

HRDC envisions a place where poverty has no impact because opportunities and quality of life are equally afforded to everyone.

REFLECTIONS ON SERVICE



COMMITMENT TO OUR MISSION

CAREN COUCH

Caren Couch joined HRDC in 1980, and since that time, her dedication and commitment to our community has impacted every program and countless employees. Most recently, as the Director of our Energy Programs, Caren provided heating and weatherization assistance to thousands of our neighbors in need, ensuring they remain safe and warm during the coldest months of the year.

Since starting forty years ago, Caren says her time at HRDC has made her "a much more aware and compassionate person."

Caren has dedicated 10,400 workdays—or 83,200 hours—to HRDC and taken part in preserving 172 rental units, building 65 new rental units, and creating 34 homeownership opportunities and two Head Start Centers. She even received one Life Time Achievement Award. Yet, none of these numbers compare to the countless homes Caren has helped keep warm and how many lives she has positively impacted and saved.

"I'll miss that wonderful, exciting feeling that you get by being a part of something bigger than yourself. That's hard to give up."

- Caren reflecting on her years of service at HRDC.

DAVID KACK

David Kack has served on our Board since 2002 and became Chair in 2010. In reflecting on his proudest moments with HRDC, David says, "It is hard to pick out one single moment. I'm very proud of HRDC starting the Streamline transit system, probably because I had a small role in making that happen."

After roughly twenty years with HRDC, David has learned a lot, "mainly how dedicated the staff and volunteers are about making an impact on people's lives. It makes me think of the first item of our mission statement, instilling hope. That's what [HRDC] does, it gives people hope."

As David looks back on his time as Chair, he knows that "it is certainly not going to be easy to step down [...] and end my time on the Board." Yet, David knows that "there are other folks that will step up and continue the tradition of excellence and caring that is HRDC."

"David has an exceptional ability to pare complex issues down to their fundamental concerns and present them with unbiased clarity. That, coupled with his unfailing good humor, makes him the perfect Board Chair for HRDC. HRDC has benefited tremendously from his services for two decades."

- Ron Brey, Board Member

JUSTIN VARLEY

Justin Varley, a Commercial Banker for First Security Bank, has served on our Food Bank Advisory Council since 2010. Within his first year as a volunteer with HRDC, Justin worked to start a new food drive, now known as Spring For Food. Going back to its inception in 2011, Justin's work has helped us garner 132,279 pounds in food donations.

In working with our team for more than a decade, Justin says, "We have a wonderful team who goes out of their way to make sure our neighbors don't go hungry. It's a group that works tirelessly to make sure there are food boxes for hungry families and to make sure their shelves are stocked." He adds that "seeing [HRDC] strive for success, along with my upbringing 'to help where you can,' is what inspires me to be part of the Advisory Council and to continue Spring For Food."

"Justin plays a vital role in helping us navigate our financial health. He leads an incredibly successful food drive, informs us on the growth of our community, and offers a parent's perspective that includes empathy and advocacy."

- Jill Holder, Food & Nutrition Director



Dear Friends, Partners, and Community,

Alongside many new challenges, we still had many successes in 2020. We completed the first eighteen homes affordable to families who live and work in Big Sky, with 34 more homes being developed in Phase 2. We received final approval on the first "missing middle" homeownership development in Bozeman. We worked with local partners to reinvent public transit in the greater Bozeman area, mapping out a plan for a regional public transit solution. Our organization celebrated many more milestones, including our 45 year anniversary.

Yet, the COVID-19 pandemic exposed the very weaknesses in our economy and our community that we respond to every day. At the onset of the pandemic, we rushed to respond to our community's most pressing needs. We provided portable restrooms and leased a hotel to provide space to shelter in place for our neighbors without homes. We taught virtual pre-K. We ensured that every essential worker still had a ride to work and every senior had a ride to their medical appointment. Our youth home turned into a supportive classroom so that our youth would remain on track to graduate high school. We partnered with school districts so that every student had food. Our services delivered essential products to our homebound neighbors, and so much more. Like you, the last vear has reminded us of how vulnerable we all can be. In 2020, we were there for every member of our community.

As our work continues in 2021, we look forward to a lot of progress. We will craft a new strategic plan, which will guide our work in continuing to tackle our community's most pressing issues: affordable housing, behavioral health, health care, public transit, and child care. We hope to welcome back our 3,500 volunteers, whom we have had to work without for the last year and miss dearly.

We remain steadfast in our commitment to building a better community. Our innovative responses to COVID-19 will remain and improve. We will continue our valued work to address the causes and conditions of poverty while also building pathways to prosperity for every member of our community.



Heather Grenier
President/CEO



Thank you, Heather, for **20** years of service!

04 | **HRDC**MEET THE BOARD



HRDC is governed by a Board of Directors representing our customers, community, public organizations, local government, and private businesses. In 2020, our Board ensured that we responded swiftly to our community's most pressing needs, from preserving affordable housing to assisting our neighbors impacted by COVID-19. We are so grateful for our Board's work and their continued commitment to our community.

