

# Building Homes, Building Legacies.

Annual Report 2024



**Habitat**  
for Humanity®  
of Metro Denver



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# Building lasting legacies

## A Letter from our CEO

Dear Friends,

As I approach the anniversary of my first year at Habitat Metro Denver, I am humbled by the incredible work of our team and the impact of affordable homeownership on the families we serve.

I remember when my parents purchased our first home in Metro Denver in the 1960s, and what a significant milestone that was in our lives. It was a place that brought comfort, safety, stability and happiness. In that home, we developed longtime friendships with neighbors. We gathered for holidays and traditions with regularity. To this day, this part of my family's story gives me a sense of pride, stability, and rootedness.

And what was even more impactful were the long-term possibilities that home created. The purchase of that home allowed my parents to build equity and generate savings that supported me and my siblings in going to college, which completely changed the trajectory of our lives.

These are the kinds of stories we aim to co-create as Habitat Metro Denver helps more people than ever before to become homeowners each year.

When a family buys an affordable home – or is supported to stay in their home through affordable repairs – they can start to write this kind of narrative. They can build a savings account or



Jaime (far right) and Habitat Metro Denver staff at a project site this year.

invest in college education for their kids. They can maintain or re-start long-held traditions and gatherings. They feel the safety net of familiar neighbors. Stable, affordable homeownership makes these things possible.

I am honored to be part of the incredible legacy Habitat Metro Denver has forged in its 45-year history. Through your generous gifts, volunteerism, and steadfast support – we partnered with over 200 families to build, repair and renovate homes last year. Thank you!

As a staff and board, our goal is to continue deepening the healthy roots we have in this community. To help families start and maintain affordable homeownership, providing sustainable solutions amid Metro Denver's affordable housing crisis. And to walk alongside families to build lasting legacies.

Thank you for playing a vital role in Habitat Metro Denver's transformative work, building strong foundations that can last for generations.

In grateful partnership,  
Jaime G. Gomez, CEO

Miller Homes

# Starting a new chapter

## Colorado natives have worked hard to build stability for their kids.

For first-time homeowners Nathan and Brittany, buying a four-bedroom home with Habitat Metro Denver is a major landmark that has come after many years of hard work.

“This whole opportunity is so amazing,” shares Nathan. “It will be more responsibility, but it is a big milestone for us.”

Nathan, Brittany, their son, 9, and daughter, 6, have lived for five years in a two-bedroom transitional home provided by a nonprofit, that provides temporary housing and resources to help families build savings and stability. Through the program, Brittany – a residential house cleaner – got her high school diploma, and Nathan – a sheet metal warehouse operator – got his GED.

The couple had already started saving money and budgeting, but during the Habitat homeownership process, the couple also took classes on using credit, home insurance, home maintenance, and being a good neighbor.

“The classes definitely help you brush up on things like banking and monitoring your credit,” shares Nathan.



“We are really excited about this opportunity,” shares Brittany. “There’s a lot of responsibility that comes with owning a home.”

Brittany and Nathan’s son and daughter are excited about their new home, especially having their own rooms for the first time. They are also looking forward to having a backyard and adopting a cat.

“Our children are learning it takes hard work to fulfill your goals,” shares Nathan. “Owning a home is a big deal. I feel so blessed that we can buy a house!”



**Habitat’s homeownership program** sells homes to low- to moderate-income families with affordable, 30-year, fixed-rate mortgages. Families can count on the consistency of a mortgage that does not exceed 30% of their household monthly income. Habitat homes are built to last with high-quality materials and sustainable building practices, ensuring the homes are affordable and livable for many years to come.



## Home Repair

# New roof, same roots

**After home repair with Habitat, this longtime homeowner can stay in her home safely and comfortably.**

Denver resident Susie grew up in the Harvey Park neighborhood in Southwest Denver, where she still lives today. She spent most of her life near her 14 siblings – nine sisters and five brothers. “We’ve always been close,” she said, adding that two of her sisters still live within a few blocks of her.

With such a long history in the neighborhood, Susie takes pride in knowing her neighbors and keeping her home comfortable and cozy. After her husband passed away a few years ago, Susie noticed that her home needed critical updates but felt the limitations of being on one income. Susie had volunteered with Habitat for Humanity in the past, and heard about the home repair program through her siblings.

“Everyone was just so kind, and great to be around. And they made such a difference on my home,” Susie shared.

