Habitat for Humanity® of Metro Denver

the power of partnership

Annual Report 2022

It Takes a Village

A letter from our CEO

Dear Friends,

Over the past few years, I've heard many fellow parents say, **"It takes a village"** when referring to how they raised school-age children through the challenges of COVID. I couldn't agree more. And this is true not just during a global pandemic – or for parenting. **It takes a village to solve the little and big challenges in our lives.**

For too many people in our community, stable housing is the greatest challenge they face. Denver's affordable housing crisis has worsened in the last year, and this billion-dollar problem cannot be tackled by any one entity or approach. **At Habitat for Humanity, we believe in the power of partnership to accomplish great things and solve our toughest challenges.**

Thanks to your generous gifts, volunteerism, and support, we partnered with 371 families this past year – building, repairing, and renovating homes. **Here are a few highlights from the year:**

- Aria Homes by Habitat in Northwest Denver is a development that relied on our collaborative relationships with the property owners, Urban Ventures, and our own Colorado Community Land Trust (CCLT) to keep these homes affordable for generations (page 8).
- In Littleton, we are renovating and selling homes affordably thanks to an innovative partnership with South Metro Housing Options and several local mortgage lenders (page 9).
- Our affiliate was honored to receive $13.5 million in unrestricted funding from American philanthropist and visionary partner MacKenzie Scott. This type of investment and partnership gives us the platform to expand our pipeline of land, build more homes, and grow our capacity to change the systems that prevent people from becoming homeowners. Be assured – your financial support is still critical to achieve our bold goals.
- Our ReStores are a key way we further Habitat's mission, providing an environmentally-friendly way to donate and shop! This year, we received over 30,500 donations that avoided the landfill and were sold to support home projects across the city.

Each of these exciting accomplishments took a village to envision and make possible – from generous donors and collaborative volunteers to visionary leaders and talented staff. **We need everyone's help to realize our vision of a world where everyone has a stable, healthy place to call home.**

Thank you for playing a vital role in Habitat's work. We are a village of caring, wise, empathetic people on a mission to build a brighter future.

Your humble partner,
Heather Lafferty, CEO

Building More Together

See the impact of your partnership in 2022

This year, Habitat Metro Denver's network of partners grew in both depth and impact. These relationships allowed us to launch unique initiatives and make affordable homeownership a reality for more people – in our community and around the world.

Together, we served **371 households** this year.

In Denver:

- 60 new or renovated homes were sold
- 87 homes were repaired

Around the world:

- We sponsored 224 homes in global partner countries
- We reached the milestone of $5 million invested with our global partners since 1985!

Together, We Are Better

In this report, you'll hear how we are joining forces with families, partners, community members, and supporters to make affordable homeownership achievable for more people than ever before.

We are grateful to count YOU as a partner in this mission.

Addressing the Urgent Need for Affordable Homeownership in Denver

Every day, you're hearing about the rising cost of housing in Denver. Everyone from your neighbors to news anchors seems to have it on their minds. What do the headlines mean? And how can we make positive change together? Here's a breakdown.

What You've Heard	What it Means
In the past decade, the cost of housing in Denver has increased at 2x the rate of incomes.*	Too many of our neighbors are struggling due to rising rents. Many have to make extremely difficult financial decisions for themselves and their families.
1/4 of households in Metro Denver – and nearly half of Colorado renters – are housing cost-burdened, meaning that they pay more than 30% of their gross income towards housing.	1/4 of households in Denver have to choose between paying rent or purchasing other essentials, like healthy food and transportation.
In Metro Denver, the median sales price of a single-family home was over $750,000 in early 2022.**	Teachers, nurses, first responders, local business owners, and other essential members of our workforce cannot afford to purchase a home at market rate.
In the past year, Metro Denver housing inventory remains low. About 5,000 single-family homes are for sale each month on average, compared to pre-pandemic monthly averages of 15,000+.***	Low housing supply is keeping families from finding and buying homes. It remains hard for many people to find homes to buy, before cost even comes into the picture.