David Kack has been a member of our Board of Directors since 2002, and has served as Chair since 2010. In looking back on 2020, David knows that our staff is the key to our ability to serve our community, stating:

"I cannot be prouder of the way the organization handled the COVID-19 pandemic. In a little over a day, our team had figured out how to continue to provide the majority of our services, all while dealing with the many issues surrounding the pandemic. I am amazed how quickly we were able to develop plans to continue operations, and to ensure that everyone impacted by the pandemic would still be able to access our services. I cannot imagine a bigger test of the organization than the pandemic, and I am extremely proud of how Heather and the entire HRDC team kept moving ahead in a positive direction."

Serving on our Board since 2013, **Linda Young** has watched HRDC respond to the immediate needs of our community while continuing to work on projects which will serve our customers long term. Reflecting on 2020, Linda says:

"I am so proud of HRDC's accomplishments this year, both large and small. Our staff worked creatively and constantly to ensure that our customers' needs were met during the pandemic. Simultaneously, we continued to preserve existing affordable housing, to build new affordable homes for families, and to advance our Griffin Place project. We redesigned the routes for our popular Streamline Bus service, and continued to offer and update many services important to the community. It's striking to me that our staff achieves big visions while maintaining such dedication to important details."

CURRENT BOARD MEMBERS

DAVID KACK, CHAIR

Director, Western Transportation Institute

GENE TOWNSEND, VICE CHAIR

Town Council Member, Three Forks

BILL BERG

County Commissioner, Park County

BAILEY BLISS

Head Start Policy Council

MITCH BRADLEY

Owner/Operator, Heebs Grocery

RON BREY

Retired, City of Bozeman

SCOTT MALLOY

Montana Healthcare Foundation

PIERRE MARTINEAU

Former Town Council Member, West Yellowstone

KRIS MOOS

Moos Financial Services

BROOKE POOLE

Allergan

PETER SCHMIDT

President, First Security Bank Cottonwood Branch

BILLIE WARFORD

Retired, MSU Early Childhood Project

LEROY WILSON

Bozeman Health

LINDA YOUNG

Professor Emerita, MSU Dept. of Political Science

IMPACTS OF COVID-19

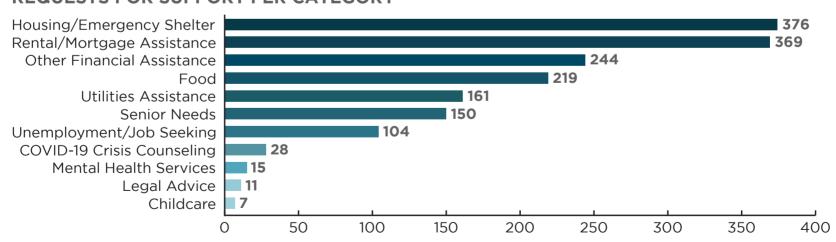
COVID-19 has unleashed unforeseen challenges, forcing changes to our normal that we weren't expecting. The pandemic revealed fractures in our economy which often go unnoticed. The impacts of COVID-19 have reminded us that many people are only steps away from a financial crisis, especially in our community where the cost of living is a burden for people across income levels. Some of our neighbors have been disproportionately impacted by the pandemic, particularly those working in the service industry. Though people in this sector power our towns, their job loss has been significant—especially compared to those with the ability to work remotely.

Often characterized by lower wages, service industry jobs are also most impacted by quarantine policies, resulting in sudden and unexpected unemployment for many workers. With shutdowns and travel advisories, potential visitors have canceled or delayed travel, resulting in reduced hours, wages, and jobs for the people who live and work here. In Gallatin and Park

Counties, more than 6,000 and 800 jobs were lost at the beginning of the pandemic, respectively. Although some of these jobs look to have been recovered, unemployment insurance claims are still higher than the pre-recession peak. For many of our neighbors, COVID-19 has been the first time they've experienced a job loss or significant hardship, meaning that many are unaware of the resources available to them. In addition to this, renters have not been able to take advantage of lower interest rates, losing out on cost savings.

With vaccines available to most of the public, recovery might seem like it's on the horizon. Yet, the impacts of the pandemic will last much longer. Alongside being disproportionately impacted by COVID-19, service industry jobs will be slower to recover. The road to economic recovery will not be immediate. We will continue to ensure that our community members have access to resources to meet their most basic needs while working to offset the impacts of COVID-19 and lessen the burden of a rising cost of living.

REQUESTS FOR SUPPORT PER CATEGORY



Since the onset of the pandemic, we've received more than 1,000 new requests for support. These requests demonstrate significant need in our community and total over \$500,000 in requested funds. We are committed to identifying and responding to the unique needs of our community members as they work to recover.