The Habitat Metro Denver team installed a new roof and gutters to ensure Susie’s home stayed dry and warm. They added new fencing, windows, doors, and skylights, all increasing security and adding insulation. They installed new railings leading up to her front door, making it easier for her – and visitors – to navigate the front steps.

“I tell people how helpful the program is, and how affordable it is to work with Habitat,” she said. “After my husband passed away, I came out of retirement to go back to work. Because of Habitat, I can maintain my home and keep it nice.”



## Habitat’s home repair program

engages Habitat staff and volunteers to make critical repairs that improve homeowners’ comfort, safety, and security. Homeowners pay a portion of the cost of repairs, and the affordability of the program prevents longtime homeowners from being displaced from their neighborhoods. Projects often include replacing and re-sealing doors and windows, repairing foundations, making energy-saving improvements, and updating roofing and siding, as volunteers did for Susie.

## Mountain View Community Homes

# “It’s a new start.”

### Family of seven is planting seeds of stability with Habitat.

When Khalid, Huma and their children left Afghanistan in 2021, they sold everything they had. But they kept three small silk carpets that they will unroll for the first time in their new Habitat home in Aurora.

“We are saving them for our new house,” said Khalid, who worked for the U.S. as a contractor, which made him a target for the Taliban. After bringing his family to the U.S., he now works as a technician for a pharmacy company.

Partnering with Habitat Metro Denver is the next step in the family’s long journey to find stability and consistency. Khalid, Huma, and their five kids – three boys and two girls ages four to 17 – currently live in a three-bedroom apartment.



Their new Habitat home at Mountain View Community Homes in Aurora will have four bedrooms, two-and-a-half bathrooms, a backyard, a porch, and a large kitchen.

“The neighborhood is really nice and the kitchen is big. I like those things very much,” shares Huma, who was a teacher in Afghanistan and now works in a retail clothing store. She is learning English and wants to return to teaching.

“It is a new start,” shares Khalid. “We will be thankful for all of our lives for this opportunity.”



**In Metro Denver, the median sales price of a single-family home is \$600,000+**

Many families can’t afford that. Habitat homes are sold at a more attainable price with affordable mortgages that are below market rate. This helps essential members of the workforce afford homeownership, stay in Metro Denver, and build long-term wealth and stability. Top careers for Habitat homeowners include teachers, nurses, first responders, and technicians, like Khalid.





## 2024 Construction Projects

# Building communities focused on long-term impact

When building and renovating homes, Habitat Metro Denver focuses on high-quality, sustainable solutions, ensuring homes are livable, durable, and affordable for homeowners. By placing affordability covenants on Habitat homes, or placing homes in our Colorado Community Land Trust, we also ensure homes will be re-sold affordably in the future. This process keeps high-quality, affordable homes in the housing supply in Denver for decades.



### Miller Homes

**8 homes built**

Wheat Ridge



### Clara Brown

**17 homes built**

Denver



### Villa Park

**2 homes built**

Denver



### Mountain View Community Homes

**20 homes under construction**

Aurora



### High Street Homes

**11 homes under renovation**

Denver



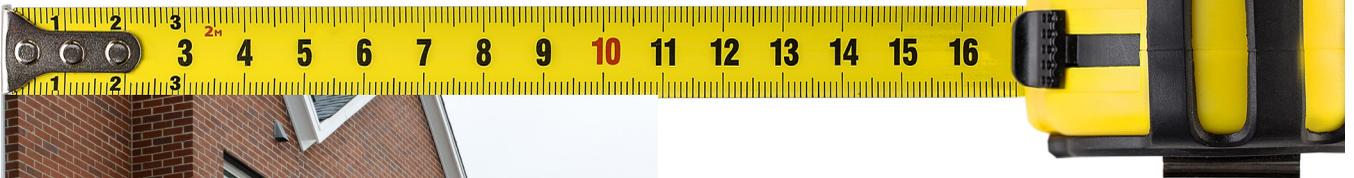
### Home Repair

**156 homes being repaired or modified**



## Mountain View Community Homes – Aurora

We are excited to be building 20 new homes near Evans Ave. and Havana St. Our partner Mountain View United Church is generously leasing the land for these three- and four-bedroom duplexes in a land lease agreement, keeping the homes affordable for future owners.



