Home Sweet Hope

Stories of New Beginnings

2023 ANNUAL REPORT

Habitat for Humanity® of Metro Denver

A new chapter

Dear Friends,

There is something uniquely invigorating about the start of something new. Beginning a new project. Starting a new job. Stepping through the doorway of a new home for the very first time.

Beginnings mark key chapters in our lives, and often form our strongest memories. They mark the start of something – and also commemorate the long journey and hard work that came before.

Habitat Metro Denver gets a front row seat to milestones like these. We witness the moving moments when homeowners receive the keys to their new homes, or see the home repairs that will keep them safe and dry. We hear about children in Habitat homes doing better in school, and adults furthering their education. We watch families start new dreams and accomplish big goals because of their improved financial health.

At Habitat Metro Denver, we believe in new beginnings. We believe that stable homeownership provides that new chapter that so many families need to improve stability, plant roots, build savings, and connect to their communities.

As we begin a new year, and reflect on the past one, it is my honor to join this team and continue the incredible legacy Habitat Metro Denver has forged in its 44-year history – one of innovation, partnership, and deep commitment to building a community where everyone has a decent place to call home. I want to recognize and thank Habitat Metro Denver's former CEO, Heather Lafferty, a passionate and visionary leader who led the organization to the place of strength and impact it holds today. I was fortunate to be a partner and witness to this work as I served on the Habitat Metro Denver board of directors from 2012-2017. Now, it is my honor to continue in this work alongside each of you as CEO.

With your partnership over the past year – through generous gifts, volunteerism, and steadfast support – we have been able to partner with 254 families to build, repair and renovate homes in Metro Denver and around the world. Thank you!

As we reflect on these accomplishments, I am energized as I look forward. For too many people in our community, stable housing is the greatest challenge they face. Denver's affordable housing crisis continues to worsen, and the solution requires all of us – from generous donors and collaborative volunteers to visionary leaders and talented staff.

Thank you for playing a vital role in Habitat Metro Denver's work. Your partnership gives me hope that our foundation is strong, and the future is bright – for our team, our communities, and the people we serve.

When we believe that new beginnings are possible, there is nothing we can't build together.

In grateful partnership,

Jaime G. Gomez, CEO

Passing the baton

Friends, as I think about the future of Habitat Metro Denver under Jaime's leadership, I am so excited and filled with hope. The board of directors and CEO search committee conducted a thorough search process over many months to attract diverse and talented candidates to the CEO role. Jaime stood out above all others. He knows Habitat's mission and operations, he has deep connections in the affordable housing community, and he has experience leading diverse teams with passion and creativity. I am confident that he is the leader to bring Habitat into its next chapter of growth and impact, making affordable homeownership a reality for even more of our neighbors.

I will continue to be a steadfast supporter, advocate and cheerleader as Habitat Metro Denver embarks on this new journey. As I often said over the years, it has been the privilege of a lifetime to work with people who are – truly – the best of humanity.

Heather Lafferty
Former CEO

A new home... and a new family member

With a new baby and a new house, the future feels hopeful for Jesse's family

Jesse and his family, pictured below and at right, never could have predicted how timely their home purchase with Habitat Metro Denver would be. Their application was accepted in the same month as two big pieces of news – Jesse's wife, Isabel, found out she was pregnant with their first child, and sadly Isabel's mom was diagnosed with breast cancer.

"A lot happened at once. But at least we had hope that things were going to get better, and we knew we would soon have a house to come home to," said Jesse, who purchased a home at Aria Homes, Habitat's 28-home development in Northwest Denver. The family had been renting a house in Lakewood that needed constant repairs and felt increasingly cramped.

While completing sweat equity hours on Habitat construction sites, Jesse felt a strong connection with the Habitat Metro Denver staff and Core Volunteers. The team regularly asked for updates about their baby on the way.

Jesse and Isabel were thrilled to welcome their baby daughter, Rebecca, this spring, and Isabel's mom is also doing well and moving into the family's new home.

"Habitat staff and volunteers knew our story, and they checked in," Jesse said. "It feels great. I built a new home and built great relationships."