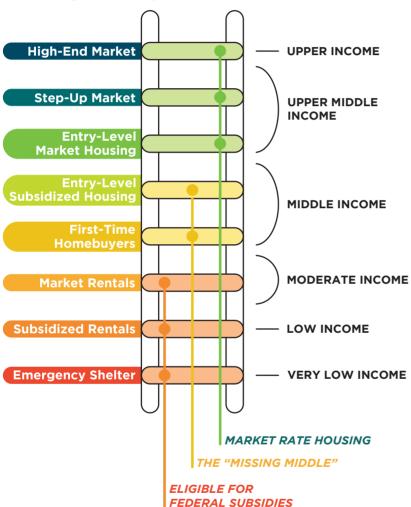
\$512,824 cumulative funds requested for support

06 | **HRDC**HOUSING LADDER



HOUSING IN OUR COMMUNITY

The Housing Ladder below details the range in housing statuses that individuals experience in our rapidly developing community.



At the bottom of the ladder, our seasonal emergency shelters serve as a vital safety net for our community. As stable housing becomes more difficult to attain, we provide emergency shelter to those who may slip along their housing journey. Although our work providing emergency shelter is important, only 3% of our customer base utilizes our shelters. The other 97% are housed but use our services to get to their next rung on the ladder.

As the cost of living increases in Southwest Montana, the rungs on the housing ladder move farther apart. This stretch makes it more difficult to move along the housing spectrum, from supportive housing to renting to homeownership.

At HRDC, we adapt our programs to meet the needs of individual experiences ranging from homelessness to homeownership. Below, you can see how our housing services address different needs along the housing ladder.

HRDC HOUSING SERVICES

Homeowner Counseling

Foreclosure Intervention

Down Payment Assistance

Homebuyer Waitlist

Homebuyer Education

Housing Search Services

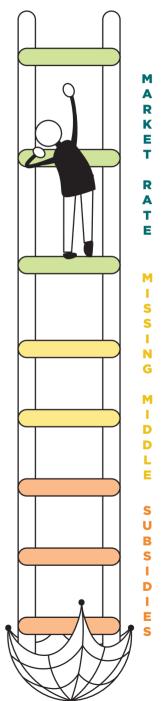
Emergency Rental Assistance

Housing Choice Vouchers (Section-8)

HRDC Managed Properties

Homeless Prevention

Warming Center (Emergency Shelter)





"As we continue to build on our range of ongoing services for young people, we are becoming so much more for our community."

- Jeremy Alcoke, Blueprint Continuum Coordinator

What is Blueprint?

Blueprint provides ongoing support and various services to youth and young adults as they grow into adulthood. Yet, many of the emerging adults we serve experience challenges on their way to independence. This includes leaving an unsafe home, experiencing homelessness, exiting foster care, and more.

Our services are designed with a youth empowerment mindset. As Jeremy says, "We take an active approach by giving youth the tools to create achievable goals. We provide work experience, focused direction, and inspiration for success." Blueprint offers a wide array of services, including a transitional home for youth experiencing homelessness, as well as support with education, housing. and workforce development. Jeremy states, "We have the knowledge and resources to help navigate youth into adulthood."

Who does Blueprint serve?

We serve youth and young adults from many backgrounds, ages 16 to 24. Jeremy states, "We support a lot of young adults who are coming out of foster care or leaving unstable environments, as well as young adults who identify as LGBTQ+." He continues, "They all have come here for different reasons. We can meet anyone where they are at and get them to the right resources."



Our Blueprint team.

What were some successes in 2020? What will you be working on in 2021?

We moved into our new Blueprint home, or "campus." As Jeremy points out, "In our original transitional home, we only had enough space for four youth, but we can now house up to twelve." Moreover, Jeremy states, "During COVID-19, we turned our home into a school and supported education differently than we had in the past. Even with these new challenges, we had two youth finish and graduate high school."

"We are looking forward to serving more youth and supporting them in new and different ways," Jeremy comments. In the last year we've been able to support 23 youth through our services, and we will be working to get them housed beyond our transitional home.

7

youth avoided homelessness by moving into our Blueprint home.

23

youth recieved other services through Blueprint.

FROM BLUEPRINT PARTICIPANTS

"I've gained a lot more knowledge about resources in my area. I know how to support myself once I transition out."

"Case management has helped me a lot to get my ID, open a bank account, and other important documents."

"They will make sure you're not missing anything; they really care about what you need."

COMMUNITY DEVELOPMENT



WELCOME TO WILLOW SPRINGS!

"This home has given my family security, safety, and the feeling of permanence. Homeownership has increased our financial wealth and has given us a solid foundation to begin our lives. Being able to come home after work and know that it is your home is a wonderful feeling. It is nice to know that every mortgage payment is building equity and not going into a landlord's pocket!"

- Jesse, a Willow Springs Townhome owner

In July of 2020, Jesse, Catherine, and their two small children moved into their new home in one of our Willow Springs Townhomes.

Born and raised in Helena, Montana, Jesse moved to Bozeman in 2006 to attend Montana State University (MSU) and play football for the beloved Bobcats. As with many others in the area, Jesse fell in love with Bozeman and wanted to stay for as long as he could. For more than eight years, Jesse has worked as a retail sales manager for a local mattress and furniture company.