*1-year ACS and HOST dashboard, 2010-2019

**Colorado Association of Realtors

***Common Sense Institute: Housing Blueprint White Paper

Through Partnership, We Address Inequities in Housing

Your voice makes an impact

A wealth gap persists in Colorado, including homeownership. As of 2020, 73% of white Coloradans owned their own home, compared with 41% of Black Coloradans and 55% of Latinx Coloradans.* **We recognize that we must do more – and you can help.**

What is your reason for adding your voice to the conversation?

- ...to create equal opportunities for young people entering our workforce?
- ...to ensure your children's teachers can afford a home?
- ...to help create more equitable communities?

No matter your reason, we invite you to help us build a more inclusive community through housing.

What we can do together

At Habitat Metro Denver, we're committed to finding solutions to the affordable housing crisis. You can make a difference by supporting policies that include:

- The development and preservation of affordable homes for hardworking families.
- Zoning and land use policies that welcome affordable, multi-family homes in your neighborhood, like duplexes and townhomes.
- Mortgage assistance programs and housing counseling for low-income families.

Scan this QR code to see what other policies to support when reviewing your ballot.

For This Single Mom and Her Two Teens, Home is a Space to Dream

(Top) Chavella and her daughters, Ariyah and Arianna, at Aria Homes, where they will move in next year. (Below) Chavella volunteering alongside other Aria homeowners.

Meet future homeowner Chavella

Purchasing her home through Habitat Metro Denver's affordable homeownership program is a dream realized for Chavella, a single mom of two teenage girls. It's a chance to grow personally and professionally, and the result of many years of hard work to improve her credit and pay down debt.

Chavella and her girls have lived in the same small apartment for 12 years, and the aging building has had regular plumbing issues. As the teens grow, and Chavella works from home as an analyst for an insurance company, the family has been feeling more and more limited on space.

As Chavella becomes a homeowner, "Freedom, security, and stability" are top of mind for her. Freedom for her daughters to have space to grow and pursue their own dreams. More secutity in her job as she sets up an office space at home. And the stability of a regular mortgage payment and fewer maintenance challenges.

After the move, the family will also live closer to Chavella's mom, so they can be together more often and put down roots near the neighborhood where Chavella grew up.

"Buying a home is just such a huge accomplishment – one I wasn't sure I would be able to do," she says.

Retail Reimagined

How our ReStore staff, volunteers, and shoppers make an impact

Just like our home construction and repair programs, the ReStores are run by a team of committed staff and volunteers! Volunteers gave a total of 38,487 hours to support the ReStores this year.

Proceeds from our Denver ReStores help build and repair homes for hard-working families right here in our community! **Why shop the ReStores?**

- **Save –** get great deals on new and gently used furniture, lighting, windows, doors, flooring, cabinets, home décor, and more.
- **Go Green –** purchase used home goods to prevent waste and help our environment.
- **Spring clean –** donate your gently used home décor to support our mission – and feel good about cleaning out your space!

"It's just a joy."

Tyler Watlington joined the ReStores as a volunteer in 2019 during a time of transition in her life. And what started as a desire to volunteer quickly turned into a commitment – and a community.

Tyler can often been seen monitoring the sales floor, supporting customers, and sorting inventory at the Denver ReStore. "It's just a joy. It's therapeutic," Tyler says of her service as a weekly Core Volunteer at the ReStore. "The team doesn't take themselves too seriously – but just seriously enough to get the job done. And they play good music!"

Interested in becoming a weekly Core Volunteer? Scan to learn more.

An Update on Aria Homes by Habitat

Celebrating our progress and welcoming families home

After breaking ground at Aria Homes by Habitat in March 2021, we have loved seeing this community take shape. **Thanks to our partners, this development is becoming a neighborhood that fosters connectedness and diversity.** If you volunteered with us at Aria this year, thank you! We hope you have enjoyed seeing the progress of these homes as much as we have.

Aria Homes is the first Habitat Metro Denver development to be added to our Colorado Community Land Trust (CCLT), who we merged with in 2020. CCLT owns the land at Aria and homeowners purchase their houses only, making the price more affordable and their property taxes lower. The homeowners have a 99-year, auto-renewing land lease, which keeps the home affordable for future buyers.