This year, we served 54 families through our new construction and renovated home programs.

54

Habitat's Homeownership Program

sells homes to families with affordable, 30-year, fixed-rate mortgages, helping first-time homeowners enter the market and build equity. Jesse is a manager and driver for a restaurant. After feeling initially discouraged by the price of homeownership, he saw a Habitat home listed on a real estate app. He pooled the paperwork needed to apply and was approved."It felt too good to be true," Jesse said. ***"Habitat makes homeownership possible for families like ours."***

New beginnings at Aria Denver

28 families join mixed-use, collaborative community

In June, we celebrated the completion of Aria Homes alongside 28 homeowner families. These homes sit next to affordable rentals and market rate for-sale homes to form Aria Denver, a 17.5-acre, mixed-use community imagined by the master developer Urban Ventures. Aria Denver serves as an example of smart density, where a mix of housing can welcome residents at varied income levels, and all community members can build connections and share resources. Aria Homes is the first Habitat Metro Denver development to be added to the Colorado Community Land Trust (CCLT), providing long-term affordability and benefits to homeowners.

Exciting progress at Miller Homes

Eight families to purchase affordable homes in Wheat Ridge

This summer, Habitat Metro Denver staff and volunteers made great progress on Miller Homes, a group of eight, three- and four-bedroom homes in Wheat Ridge. The units will include outdoor green space and are close to schools, businesses, and transit. If you volunteered with us at Miller Homes this year, thank you! Your support will ensure eight families — like the Gonzales family, at right — can purchase these homes with affordable mortgages and put down roots.

Thank you to our grant partners

Aria Homes would not have been possible without the investment of several community partners. Thank you to the Colorado Department of Local Affairs, the City of Denver, and the US Department of Housing and Urban Development for their financial partnerships. Because of their grant investments, 28 families were able to purchase these beautiful homes with affordable mortgages in a central, commuter-friendly part of Denver.

HOMEOWNER **STORIES**

Same home, new chapter

Habitat home repairs helped this longtime Park Hill resident stay in the neighborhood she loves.

Patsy has lived in her home in Denver's Park Hill neighborhood for 23 years. Recently, she noticed changes both inside and around her home. "My neighborhood has been gentrifying and I couldn't keep up with repairs," Patsy shares.

"The house was leaning where the bricks were cracked. I'd been so worried about the house because I could only afford 'Band-Aid' repairs on my own."

Thanks to Habitat Metro Denver's Home Repair program, Patsy's home received critical updates that will allow her to remain in her home - and in her beloved neighborhood - for years to come. Habitat staff and volunteers rebuilt her fence, installed storm windows and doors, replaced cracked bricks, and painted her siding a blackberry color that Patsy chose.

"I'm in a great place now and I can stay and maintain my home," Patsy said. "If it weren't for Habitat, I could never have had all this work done. I'll be forever grateful."

24 **This year, we served 24 families** with affordable home repairs.

HOMEOWNER **STORIES**

A fresh start, for home and health

Thanks to Habitat's support, one longtime homeowner and her daughter can more easily and safely connect with their neighbors.

Priscilla, 83, bought her four-bedroom home in Green Valley Ranch 25 years ago – making her one of the original homeowners in her cul-de-sac. But in recent years, due to health challenges, she has felt unsafe walking down her front steps to greet her neighbors.

Thanks to Habitat's CAPABLE program, Priscilla received home modification updates and at-home health care that have helped her feel more independent and secure in her own space – and connect with her community again.

"Now, she feels much safer going down the front stairs to take a walk," says her daughter Latanya, who moved in with her mother 10 years ago when she retired. "Mom loves greeting the neighbors. She is always waving and asking the neighbors about their families."

When Habitat staff learned that Latanya was getting a hip replacement, they sped up the work they were doing on the home – installing bathroom grab bars, a raised toilet, and sturdy railings next to the stairs, which would help mother and daughter navigate their home safely.

"Both mom and I feel safer and have more confidence climbing up and down the stairs now."