Originally from Coeur d'Alene, Idaho, Catherine moved to Bozeman in 2013 to attend MSU. While obtaining her bachelor's and master's degree, Catherine spent five years working at MAP Brewing.* Jesse states, "After Catherine finished up her master's degree, we contemplated moving. Had it not been for Willow Springs, we would have been priced out of the housing market. We are thrilled to be able to stay

in Bozeman and raise our family in this wonderful community." Prior to purchasing their Willow Springs home, the young family rented apartments in the area and rarely had options they could afford. Jesse continues, "We were looking at paying more than \$1,400 a month in rent."

In speaking to why the young family wanted to stay in Bozeman and purchase a home, Jesse says, "We wanted to raise our family here. We have two young kids and over the past few years we have built many friendships that we wanted to stay close to. Our hearts are invested in this community and we didn't want to leave. The biggest challenge was the cost of living." Preserved using the Community Land Trust model, Willow Springs will remain affordable to the people who live and work in this area long into the future.

* In 2021, Catherine started her new job as HRDC's Fundraising Coordinator.





Exterior and interior shots of a Willow Springs Townhome.

WILLOW SPRINGS TOWNHOME SALE VALUE VERSUS MEDIAN HOME PRICE IN 2020:

2-3 BR Willow Springs sales price (base price): \$217,322-\$243,227

2-3 BR townhome median sales price in Bozeman City Limits: \$329,500



UPDATES IN COMMUNITY DEVELOPMENT

"HRDC not only builds and preserves homes affordable to the people who live and work here, we also help communities develop their own capacity to address their most pressing issues."

- Tracy Menuez, Associate Director and Community Development Director

How does HRDC contribute to community development?

Across Southwest Montana, we support communities to build their capacity to identify needs, resources, and strategies to address housing issues. Our work addresses the entire housing continuum, from homelessness to creating more rental and homeownership opportunities for community members. In 2020, we partnered with the Park County Community Foundation to educate citizens about the current housing market conditions and needs. Through this partnership, we also created a Housing Working Group to spend 2021 working to address these needs.

To address homelessness, we're working on Frequent Users System Engagement (FUSE) initiatives across our service area. The Montana Healthcare Foundation has funded FUSE initiatives since 2019. With technical support from the Corporation for Supportive Housing, FUSE assesses the need for supportive housing, develops partnerships, and creates an evidence-based solution to chronic homelessness that improves health outcomes while reducing community costs.

What were some successes in 2020? What will you be working on in 2021?

In Park County, we purchased land in Gardiner for future development and completed our Livingston Cottages and Phase 1 of our Housing Needs Assessment process. In Big Sky, we celebrated completion of Phase 1 of our MeadowView Condos and the incorporation of the Big Sky Community Housing Trust. In Bozeman, we continued our work with the City to enhance housing affordability and purchased the Darlinton Manor, preserving 100 rental homes. We also broke ground on the Arrowleaf and Perennial

developments and completed Phase 1 of our Willow Springs Townhomes. Additionally, we received approval to move forward with the Bridger View neighborhood while working to build the capacity of the Headwaters Community Housing Trust so they could continue the development.

In 2021, we will complete and sell 46 homes, preserve and rehabilitate 230 subsidized rental units, and construct more than 230 rental units. We will continue our work in West Yellowstone, Gardiner, and White Sulphur Springs to advance affordable housing capacity and development.



Livingston Cottages



MeadowView Condos

100 housing units preserved.

58 homes constructed.

Supportive Housing is an intervention for chronic homelessness that offers affordable housing with additional support services. It's intended to help those in our community who would otherwise be unable to maintain stable housing.

HUNGER



"We didn't miss a beat when responding to COVID-19, and immediately switched to offering food assistance in the safest way possible: drive-thru and takeout."

- Jill Holder, Food & Nutrition Director

How does HRDC address hunger across Southwest Montana?

We believe nobody should go to bed hungry, which is why we have deployed a family of services providing our community free groceries, fresh food, hot meals, and more. Collectively, we are ensuring full bellies for more than 11,000 residents across the Gallatin Valley. Our work to alleviate hunger is carried out through our Gallatin Valley Food Bank, Headwaters Area Food Bank, Big Sky Community Food Bank and Fork & Spoon Restaurant.

Regarding Fork & Spoon, Leah Smutko, Head Chef, puts it best, "We provide any of our community members with access to a meal that is dignified, in a place where we bring the public together. It's not just a restaurant, it's really intentional."

What challenges did HRDC face in providing food assistance over the last year?

Storage is always in short supply for our response to hunger. This year the issue was amplified even further. Food storage spanned over a few locations. Jill remarks, "We pulled in a refrigerated semi because that's what we needed to hold the additional food we were distributing."

With COVID-19, special programming had to go on hold, like our Unprocessed Pantry Project (UP3) and Amplify MT. We also reduced our volunteer workforce and had a rotating staff.

What were some successes in 2020? What will you be working on in 2021?

In the last year, our programming pivoted to meet the needs of our community. Jill adds that in the summer, "The gardens served as a refuge where our volunteers could socialize and contribute, all while social distancing."