Aria Homes by Habitat is located eight minutes from downtown and a short distance from I-70 and other major arteries into the city. Habitat Metro Denver is building two-, three- and four-bedroom units at Aria.

Transamerica

Since 2014, Transamerica has invested more than $615000 to help families build strength, stability and self-reliance through affordable homeownership.

Transamerica employees have volunteered over 2,000 hours to help build affordable homes. This past year, Transamerica invested more than $100,000 in support of Aria Homes by Habitat and hosted multiple teambuilding days including a Transamerica Women Build day!

Ent Credit Union

Ent Credit Union has been a vital partner this year to ensure homeownership remains affordable for local, hardworking families. This past year, Ent invested $100,000 and 12 days of volunteering to support Aria Homes by Habitat.

Ent's investment helps ensure families can purchase homes and live in this safe neighborhood, with easy access to local businesses and transportation. As a not-for-profit credit union, Ent is focused on people over profit. They embraced the Aria project as a meaningful way to invest in the community.

OUR PARTNERS IN LITTLETON

Welcoming New Homeowners to Littleton

Face lifts and fresh starts for families

Thanks to an ongoing, strategic partnership between South Metro Housing Options (SMHO) and Habitat Metro Denver, dozens of families purchased affordable homes this year in Littleton, one of the most sought-after areas in Metro Denver. Although many families are often priced out of Littleton due to high demand and low housing inventory, our partnership with SMHO is adding 60 affordable for-sale homes to Littleton's housing stock now, and will add even more in the future

These Littleton Homes are being sold to families of all sizes, including people who play essential roles in the community – like Chris.

HOMEOWNER STORY

For Someone Who Pours into the Lives of Others, Home is a Place to Refuel

Meet Littleton homeowner Chris

Chris's line of work had previously made it difficult for him to find an affordable, safe place to live. He works long and late hours at Jake's in Downtown Littleton, a community hub where he enjoys offering patrons his quick wit and a listening ear. He worked hard to pay off his debts, but homeownership still felt out of reach.

"Before I bought my home, nothing was stable – and my mood wasn't stable either," said Chris, who had been working in local restaurants since he moved to Littleton from Houston in 2013.

For those in the service industry like Chris, homeownership brings stability, peace of mind, and – most powerfully – the chance to build community.

"Home is where I refuel and recharge," he said. "It's amazing to be able to share my home with others."

Building This Year: Curtis Park Homes

Partners collaborate to build homes that honor Denver's past

The two single-family homes that Habitat Metro Denver is building this year in Denver's Five Points neighborhood are in Curtis Park, directly adjacent to Mestizo-Curtis Park.

These unique homes are a blend of the historic and the modern – designed to honor the historic architecture of the area, but also embracing modern, efficient building techniques.

A rich history

When it was built in the 1880s, the Curtis Park area was affordable and accessible by streetcar, so working class families could easily commute to downtown Denver.

In the 1920s-1940s, African Americans and Latinos were the primary residents of Curtis Park, many of them relegated to the area after being restricted from living in other neighborhoods. Large numbers of Japanese Americans also came to live in Curtis Park after WWII and, during the 60s and 70s, Curtis Park continued to see diverse groups getting by amidst aging buildings and worsening conditions.

In 1975, a good portion of the neighborhood received a district designation on the National Register of Historic Places, beginning a series of slow, steady growth in the area that continues today.

Habitat Metro Denver is proud to join the rich and diverse history of Curtis Park – and ensure decent, affordable homes remain accessible for families to purchase in the area.

Next Up: Building Equity in Denver's Cole Neighborhood

Clara Brown Commons development next year will bring much-needed affordable housing to meet a variety of needs

Habitat Metro Denver's strong partnerships and collaborative spirit are contributing to a unique affordable housing community next year. Habitat is partnering with Mile High Ministries to develop a mixed-use, mixed-income affordable housing community called Clara Brown Commons in Denver's Cole neighborhood.

*Property rendering by Studio Completiva

Located on a full city block between York & Gaylord Streets and 37th and 38th Avenues, this development will be a combination of low-income rental housing, affordable homeownership, supportive services, and retail shops. The mixed-income community will be for residents up to 80% of area median income (AMI).

