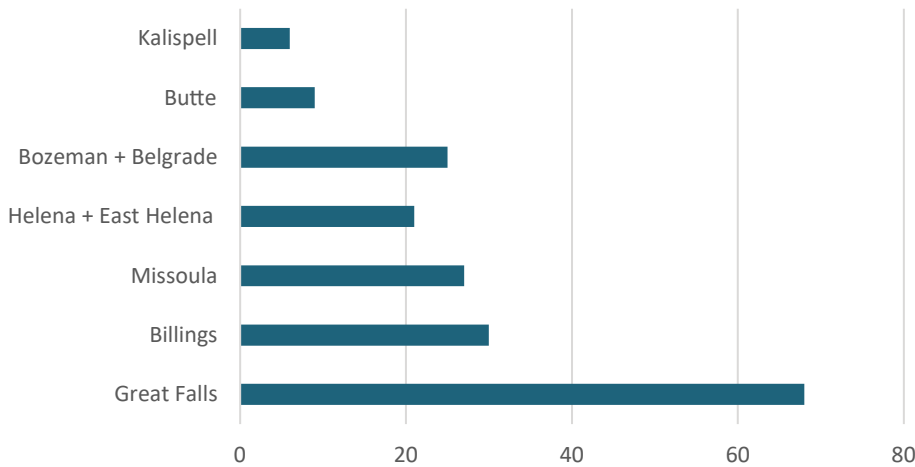
LIFT BY GEOGRAPHY



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LIFT LOANS BY LOCATION

TOP SEVEN LIFT LOCATIONS BY VOLUME



Alberton	Dutton	Lincoln
Anaconda	East Helena	Livingston
Belgrade	Florence	Malta
Big Fork	Fromberg	Missoula
Billings	Glasgow	Plentywood
Boulder	Great Falls	Polson
Bozeman	Hamilton	Red Lodge
Butte	Havre	Ronan
Cascade	Helena	Shelby
Choteau	Hot Springs	Stevensville
Clinton	Kalispell	Superior
Corvallis	Kinsey	Thompson
Darby	Laurel	Falls
Deer Lodge	Lewistown	Three Forks
Dillon	Libby	Townsend
		Vaughn
		Victor

PROFESSIONS RECEIVING HIGHER FUNDING



**FIRST
RESPONDERS**

7



**ACTIVE DUTY/
VETERAN**

33



**LAW
ENFORCEMENT**

12



TEACHER

21