In 2020, we worked on funding for our food truck (coming to you in 2021). As Leah notes, "We were

57,238 meals served.

12,764 people served.

3,359 new customers.

fortunate to not have to drop a single staff person as a result of COVID-19." We are looking forward to furthering local partnerships, highlighting our culinary skills, and the possibility of reopening our dining room. "In 2021, we want to solidify our position as a place to be celebrated," says Leah.



A sneak peak of The Mighty Spork, our food truck, rolling out in 2021.

39,762 people received groceries.

929,985 pounds of food rescued.

2,049,745 pounds of food distributed.



"Imagine being in your golden years and suddenly you realize you can't even afford gas because everything is so expensive, including keeping a roof over your head. The idea of 'just go someplace else' is even less accessible for seniors who have grounded themselves here."

- Dana Mitchell, Senior Programs Manager

Across the country and in Southwest Montana, the senior population is growing. Our work supports seniors who want to stay in the community they have roots in, but face challenges in doing so. Dana has worked with many older adults across Southwest Montana. Below, she shares her perspective on our work.



Dana speaking with a customer.

Why do seniors struggle with the cost of living?

As Dana points out, "The precarious balance of a fixed income and a significant impact, like the loss of a spouse or a medical bill, can turn a situation into a crisis." Oftentimes, the loss of a spouse also means the loss of an income that they depended on. "Even if they live in a home that they have paid off, it can mean that other bills associated with their home are no longer affordable," Dana states. For many seniors we serve, their income is roughly half of the cost of living in our area. Affording essentials like groceries, medications, and even gas can be out of reach.

How do our services help seniors reduce their costs?

Dana explains, "When someone calls for help, we may not be able to solve the root of their problem—like increasing their income. We start by connecting them with core resources like food and energy assistance. We also help them with budgeting or Medicare. All these resources can help them offset their costs."

We assist seniors in our community at no cost to them. Our wrap-around approach ensures that older adults are able to meet their basic needs. We connect them to groceries, meals, heating assistance, housing, financial coaching, help with Medicare, transportation, and more.

What were some successes in 2020? What will you be working on in 2021?

In the last year, we found success in connecting with customers over the phone. As part of our response to COVID-19, we added an essential needs delivery service to assist seniors with shopping so they could remain safe at home. In 2021, we will continue to help our customers receive COVID-19 vaccines.

- 1,969 seniors, age 55+, received our services.
- 25 seniors received behavioral health counseling.
- 71 individuals received help at home, allowing them to remain safe and independent.
- 371 older adults received Medicare Counseling, saving them \$188,843.
- 449 seniors received monthly groceries.
- 240 seniors volunteered within our community, serving 15,484 hours.

ECONOMIC DEVELOPMENT



ECONOMIC DEVELOPMENT

"Planning is thriving. That's what we're all about here. We support customers as they develop financial tools to control their own economic stability, avoid crises, and thrive."

- Dean Williamson, Economic Development Director

How does HRDC help people with their financial situation?

When Dean began in November of 2020, he quickly understood that customer success is addressing current situations to plan for better futures. Our wide range of services meet our customers where they are. In Dean's eyes, "We help folks develop financial skills so that they can become truly self-sufficient. We support moving customers to lasting economic stability and moving them quickly and purposefully." Dean continues, "If customers are experiencing a crisis. we work with them to stabilize their situation and prevent that from happening again. We want to empower people to control their finances and move through tough times."

We also support young people as they transition into adulthood. Dean says we "help them secure stable housing, good jobs, and strong career skills."

Our work connects our customers to the support that is available to them. That can mean utilizing our Streamline Bus service for transportation, accessing food, energy, and rental assistance, or taking our Homebuyer Education class. According to Dean, "These can all count as financial tools, too."

Who can receive these services?

Our services are really tailored to each individual or household. Dean notes. "We work with our customers with no judgement. We then help them understand their finances and support their goals." By Dean's estimates, "A huge portion of our community is a job loss or a health emergency away from a financial crisis. We coach customers to plan for the unexpected by managing savings and spending to avoid trouble before it happens." Dean adds, "No one expects to be in that kind of situation, but really, lots of us are only one tragedy away."

We don't just work in the world of crisis, either. Everyone can benefit from working towards their financial goals. Dean points out that the demand for our services "includes everything from 'how can I change

my spending?' to 'how do I manage debt or increase my credit score?'"

What were some successes in 2020? What will you be working on in 2021?

Lots of our services went virtual. Customers seem to appreciate the flexibility of online support. With our newfound approach, we are looking forward to reaching more of Southwest Montana. Dean adds, "We also have a new credit building tool, designed to help people save money and build their credit score over the course of a year."

A CUSTOMER SUCCESS STORY

"A youth who has largely experienced homelessness received support through our Blueprint, alongside financial coaching and some support building career skills. They got into stable housing, got their first job—which turned into a better second job—and is now stable as a young adult."

654

individuals benefited from our financial services.

611

folks completed Homebuyer Education.

105

customers participated in financial education.

17

youth gained employment.