Habitat will build 17 new townhomes for the Clara Brown project, helping to expand affordable workforce housing in the Cole neighborhood.

SPONSOR SPOTLIGHT

EOG Resources

EOG Resources has been a long-time partner of Habitat Metro Denver. Since 2015, EOG has donated over $240,000 in support of our mission. EOG's partnership with us has included over 1,700 hours of volunteer time to help hardworking families in our community achieve the dream of homeownership.

Repair + Care

Preserving affordable housing by helping residents stay in their homes

Before

After

For many, it is challenging to keep up with major home improvements and repairs. Habitat Metro Denver helps homeowners remain in their homes longer, improve health outcomes, and find peace of mind.

CAPABLE

CAPABLE – or Community Aging in Place – Advancing Better Living for Elders – is a partnership that Habitat Metro Denver has shared with the Colorado Visiting Nurse Association (CVNA) since 2017. CVNA nurses provide at-home medical care, and Habitat construction teams perform home modifications to improve independence and mobility. This combination of services brings a sense of holistic support to the homeowner – helping them live well at home for years to come.

Home Repair

In 17 neighborhoods across Denver – from Northeast Park Hill and East Colfax to Westwood and Harvey Park – we conduct home repair projects to help residents remain safely in their homes for years, or even decades. The projects are done at discounted rates to remain affordable to homeowners, who qualify for the home repair program based on their home's location and income. Projects include new roofing, new siding and paint, porch repairs, floor replacement, and energy efficiency projects such as new doors and windows.

Before

After

HOMEOWNER STORY

“I’m Very Blessed”

Home repair helps Arvada resident heal and find hope

After a difficult series of illnesses and surgeries in 2021, Arvada resident Jane was focused on taking care of her own health. Unfortunately, her home was simultaneously in need of updates. Mold had developed under her kitchen and laundry room floors, her windows were not air tight, and her kitchen sink and faucet were leaking.

After receiving care from CVNA nurses through the CAPABLE program, the Habitat Metro Denver home repair team repaired Jane’s floor, installed a new kitchen sink, replaced cabinets, and installed three new windows. Most importantly, they developed deep friendships.

“They worked so hard, and they were so kind,” Jane said of the Habitat team. **“After my surgeries, I was just stuck. If they hadn’t helped me, I don’t know what I would have done. I’m very blessed.”**

Thank You to Our Generous Supporters!

July 1, 2021 - June 30, 2022

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Douglas and Jennifer Rider
Jonathan Rinehart
Andrew and Acelia Roberts
Steven M. Rosendahl
Nancy M. and J. Robert Rosi
Delbert and Joann Roupp
Silvia B. Ruiz
Laissa Sanchez
Steven Schindler
Benjamin and Cori Schnurr
Taylor and Kimberly Schollmaier
Randall Schroeder
Stephen Schwertley
Maria Sepulveda and Harry H. Hollines
Mark and Loren Shaiken
Virginia Shank
Kevin and Mary Elaine Shea
Judith L. Shelton
Paul Shepherd
Mark Shipley
Brooke Sill
Chris and Beth Sizemore
Virginia K. and Gordon R. Smith
David and Julie Snyder
David and Jacqueline Soister
Jo Ann Soker
Mark Solomon
Margaret and Francis Spindler

Peter and Marilyn Starke
Lisa Miller
Marlene Stewart
Al and Toni Stone
Robert and Marlene Struthers
Gala and Michael Stude
Bobby Sullivan
Ann Sutton
James R. Svenson
Nick Sweeney and Celia Sheneman
Carson and John Taylor
John and Doris Thich
Curtis B. and Sally T. Thompson
Arthur John Thun
Jeff Tollensdorf
Ann Torgerson
Allison Torpey
Jon Underkofler
Josephine Van Oort and Lu Anne J. Vander Horst
Warren Volz
Stephen and Jamie Walker
Susan and Paul Walker
Christopher Walsh
Gunter and Susan Walter
Melissa and Kevin Waples
Susan Weinstein
Maryl and Greg Wilensky
Sue Williams and Mark Rudiger
David and Cathy Wilson
Earl Wing
Quinn Wolf
Denise E. Woodward
Thomas and Nancy Yohe
David J. and Debbie S. Younggren
A.J. Zabbia
Rick and Nyssa Zabel
Thomas C. and Kimberly E. Zeiner
Lois Zerbe
Mary Zinn

Legacy Builders

Legacy builders have generously included Habitat Metro Denver in their estate plans.