## Clara Brown Commons – Denver

This year, Habitat Metro Denver built 17 affordable townhomes that are part of the Clara Brown Commons community, an entire city block of housing and community gathering spaces for low- to moderate-income families. The project includes 17 affordable, for-sale Habitat Metro Denver townhomes and 60+ affordable rental units supported by our partner, Mile High Ministries.



## High Street Homes – Denver

We are currently renovating 11 units – which were formerly affordable rentals – into affordable, for-sale homes. These two-bedroom row homes will be bought by local families with affordable mortgages and include outdoor green space, dedicated parking, and storage sheds. Two ADA-accessible units are also available.





# Thank you volunteers!

## A legacy of service

Our work would not be possible without the volunteers who devote their time and skills to support our mission at our construction sites, home repair projects, ReStores, and office. Volunteers also serve in specialty roles like photography, electric work, and retail merchandising.

**Thank you to everyone who volunteered with us this year!**

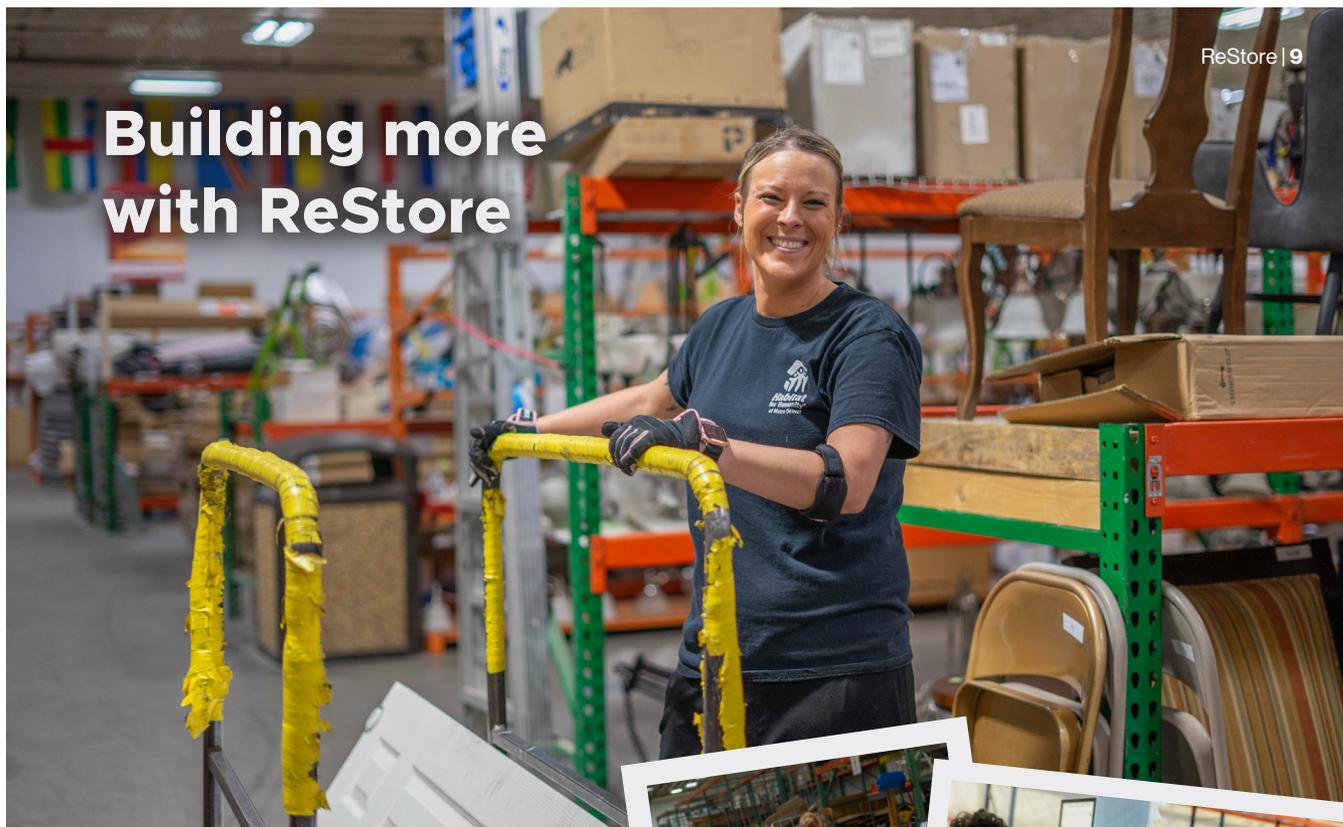


 **95,209**  
hours completed

**16,816**   
volunteer shifts



# Building more with ReStore



## How our retail operations fund affordable homeownership

With attractive floor displays and ample room to accept donations, our ReStores make home improvement affordable and fun for our shoppers and donors – and sustainable for our community. With the ReStores, we can build more. More opportunities for donors to pass on their home goods in a sustainable way. More waste diverted from landfills. And more proceeds funneled back into driving our mission forward.