TRANSPORTATION

"Transportation is often not something people think about unless they don't have it, have limited access to it, or have mobility challenges. But transportation really is a huge factor in equity and accessibility to health care, jobs, and more."

- Sunshine Ross, Transportation Director

How does HRDC address transportation needs?

Our Streamline provides fare-free service to and from Bozeman, Belgrade, Livingston, and seasonal routes to Bridger Bowl. Streamline also connects to the Skyline Bus System for travel to and from Big Sky.

Our paratransit service, Galavan, serves seniors and disabled residents in Bozeman, Belgrade, and Three Forks with door-to-door, ondemand service.

What is Redesign Streamline 2020? When will routes change?

As Vanessa Palmer, Transportation Program Manager, points out, "The routes for Streamline were created about fifteen years ago, and the community has changed significantly since then. Minor tweaks have been made over the years but no significant changes had been implemented."

Over the course of 2020, we worked with a transportation consultant to redesign the routes to better reflect the community's growth.
As Vanessa states, "Redesign Streamline was really about starting

with a clean slate and working on figuring out where we should be taking people to and from, when, and how often."

Our Redesign Streamline efforts produced a Transit Development Plan with input from local stakeholders, our Board, and the public. This plan will guide the new routes that Streamline will run, both in the short- and long-term. Our short-term plans and new routes will be implemented in August of 2021.

How will the Redesign Streamline impact our community and riders?

Whether you ride Streamline or not, these and future routes will provide a solution to congestion and parking issues, particularly as the community grows and residents move further out of Bozeman. Streamline's new routes will be a more direct roundtrip, versus the preexisting loops. As Sunshine points out, "One of the things we saw with public feedback is that people really favored having direct routes, even over high frequency. Our main goal was to keep serving key destinations and provide that bidirectional service."

What were some successes in 2020? What will you be working on in 2021?

Along with our Redesign Streamline efforts, Streamline was also voted the number one best use of taxpayer dollars by Bozeman's Choice. In 2021, we will work on ways to make our bus stops more visible and accessible, including new schedules and maps that are easier to understand.



Streamline celebrates addition of new transit stops.

139,257 bus rides provided.

14,663
door-to-door rides provided to older adults and persons with disabilities.

ENERGY AND EDUCATION



How does HRDC's work in early childhood education support the whole family?

As part of our wide range of services, we provide a high-quality education program for preschool aged children. In this work, we are centered on an intentional whole family approach. This means we are looking at how we can support the complete family students and parents—at the same time.

For our kids, we focus on school readiness, from social and emotional wellbeing to academic success. Throughout the year, we also offer students free meals and health screenings. In helping families succeed and grow, we support parents on their path to achieve economic stability, offer resource support, and provide parenting classes, mental health trainings, and more.

What were some successes in 2020?

All of our Head Start Centers received at least 3 STARS, with our Livingston Center receiving 4 STARS in 2020.

172

children enrolled in free preschool.

children completed preschool.

24,728

free meals provided to kids.

240

parents attended parent education opportunities.





How does HRDC assist people in reducing their energy costs?

During Montana's winter months, heating costs often increase significantly, especially for older houses, mobile homes, and multi-family homes. We offer emergency and seasonal heat bill assistance, as well as home weatherization. All of these services help eligible households offset their heating costs so they can remain safe in their homes throughout the year.

Emergency assistance includes shut-off prevention and furnace replacement, alongside energy bill financial assistance. For long-term energy savings, eligible households also receive free home weatherization, where homes are made safer and more energy efficient.

"I met with a customer who is 82 years old and lives on a fixed income. Heat bills increase exponentially during the winter and she has no way to increase her income. For this reason, she keeps her heat down as low as she can stand. We were able to help her receive support for her heat bill payments, and she can now keep her heat at a reasonable and healthy level."

- Cindy Smith, Energy Programs Manager



Our weatherization crew working on a home.

1,391 families received heat bill assistance.

75 homes weatherized.

STRATEGIC PLAN

As a Community Action Organization, part of our charter is to identify and respond to the pressing needs in the communities we serve. It is critical that the opportunities we offer and initiatives we create work together to improve the lives of our customers. This is why, every three years, we set out to evaluate community needs and craft a new strategic plan which will guide our work. The process to inform our Strategic Plan is extensive, and we leave no stone unturned. We take the time to talk to our customers, communities, partners and the staff and volunteers who work daily to improve the lives of others. Our 2021 Strategic Plan includes broad-based solutions for Southwest Montana. alongside specific solutions for every community. We will address each need by considering policy, programs, partnerships, and opportunities to promote. To guide this process, we look to various sources, including our Community Needs Assessment, community feedback. and partner and stakeholder discussions.