Anonymous (8)
Anonymous* (2)
Rev. Alaina W. Adams
Jane M. Armstrong
Marcia and Rick Ashton
Haradon and Elizabeth Beatty
Suzanne H. Beck
The Estate of Sonja E. Benson*
The Estate of Patricia B. Booth*
The Estate of Charles R. Borst*
Gregory and Rebecca Bowlin
The Estate of Dorothy M. Brauch*
Melanie Brown
Thomas R. and Linda S. Brunn
James and Jacquelyn Burghardt
Lois M. Calvert
Jessica R. Canale
Charles M. Ceraso
Helen Chase
H. William Clarke
The Estate of Adella M. Clifton*
Estate of Adella May Clifton
Marion Colliander
Burke Curtis
The Estate of Robert DeLapp
John Dorey
The Estate of Bette B. Duffey*
Shirley T. Estrada Sabado
Fiacre Fantodji
Mallory J. Fischbach
Laura R. Fisher
Kathryn Friend Charitable Lead Trust*
The Estate of Virginia A. Garrison*
Ginny Gelbach
F. Ann Gilbert Trust
Gianna E. Gonzales
Bob Jones Pass It on Fund
Phyllis M. Hannon Revocable Trust*
Karen J. Hickey
Vincent Iannuzzi
Rebecca Jordan
Dawn Kaback
Raymond C. and Marianne D. Kluever*
Randy and Debbie Komisarek
Heather Lafferty and Dart Winkler
The Robert E. Lepic Trust
Robert E. Lepic Trust*
Kamila and Roger Mach
Howard and Charlotte Mai
Betty A. Meadows Revocable Trust*
Elizabeth M. Morris
The Estate of Louis Naumann
The Neithercut Chartitable Remainder Unitrust*
Catherine Nicholas
Mona Nicholson
The Joseph Steven Oliner Trust
Joseph Steven Oliner Revocable Living Trust*
Abigail A. Olker
Marianne E. Pascoe
Marjorie Susan Pawlik
Perry C. and Virginia H. Peine
John Petty
Lori Pidick and Mark Niles
Johnny M. Reagan and Danette Anderson
Paul Richardson and Jennifer Fowler
Douglas and Jennifer Rider
George J. Robinson and Elizabeth P. Robinson Trust*
Michael and Mary Ann Rousseau
The Estate of Florence M. Rush*
Sandra C. Scanlon and Mary Petryszyn
Mark and Loren Shaiken
Daisy Shrock
The J and S Smith Trust
Robin Smith
Virginia K. and Gordon R. Smith*
The Estate of Robert A. Solkey*
Janet M. Spooner
Charlotte Stelmok and Ilene Kasper
Doris Stipech
Michael D. Trollinger
George VanHeeren
Patricia Vick
The Estate of Natalie F. West*
Todd D. Wolff
Daniel J. Yagow and Vikki K. Stevens
Patricia A. Yingst
David J. Ziegler

*deceased

Year-End Financials

July 1, 2021 - June 30, 2022

Assets

Cash and cash equivalents	21,236,809
Investments held by The Denver Foundation	9,044,751
Escrow deposits held in trust	61,700
Grants receivable	84,577
Construction in progress	12,284,835
Land held in trust	6,110,655
Other assets	3,713,831
Mortgage notes receivable, net	18,302,639
New market tax credit investments	2,918,407
Property and equipment, net	3,114,771
Total Assets	**$76,872,975**

Liabilities

Accounts payable	926,560
Other accrued expenses	1,460,232
Homeowner deposits	30,564
Deferred rent	170,903
Escrow deposits held in trust	61,700
Notes payable	5,899,384
Notes payable (forgivable loans)	2,650,800
Notes payable HFHI	243,022
Notes payable NMTC	4,241,462
Total Liabilities	**$15,684,627**