"We also got to meet some really wonderful people. You can tell Habitat really cares about helping homeowners stay safe in their homes."

This year, we served 77 seniors with home repairs and health support through the **CAPABLE program.** **77**

Habitat's Home Repair program engages Habitat staff and volunteers to make critical repairs that improve homeowners' comfort, safety, and security. Homeowners pay about 10% of the cost of repairs, and the affordability of the program prevents longtime homeowners from being displaced from their neighborhoods. Projects often include updating roofing and siding, repairing foundations, and making energy-saving improvements, like replacing and re-sealing doors and windows, as volunteers did for Patsy. ***"After they finished, the house was warmer and there was a big decrease in my energy bill," Patsy said.***

Read more partner stories like these on our blog.

Habitat's Community Aging in Place – Advancing Better Living for Elders (CAPABLE) program is a partnership between Habitat Metro Denver and the Colorado Visiting Nurse Association that provides occupational therapy, nursing and home repairs to improve comfort and mobility for low-income homeowners. "My mom has been taking showers for years, but she is so pleased that she can now take a bath if she wants because of the grab bars Habitat installed," Latanya said. ***"Both my mom and I are really grateful for Habitat and CAPABLE. They really make a difference in people's lives."***

▶ Core volunteers tap new talents

Dave, Construction Core Volunteer

"It is such a privilege to be part of Habitat. Habitat homes have incredible attention to detail, great quality, and are built to be energy efficient" said Dave Arnett, a construction Core Volunteer with Habitat Metro Denver since he retired in 2016.

Dave, pictured above, helps our new construction teams with building tasks and supporting volunteers, and he has been impressed at the way Habitat's architects make each home unique and suited to its surroundings.

"It's not cookie cutter," he says. "It's always changing, so there's always more to learn, and that keeps it interesting for us as Core Volunteers. I'm having a ball, quite honestly."

Linda, ReStore Core Volunteer

Linda, pictured above, remembers first volunteering for the ReStores for a community service day, and after just one shift, "I was hooked!" she says.

Now, she has accrued over six years of volunteer time as a ReStore Core Volunteer – stocking shelves, moving inventory, checking out customers, and assisting Spanish-speaking patrons. Linda doesn't consider her time at the ReStores "work" – instead, "it feeds your soul," she says. And she gained a new community of friends and customers.

"I love seeing the regulars come into the store. That's what is special about being a Core Volunteer – you get to know customers, and they look for you when they come in."

This year, **volunteers gave a total of 95,809 hours** to Habitat Metro Denver! Thank you!

95K

Ready to volunteer with us?

Volunteers are a vital part of our mission, and we have a variety of opportunities – from one-day engagements to long-term roles. We welcome individuals, corporations, and groups to support our construction and home repair programs, the ReStores, and more. We especially need volunteers to help us during the fall and winter months!

Scan the QR code to explore all volunteer opportunities.

▶ Old is made new at the ReStores

Your donations and purchases help Habitat impact more people

At our ReStores in Denver, Littleton, Aurora and Arvada, you can find great deals on new and gently-used furniture, appliances, home décor and building materials. And your donation or purchase with the ReStores has purpose! Proceeds from our ReStores go directly toward building and repairing homes.

$1M

The ReStores **generated almost $1 Million** for our affordable homeownership programs this year! We **received over 26,500 donations** of furniture, fixtures, flooring and other home improvement items. These materials avoided the landfill, and were sold to support our mission.

Recycle with the ReStores

Shop the ReStores for sustainability! Purchasing used home goods prevents waste, and 4,604 tons of material was diverted from landfills this year thanks to ReStore donations.

Volunteers also comb through donated products for metals that can be recycled and re-sold to benefit our mission.

This year, $29,559 was generated from our ReStore metals recycling program!

Donate your gently used furniture and home goods – we pick up for free!

The ReStores accept donations of gently used home improvement items – furniture, appliances, tools and more. All ReStore proceeds support Habitat's homeownership programs, helping us build and repair more affordable homes! We will also pick up your ReStore donations for FREE if you live in Metro Denver!