Proceeds from our four ReStores in Denver, Littleton, Aurora and Arvada go directly to help build and repair homes. Shop or donate with the ReStores and you're supporting affordable homeownership!



This year:

- 28,094 donations of furniture, fixtures, flooring, and other items were made from corporate and individual donors. Thank you!
- Customers rounded up purchases or donated spare change to our mission, totaling \$21,863!
- 9,700,463 pounds - or 4,850 TONS - of material was diverted from landfills thanks to ReStore donations.
- Our Core Volunteers in the ReStore metals recycling program helped us recycle over 33,000 lbs of precious metals, which generated \$43,718 for affordable homeownership!





# Thank you to our generous supporters!

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

Thank you for making a positive impact!

## Corporations, Foundations & Government Organizations

### \$250,000+

Arrow Electronics  
 City & County of Denver,  
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 Stability  
 City of Aurora, Community  
 Development Division  
 Colorado Department of Local  
 Affairs, Division of Housing  
 U.S. Bank  
 U.S. Department of Housing and  
 Urban Development

### \$100,000+

Concord Energy LLC  
 The Holy Hammers  
 Aegon Transamerica  
 Foundation  
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 Whirlpool Corp

### \$50,000+

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 Christ Church United Methodist  
 Colorado Housing and Finance  
 Authority  
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 Habitat Interfaith Alliance  
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 KeyBank Foundation  
 Loaves and Fishes  
 Maraba Fund  
 The Freyer Families and Land  
 Title Guarantee Company  
 Resideo

### \$20,000+

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 Bellco Credit Union  
 The Duke Street Kings' Blues &  
 BBQ for Better Housing Block  
 Party  
 BMO Bank  
 The Carpenter's Helpers  
 Colorado Federal Savings Bank  
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### \$10,000+

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 PNC Bank  
 PureWest Energy  
 Sacred Grace Englewood  
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 TransMontaigne  
 Vectra Bank Colorado  
 Versus Capital Advisors LLC  
 Webbush

### \$5,000+

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 AM Signal  
 ArLand Land Use Economics  
 ASEC Engineers  
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 Bacceline Group  
 Billtrust  
 Blue Room Investing  
 BOK Financial  
 Bow River Capital  
 Branch Pattern  
 Cisco Systems, Inc.  
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 First Plymouth Congregational  
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 First Presbyterian Church of  
 Golden  
 First Universalist Church of  
 Denver  
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 Hensel Phelps Construction  
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 Innovest Portfolio Solutions LLC  
 Iron Woman Construction &  
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 Kaiser Permanente  
 KL&A Engineers and Builders  
 Langan Engineering  
 Leidos

MidwestOne Financial Group  
 The Miracle Workers (Now The  
 Holy Hammers)  
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## Gifts in Kind

*Gift-in-Kind donors have generously given products or services to support our mission.*

Ace Hardware  
 Advocate Realty Services  
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 Showroom  
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 Stego Industries, LLC

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 The Colorado Floor Company  
 Tiley Roofing  
 True Value  
 Ultra Design Center  
 Urban Exteriors LLC  
 Whirlpool Corp

**Individuals**

**\$100,000+**

Hugh and Michelle Harvey  
 Roger Patrick and Martha  
 Pennington Trust  
 Herbert and Karen Vogel  
 The Estate of Patricia Yingst

**\$40,000+**

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 Irene Galves  
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 The Mistler Family Foundation  
 The Estate of Perry C. Peine  
 The Estate of Judi Ferguson

**\$20,000+**

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**\$2,500+**

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 Katharine Bard Dickson and  
 Mark Dickson  
 Jonathan and Mollie Fitzpatrick



## Mountain View Community Homes sponsor spotlight: Arrow Electronics

Arrow Electronics is committed to making a positive difference in people's lives through the benefits of technology, and is a valued and committed sponsor of our homeownership programs. This year, Arrow is providing generous financial and volunteer support for our Mountain View Community Homes project in Aurora. As part of Arrow's support, they will work with their clients and suppliers to outfit all of these homes with smart home technology, such as smart security systems, smart doorbells, smart thermostats, and smart irrigation controls, all of which will help keep homes energy-efficient and safe for future homeowners.