Net Assets

Unrestricted:	
Board designated for land and infrastructure	2,000,000
Undesignated	49,154,024
Undesignated (land held in trust)	6,110,655
Temporarily restricted:	3,923,669
Total Net Assets	**$61,188,348**
Total Liabilities and Net Assets	**$76,872,975**

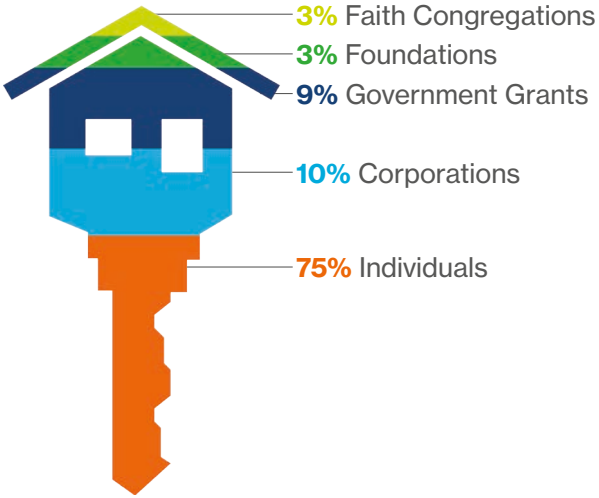
Year-End Financials

Revenue + Expenses

Revenues, Gains + Support

Contributions and grants	**21,171,322**
Donated goods and services	**1,820,926**
Home sales	**8,327,983**
Fee for Construction Services	**1,334,497**
Mortgage interest income	**515,371**
Sales from Habitat ReStores, net of cost of purchased inventory of $1,079,423 and refunds	**4,803,823**
Rental income	**215,284**
Ground lease income	**231,737**
Other income	**555,686**
Forgiveness of debt	**0**
Total revenue, gains and support	**$38,976,629**

Contributions + Grants by Source



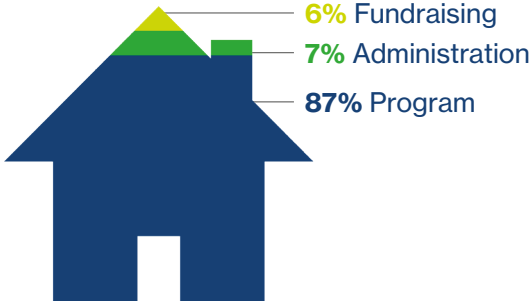
Program Expenses

Program expenses:	
Construction and Land Development Program	**15,030,051**
Family Services and Support Program	**1,825,443**
ReStore Operations and Recycling Program	**4,205,558**
Administration expenses	**1,821,598**
Fundraising expenses	**1,369,575**
Total Expenses	**$24,252,225**

Other Income

Gain (loss) on sale of asset	**4,870,658**
Investment income (net)	**(740,862)**
Total Other Income	**$4,129,796**

Expenses by Source



Our Board Of Directors

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Vice Chair
Cris White, Executive Director and CEO, Colorado Housing & Finance Authority

Treasurer & Assistant Secretary
Matthew Hanson, Executive VP & Colorado Market President, First Fidelity Bank

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Sarah Auchterlonie, Shareholder, Brownstein Hyatt Farber Schreck LLP

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Ivette Dominguez Drawe, Dealer/President, Alpine Group
Rev. Dr. Eugene Downing, Lead Pastor, New Hope Baptist Church
John Freyer, Jr., President, Land Title Guarantee Company
Gail Fritzinger, Career Transition Coach
Jeremy Held, Managing Director, Bow River Capital
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Naiely Miranda, Assistant Branch Manager, Southwest Funding
Farhana Morales, Senior Manager Corporate Responsibility, ESG, Target
Pete Pendergast, SVP of Sales & Marketing, Sea-Land Chemical Company
Jeff Popiel, President & CEO, Geotech Environmental Equipment, Inc.
Marijn Smit, President & CEO, Transamerica Asset Management
Arleen Taniwaki, Principal, Arland Land Use Economics

Habitat for Humanity® of Metro Denver

HabitatMetroDenver.org
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