Visit our ReStores in Denver, Littleton, Arvada and Aurora. Also shop online at OnlineHabitatReStore.org

Thank you to our generous supporters!

Habitat Metro Denver's impact this year would not have been possible without our resilient staff, our nimble base of volunteers, our visionary board, and our extremely generous donors.

Thank you for making a positive impact!

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Wells Fargo has been a committed partner to Habitat Metro Denver since 1998. In over two decades of service, they have contributed $2M and over 10,000 volunteer hours in support of our mission, including a total gift of $210,000 over the last two years at Aria Homes! Thank you, Wells Fargo, for your past contributions, current support, and future commitment to better communities through safe, affordable homes!

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Tim and Lisa Walsh
Gunter and Susan Walter
Robert and Kathryn Wamboldt
Fred Wanke
Melissa and Kevin Waples
John B. Wasserman and Esther S. Starrels
Susan Weinstein
Livable Cities Studio
Jan West
Michael Westover
Donna M. and Malcolm E. Wheeler
Charles and Nancy White
Wiener Family Fund
Maryl and Greg Wilensky
David and Cathy Wilson
Devin Wilson
Ken and Marcena Witherly
Quinn Wolf
Denise E. Woodward
Thomas and Nancy Yohe
Lois Zerbe
Robert A. and Kathryn A. Zielinski
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
John and Nancy Battilega
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*
Alisha Sherie and Brito
Melanie Brown
Thomas R. and Linda S. Brunn
James and Jacquelyn Burghardt
Lois M. Calvert
Jessica R. Canale
Michael J. Carrico*
Charles M. Ceraso
Helen Chase
H. William Clarke
Adella Clifton*
Marion Colliander
Rebecca S. Cottrell
Burke Curtis
The Estate of Robert DeLapp*
John Dorey
The Estate of Bette B. Duffey*
Shirley T. Estrada Sabado
Mr. Fiacre E. Fantodji
Mallory Fischbach
Laura R. Fisher
Lydia Frederick
Kathryn Friend*
The Estate of Virginia A. Garrison*
Ginny Gelbach
George J. & Elizabeth P. Robinson Trust*
F. Ann Gilbert Trust*
Gianna Gonzales and Arthur Vegas
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 Lepic*
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 Oliner*
Abigail A. Olker
Marianne Pascoe
Marjorie Susan Pawlik
Perry C. and Virginia H. Peine
John Petty
Susan Phillips
Lori Pidick and Mark Niles
The Estate of Harriet J. Porter*
Johnny M. Reagan and Danette Anderson
Paul Richardson and Jennifer Fowler
Wallace Rice Revocable Trust*
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 Spooner
Charlotte Stelmok and Ilene Kasper
Doris Stipech
Estate of Adella May Clifton*
Michael D. Trollinger
George VanHeeren
Patricia Vick
The Estate of Natalie F. West*
Elizabeth Anne Wilson
Todd D. Wolff
Daniel J. Yagow and Vikki K. Stevens
Patricia A. Yingst*
David J. Ziegler
Abigail R. Zinman

*deceased

Sponsor Spotlight: Christ Church UMC

Christ Church UMC is a valued partner of Habitat Metro Denver, contributing both volunteer days and financial support to our projects across the metro area. The congregation has made a three-year commitment of $50,000 per year to our mission. This year their support will be directed to Miller Homes, ensuring several Wheat Ridge families will be able to purchase their homes with affordable mortgages. **Thank you, Christ Church UMC!**

Sponsor Spotlight: United Properties

United Properties has been supporting Habitat Metro Denver for several years, giving a total of $250,000 since 2018 in support of our construction projects at Swansea Homes, Aria Homes and Miller Homes. United Properties is also a generous supporter of Twin Cities Habitat for Humanity. **Thank you, United Properties, for your support of affordable homeownership!**