## Miller Homes sponsor spotlight: Wells Fargo

Wells Fargo has been a committed partner of Habitat Metro Denver since 1998. In over two decades of service, they have contributed \$2.1M and over 10,000 volunteer hours in support of our mission, including a \$100,000 gift over the last year at Miller 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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 Silvia B. Ruiz  
 Kristen Russell  
 Robert and Mary Satrom  
 Bruce Savage  
 Carolyn A. Schanot  
 James E. Schauf  
 Mary and Daniel Scheppers  
 Paula M. Schmittidiel  
 Taylor and Kimberly Schollmaier  
 Marti and Charles Schroeder  
 Roz and Randall Schroeder  
 Rhett and Elizabeth Schweitzer  
 Samuel Seidman-Eisler  
 Mark and Loren Shaiken  
 Virginia Shank  
 Ralph Shaw  
 Kevin and Mary Elaine Shea  
 Virginia K. Sheldon  
 Judith L. Shelton  
 Paul Shepherd  
 Judith G. Sheridan  
 Daryl and Nancy Shoop  
 Bruce E. Simmons  
 Chris and Beth Sizemore  
 David and Anita Smith  
 Franklin Snipes  
 David and Julie Snyder  
 Jacqueline Soister  
 Jo Ann Soker  
 Mark Solomon  
 David Sparks  
 Scott and Mary Spuler  
 Margaret Steen  
 Lisa Steers  
 Melvin Stolzenburg  
 Robert and Marlene Struthers  
 Justin Stump  
 Ann Sutton  
 Katheryn A. Swanson  
 John and Doris Thich  
 Curtis B. and Sally T. Thompson  
 Allison Torpey  
 Margaret (Meg) Van Ness  
 Josephine Van Oort and Lu Anne J. Vander Horst  
 William Von Drehle  
 Stephen and Jamie Walker  
 Susan and Paul Walker  
 Christopher Walsh  
 Gunter and Susan Walter  
 Robert and Kathryn Wamboldt  
 Constance Wanke  
 John B. Wasserman and Esther S. Starrels

Susan Weinstein  
 Timothy Weiss  
 Ellen West  
 Michael Westover  
 Donna M. and Malcolm E. Wheeler  
 Charles and Nancy White  
 Cris and Dawn White  
 Wiener Family Fund  
 Greg and Maryl Wilensky  
 Sue Williams and Mark Rudiger  
 Jeffrey Willis  
 David and Cathy Wilson  
 Earl Wing  
 Ken and Marcena Witherly  
 Quinn Wolf  
 Denise E. Woodward  
 Robert Young  
 Thomas C. and Kimberly E. Zeiner  
 Lois Zerbe  
 Mary Zinn  
 Robert and Patricia Zoetewey

