

# Hope and Safety

Melissa is a hard-working single mom who wants nothing more than hope and safety for her children. She has been through many trials, but has labored diligently to be eligible for the Habitat program so that she can provide a home for her children, Koda & Kamilla. Melissa is now in her own Habitat home, and recently let us know that she is headed to college. She is a professional childcare provider, and she said that furthering her education wouldn't be possible without her affordable mortgage.



*“My biggest goal in life is to provide a happy & safe environment for my [children].” –Melissa*

# Continuing Stability



Haskel applied for the Home Repair program in the summer of 2019. He was having a number of plumbing issues in his home, and didn't have adequate water supply due to a valve leaking. Once he was approved, Haskel eagerly completed his sweat equity in the ReStore. He also assisted with repairs and provided lunches for our construction crew. Through his partnership with Habitat, he was able to have his main water supply valve repaired, and new faucets and a new shower door installed. Now Haskel has clean, reliable water, and can stay in his affordable home. Haskel enjoys coming into our office to make his payments, and with every payment that he makes, he helps other families to achieve and sustain affordable homeownership.



## ANNUAL REPORT

FY 2020





# Financials 2020

## Income

Gifts InKind	\$760,574
Houses Sold and Financed	\$556,718
Cash, Pledges, and Grants	\$424,477
Other	\$176,720
<b>Total:</b>	<b>\$1,918,489</b>

## Expenses

Program	\$2,275,755
Admin	\$152,882
Fundraising	\$137,436
<b>Total:</b>	<b>\$2,566,073</b>

## FY 2020 Board of Directors

Name	Affiliation	Title
Dr. Sandra Ogunremi	Monument Health	President
Tom Haggerty	Retired	Vice President
Dennis Krull	First Interstate Bank	Treasurer
Boyce Voorhees	First Interstate Bank	Assistant Treasurer
Luke Neely	Lloyd Companies	Secretary
Mike Alley	Exit Realty	Member
Dr. Jared McEntaffer	Benchmark Data Labs	Member
Cal Sievers	Thrivent Financial	Member

116

local families have purchased a Black Hills Area Habitat for Humanity home.



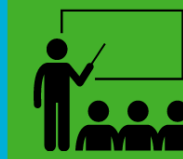
Through affordable homeownership, families experience a pivotal change in their financial well-being. They can save more, invest in education, pursue opportunities, and achieve financial stability. This means parents have additional resources to buy nutritious food and cover medical costs, and kids have a safe place to study at night.

72

families have had their homes repaired. Their hard work and partnership with us helped them maintain independence for their families.



Habitat homeowners are further prepared for success with financial education and an affordable mortgage.



32

families have paid off their mortgage.



1 in 9 South Dakotans pay  
**50%**  
or more of their income on housing.



Your gifts make these and other successes possible – it's an investment that creates an immense return in our communities for generations to come.

Approximately \$190,800 is paid by Habitat homeowners in property taxes each year.

[www.blackhillshabitat.org](http://www.blackhillshabitat.org)



This year has been a journey. In our small part of the world, we have hundreds of people living in places crumbling down around them, while they are often paying exorbitant rent. This has become even more important as Covid-19 has spread, and people need to shelter at home in order to heal and distance safely. Throughout 2020, we had to slow down construction and limit the number of volunteers allowed on site. Despite these setbacks, we continued to persevere and partnered with four more families to help them achieve their dreams of homeownership. In addition, we completed twelve home preservation projects to help current homeowners make necessary repairs on their homes. This partnership helps families to maintain the quality of their homes, and continue the legacy of homeownership to the next generation.