Year-End Financials

July 1, 2022 - June 30,2023

Assets

Cash and cash equivalents	11,817,656
Investments held by The Denver Foundation	1,159,153
Grants receivable	857,139
Construction in progress	19,642,222
Land held in trust	6,878,939
Leased assets	5,805,099
Other assets	4,338,981
Mortgage notes receivable, net	19,577,677
New market tax credit investments	2,933,533
Property and equipment, net	9,532,478
Total Assets	**$82,542,877**

Liabilities

Accounts payable	1,934,922
Other accrued expenses	944,575
Homeowner deposits	10,252
Lease liabilities	6,115,250
Escrow deposits held in trust	183,001
Notes payable	5,632,240
Notes payable (forgivable loans)	400,800
Notes payable HFHI	163,891
Notes payable NMTC	4,280,819
Total Liabilities	**$19,665,750**

Contributions and Grants by Source

Corporations 30%
Foundations 2%
Individuals 34%
Faith Congregations 5%
Government Grants 29%

Net Assets

Unrestricted:	
Board designated for land and infrastructure	2,000,000
Undesignated	51,676,626
Undesignated (land held in trust)	6,878,939
Temporarily restricted:	2,321,562
Total Net Assets	**$62,877,127**

**unaudited financials*

Revenues, Gains and Support

Contributions and grants	7,534,718
Donated goods and services	2,722,085
Home sales	9,670,264
Debt forgiveness	3,060,000
Fee for Construction Services	1,746,135
Mortgage interest income	458,193
Sales from Habitat ReStores, net of cost of purchased inventory of $1,477,896 and refunds	5,239,602
Rental income	138,652
Ground lease income	263,914
Other income	933,698
Total revenue, gains and support	**$31,767,261**

Expenses

Program Expenses:	
Construction and Land Development Program	18,759,034
Family Services and Support Program	2,239,994
ReStore Operations and Recycling Program	4,965,122
Administration Expenses	2,655,540
Fundraising Expenses	1,767,605
Total Expenses	**$30,387,295**

Other income

Investment income (net)	308,813
Total Other Income	**$ 308,813**

Expenses

Program 85%
Administration 9%
Fundraising 6%

Board Spotlight

OUR BOARD OF **DIRECTORS**

CHAIR | CRIS A. WHITE
Executive Director and CEO, Colorado Housing & Finance Authority

VICE CHAIR | GAIL FRITZINGER
Career Transition Coach

TREASURER & ASSISTANT SECRETARY | MATTHEW HANSON
Executive VP & Colorado Market President, First Fidelity Bank

SECRETARY | SARAH AUCHTERLONIE
Shareholder, Brownstein Hyatt Farber Schreck LLP

MEMBERS

- **HAD BEATTY,** Director Emeritus
- **AMY CARA,** Managing Partner, East West Partners
- **JANET COLLEY,** President & Owner, Summit Management Company, LLC
- **IVETTE DOMINGUEZ DRAWE,** Dealer/President, Alpine Group
- **REV. DR. EUGENE DOWNING,** Lead Pastor, New Hope Baptist Church
- **JOHN E. FREYER, JR.,** President, Land Title Guarantee Company
- **JEREMY D. HELD,** Managing Director, Bow River Capital
- **MICHELLE JONES,** President & Founder, Brdzwork LLC
- **KEVIN J. KANOUFF,** President & CEO, Statebridge Company
- **LINDSAY L. MCKAE**, Partner, Lewis Roca Rothgerber Christie LLP
- **MELISSA V. MILLAN,** Real Estate Executive
- **NAIELY MIRANDA,** Assistant Branch Manager, Southwest Funding, LP
- **FARHANA MORALES,** Senior Manager Corporate Responsibility, ESG, Target
- **PETER M. PENDERGAST,** SVP of Sales & Marketing, Sea-Land Chemical Company
- **JEFF POPIEL,** President & CEO, Geotech Environmental Equipment, Inc.
- **MARIJN P. SMIT,** President & CEO, Transamerica Asset Management
- **ARLEEN TANIWAKI,** Principal, ArLand Land Use Economics
- **HERBERT VOGEL,** President and CEO, SM Energy

Habitat for Humanity® of Metro Denver

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