### Legacy Builders

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

Anonymous (9)  
 Rev. Dr. Al W. Adams  
 Ingrid and Warren Anderson  
 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 Daniel E. Bockstedt  
 The Estate of Patricia B. Booth  
 The Estate of Charles R. Borst  
 Gregory and Rebecca Bowlin  
 The Estate of Dorothy M. Brauch  
 Alisha S. Brito  
 Melanie Brown  
 Thomas R. and Linda S. Brunn  
 James and Jacquelyn Burghardt  
 Lois M. Calvert  
 Jessica R. Canale  
 The Estate of Michael J. Carrico  
 Charles M. Ceraso  
 Helen Chase  
 H. William Clarke  
 The Estate of Marion Colliander  
 Rebecca S. Cottrell  
 Burke Curtis  
 John Dorey  
 The Estate of Bette B. Duffey  
 Shirley T. Estrada Sabado  
 Fiacre E. Fantodji  
 The Estate of Judi Fergusuon  
 Mallory Fischbach  
 Laura R. Fisher  
 Lydia Frederick  
 The Estate of Kathryn Friend  
 The Estate of Irene Galves  
 The Estate of Virginia A. Garrison  
 Ginny Gelbach  
 Gianna Gonzales and Arthur Vegas  
 Bob Jones Pass It on Fund  
 The Estate of Phyllis M. Hannon  
 The Estate of Karen J. Hickey  
 Vincent Iannuzzi  
 Rebecca Jordan  
 The Estate of Connie King  
 The Estate of Raymond C. and Marianne D. Kluever  
 Randy and Debbie Komisarek  
 Heather Lafferty and Dart Winkler  
 The Estate of Robert Lepic  
 Kamila and Roger Mach  
 Howard and Charlotte Mai  
 The Estate of Betty A. Meadows  
 The Estate of Donald Neithercut  
 Catherine Nicholas  
 Mona Nicholson  
 Abigail A. Olker  
 Marianne Pascoe  
 The Estate of Roger Patrick and Martha Pennington  
 Marjorie Susan Pawlik  
 The Estate of Perry C. and Virginia H. Peine  
 John Petty  
 Susan Phillips  
 Lori Pidick  
 The Estate of Harriet J. Porter  
 Johnny M. Reagan and Danette Anderson  
 The Estate of Paul Richardson and Jennifer Fowler  
 Doug and Jennifer Rider  
 The Estate of George J. Robinson and Elizabeth P. Robinson  
 Michael and Mary Ann Rousseau  
 The Estate of Florence M. Rush  
 Sandra C. Scanlon  
 Mark and Loren Shaiken  
 The Estate of Daisy Shrock  
 The Estate of Robert A. Solkey  
 Janet Spooner  
 Charlotte Stelmok and Ilene Kasper  
 Doris Stipech  
 Michael D. Trollinger  
 George VanHeeren  
 Patricia Vick  
 Kevin Vidal  
 The Estate of Natalie F. West  
 Ms. Lisa J. Williams  
 Crystal Willis  
 Elizabeth Anne and Wilson  
 Todd D. Wolff  
 The Estate of Patricia Yingst  
 David J. Ziegler  
 Ms. Abigail R. Zinman



# Year-end financials

July 1, 2023-June 30, 2024

## Assets

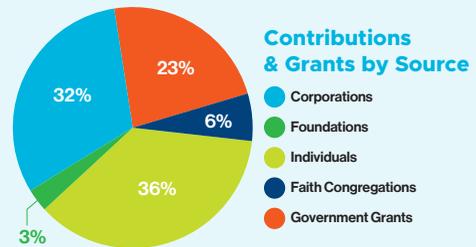
Cash and cash equivalents .....	5,162,013
Cash - restricted .....	8,422,374
Investments held by	
The Denver Foundation .....	4,486,858
Grants receivable .....	505,509
Construction in progress .....	21,866,011
Land held in trust .....	7,609,776
Other receivables and assets .....	4,558,250
Mortgage notes receivable, net .....	18,985,970
Leveraged loan receivable:	
Navajo NMTC .....	15,081,899
New market tax credit investments:	
HFHI .....	2,933,535
Leased assets - operating lease	
right-of-use assets, net .....	4,658,617
Property and equipment, net .....	13,074,549
<b>Total Assets .....</b>	<b>\$107,345,361</b>

## Liabilities

Accounts payable .....	867,915
Line of credit .....	486,339
Accrued expenses .....	1,204,738
Homeowner deposits .....	28,375
Lease liabilities - operating .....	5,005,651
Notes payable .....	11,365,096
Notes payable (forgivable loans) .....	1,069,300
Notes payable HFHI .....	198,541
Notes payable NMTC .....	4,320,176
Notes payable Navajo NMTC .....	26,109,000
<b>Total Liabilities .....</b>	<b>\$ 50,655,131</b>

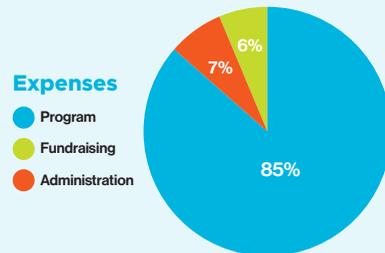
## Net assets

Unrestricted:	
Board designated for	
land and infrastructure .....	2,000,000
Undesignated .....	43,627,817
Undesignated (land held in trust) .....	7,609,776
Temporarily restricted .....	3,452,637
<b>Total Net Assets .....</b>	<b>\$ 56,690,230</b>
<b>Total Liabilities and Net Assets .....</b>	<b>\$ 107,345,361</b>