Overall, we have found that many communities in Southwest Montana are struggling with:

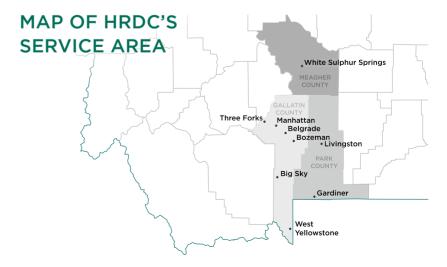
- Homes affordable to people who live and work here
- A rising need for behavioral health services
- Gaps in affordable and accessible health care and child care
- Transportation needs in both larger and rural communities

To support the growing needs of Southwest Montana, we will work to develop rental and homeownership opportunities priced for families here, as well as preserve existing housing. In addressing rising health care needs, including behavioral health, we will work with our partners to expand tele-health in our area. Our work in addressing transportation needs will emphasize the implementation of the new routes of our Streamline (Redesign Streamline). This work will also include a continued focus on how we can connect our more rural communities and improve multimodal transit (sidewalks, bike lanes, and trails). Lastly, we will

advocate for policies which support our neighbors on their path to prosperity, including at the local, state, and federal level.

As our Strategic Plan is developed, we will also prioritize our work as a Financial Opportunity Center (FOC). FOC refers to a holistic coaching approach that supports individual and household financial and employment planning and growth for community members. This approach addresses immediate needs to help stabilize customers (using income supports. internal referrals, and external partnerships). By prioritizing individuals and families, we then develop long-term plans that place customers on their own paths to economic stability, and ultimately, to thriving. We think that long-term financial planning. employment support, and asset building is a proven way to move customers into economic self-sufficiency. Implementation and integration of this approach across our entire family of services will be a significant component of our upcoming strategic plan.

Our new Strategic Plan will be completed in 2021 and will be shared with the community, please look for opportunities to learn more about the work we plan to prioritize for the next three years.



COMMUNITY FIRST: GRIFFIN PLACE



Across Southwest Montana, the population has grown and the cost of living has continued to rise while wages remain stagnant. With it, the need for our services has also increased. As our neighbors strive for a better quality of life, they face many obstacles in doing so. The people that power the Gallatin Valley and the surrounding communities are hard at work, but they cannot keep up with the high costs of living. In the past year, the impacts of COVID-19 have only made these issues more substantial.

Every member of our HRDC family takes great pride in our remarkable history of helping our community members reach their full potential. Yet, our facilities can no longer provide the space and function necessary to serve the growing need.

That is why we are working hard to create a better solution with Community First Griffin Place. This community development focuses on the two most basic human needs we address: hunger and homelessness. Griffin Place will continue to help families maintain stability amidst the high cost of living in our area.

Our future home will be located across two parcels of land, one on Griffin Road and the second nearby on Wheat Drive. Griffin Place will be home to our Food Resource Center, which will include our Gallatin Valley Food Bank, Fork & Spoon, and all of the services offered by HRDC. Also on this site, a new emergency shelter and resource hub will allow our community to finally provide full day, year-round shelter and onsite supportive services. On Wheat Drive, Housing First Village will provide 19 tiny homes to house our community members who have struggled with chronic homelessness.

Griffin Place will allow our community to finally provide the level of support and service that our neighbors need. Our amazing team will be able to work with all of our tools in one place to make times of crisis for our customers rare, brief and only one time.

Our community will be critical to our success. We invite you to join in our quest to do better for our community. Join us in ensuring that nobody goes to bed hungry and everyone has a warm, safe place to sleep.

To learn more, get involved, or make a donation, please visit thehrdc.org.

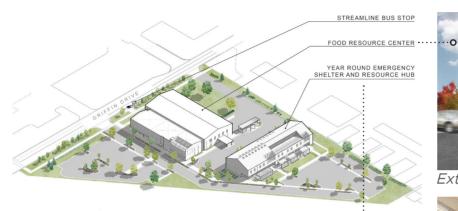


Site plan for our Housing First Village.



Renderings of tiny homes, designed as supportive housing units.

GRIFFIN PLACE RENDERINGS



Site plan for Community First Griffin Place. Renderings show the two buildings on site and portions of their interiors.



Exterior model of our year-round Emergency Shelter.



Bunk room at our future year-round shelter.



Exterior model of our new Food Resource Center.



Gallatin Valley Food Bank's new store.



Interior view of our Fork & Spoon's new space.

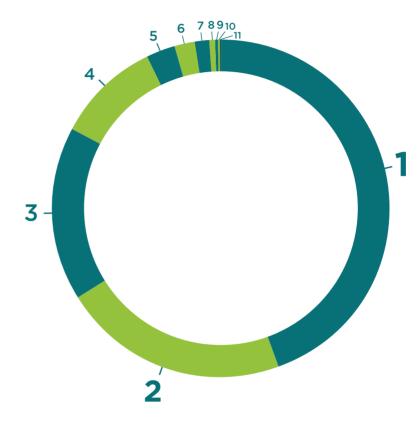
DONATIONS



Thank you to our donors for investing in our work and making an impact in our community. You invested more than \$3.4 million into our community response & programming; this is where it went:

DONATION BREAKDOWN

| 1. | Hunger | 44.5% |
|-----|----------------------------------|--------|
| 2. | COVID-19 Response | 21.8% |
| 3. | Greatest Needs | 16.5% |
| 4. | Housing & Homelessness | 9.9% |
| 5. | Affordable Housing Development | 3.0% |
| 6. | Youth Homelessness & Empowerment | 1.8% |
| 7. | Senior Independence | 1.4% |
| 8. | Transportation | 0.7% |
| 9. | Early Childhood Education | 0.3% |
| 10. | . Financial Services | < 0.1% |
| 11. | . Energy Assistance | < 0.1% |
| | | |







ASSETS AND LIABILITIES

Consolidated statement of financial Consolidated statement of financial position as of June 30, 2020:

ASSETS

| Fixed Assets | \$23,259,697 |
|-----------------------------|--------------|
| Construction in Progress | \$8,833,410 |
| Receivables | \$6,113,443 |
| Cash/Equivalents | \$3,321,835 |
| Deferred Loans Receivable | \$2,991,791 |
| Inventory & Prepaid Expense | \$2,281,032 |
| Escrow & Building Reserve | \$1,429,725 |
| Investments | \$1,204,145 |
| Investment in Partnership | \$0 |

TOTAL ASSETS \$49,435,078

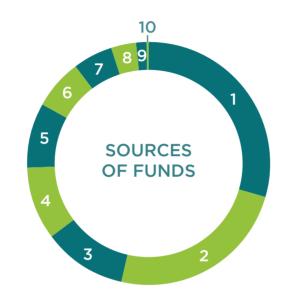
LIABILITIES & NET ASSETS

| Loans Payable | \$17,984,413 |
|--------------------------------|--------------|
| Accounts Payable | \$1,742,379 |
| Accrued Liabilities | \$662,547 |
| Rent Deposits | \$300,690 |
| Unearned Revenue | \$47,717 |
| TOTAL LIABILITIES | \$20,737,746 |
| Net Assets - Restricted | \$8,114,111 |
| Net Assets - Unrestricted | \$20,583,221 |
| TOTAL LIABILITIES & NET ASSETS | \$49,435,078 |
| | |



SOURCES AND USES OF FUNDS

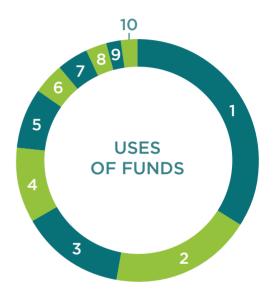
activities as of June 30, 2020:



SOURCES OF FUNDS

| 1. | Sale of Property/Rental Income | \$8,959,042 |
|-----------------------|--------------------------------|--------------|
| 2. | Federal & State Grant/Contract | \$7,338,276 |
| 3. | Private Donations/Fundraising | \$3,395,867 |
| 4. | Food Donations | \$2,920,791 |
| 5. | Pledged Donations | \$2,611,601 |
| 6. | Local Government Support | \$2,031,227 |
| 7. | Private Foundations/Grants | \$1,612,959 |
| 8. | Contract Income | \$999,029 |
| 9. | Other | \$396,723 |
| 10. Investment Income | | \$38,968 |
| | TOTAL SOURCES* | \$30 304 483 |





USES OF FUNDS

| 1. | Affordable Housing Dev't | \$8,554,815 |
|--------------------------|---------------------------------|--------------|
| 2. | Combating Hunger | \$4,738,571 |
| 3. | Housing & Homelessness Services | \$3,442,876 |
| 4. | Transportation | \$2,542,983 |
| 5. | Early Childood Education | \$1,980,674 |
| 6. | Energy Assistance | \$1,077,026 |
| 7. | Administration | \$1,063,464 |
| 8. | Fundraising | \$646,749 |
| 9. | Financial Opportunity Center | \$546,348 |
| 10. Programs for Seniors | | \$496,126 |
| | TOTAL USES | \$25,089,632 |
| | TOTAL CHANGE IN NET ASSETS* | \$5.214.851 |

*Includes net assets with donor restrictions. Audited financial statements available at thehrdc.org.



WHO USED OUR RESOURCES

12,000+

individuals

3,507 children and youth

1,969 seniors

397 veterans

people experiencing homelessness

ORGANIZATION O V E R V I E W

45中 programs 188 employees

C U S T O M E R S T A T I S T I C S

88.7% customers have an income

7.33% customers are retired

SERVICE A R E A



BOZEMAN OFFICE 32 South Tracy Bozeman, MT 59715 406.587.4486

WE MISSED OUR VOLUNTEERS

In a typical year, we see

3,500+

volunteers who donate

100,000+

hours of their time.

We can't wait to welcome our volunteers back soon!

HOW WE HELP

- Emergency Assistance
- Housing
- Transportation
- Food & Nutrition
- Senior Services
- Emerging Adults
- Energy Assistance
- Early Childhoood Education
- Financial Development
- Community Development

LIVINGSTON OFFICE

111 South 2nd Street Livingston, MT 59047 406.333.2537

Instilling Hope, Developing Resources, Designing Solutions, Changing Lives

HRDC envisions a place where poverty has no impact because opportunities and quality of life are equally afforded to everyone.

Printing and insertion of this publication provided by the Bozeman Daily Chronicle.