## Revenue, gains and support

Contributions and grants .....	7,499,295
Forgiveness of debt .....	606,500
Donated goods and services .....	1,853,133
Home sales .....	8,400,920
Fee for construction services .....	3,170,522
Mortgage interest income .....	330,895
Sales from Habitat ReStores, net	
of cost of purchased inventory of	
\$3,637,694 and refunds .....	5,117,723
Rental income .....	107,857
Ground lease income .....	307,540
Other income .....	993,713
<b>Total revenue, gains and support .....</b>	<b>\$ 28,388,098</b>



## Expenses

Program Expenses:	
Construction and Land	
Development Program .....	20,638,819
Homeowner Services and	
Support Program .....	2,044,465
ReStore Operations and	
Recycling Program .....	7,100,238
Administration Expenses .....	3,078,905
Fundraising Expenses .....	2,188,437
<b>Total Expenses .....</b>	<b>\$ 35,050,864</b>

## Other income

Investment income (net) .....	475,869
<b>Total Other Income .....</b>	<b>\$ 475,869</b>

# Our Board of Directors

## Gail Fritzinger

**Chair** | Career Transition Coach

## Kevin J. Kanouff

**Vice Chair** | President & CEO, Statebridge Company

## Janet Colley

**Treasurer** | President & Owner, Summit Management Company, LLC

## Sarah J. Auchterlonie

**Secretary** | Shareholder, Brownstein Hyatt Farber Schreck LLP

## John Romero

**Assistant Treasurer** | SVP, Senior Relationship Strategist, PNC Private Bank

## Lindsay L. McKae

**Assistant Secretary** | Partner, Lewis Roca Rothgerber Christie LLP

## Members:

**Had Beatty** | Director Emeritus

**Amy Cara** | Managing Partner, East West Partners

**Ivette Dominguez Drawe** | Dealer/President, Alpine Automotive Group

**Rev. Dr. Eugene Downing** | Lead Pastor, New Hope Baptist Church

**John E. Freyer, Jr.** | President, Land Title Guarantee Company

**Kevin Garrow** | Director, Sr. Lead Relationship Manager, Wells Fargo Government Banking

**Michelle Jones** | President & Founder, Brdzworck LLC

**Amy Latham** | Foundation Executive

**Melissa V. Millan** | VP/GM, Home Partners of America

**Naiely Miranda** | Satellite Branch Manager, Southwest Funding, LP

**Farhana Morales** | Senior Manager Corporate Responsibility, ESG, Target

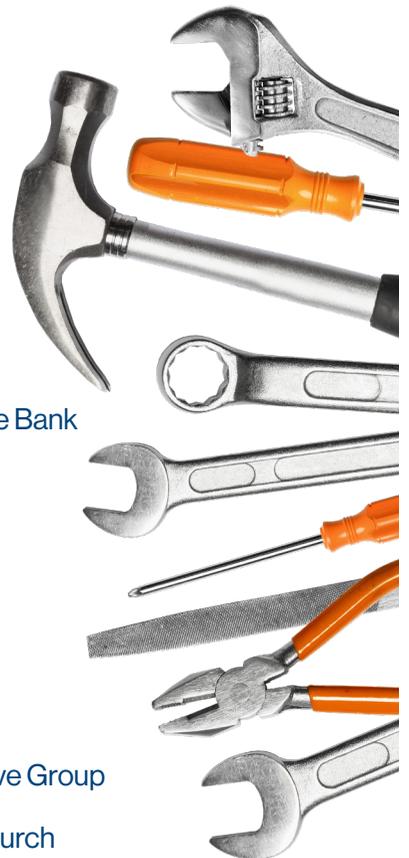
**Peter M. Pendergast** | VP of Business Development, Sea-Land Chemical Company

**Jeff Popiel** | President & CEO, Geotech Environmental Equipment, Inc.

**Marijn Smit** | Head of Transamerica Investment Solutions

**Arleen Taniwaki** | Principal, ArLand Land Use Economics

**Herb Vogel** | President and CEO, SM Energy





# Your donated items help build affordable homes!



Donate gently used furniture, cabinets, tools, and much more to the ReStores!



[DonateToRestores.org](http://DonateToRestores.org)

Drop off your items at any of our Metro Denver locations, or schedule a free pickup. We also welcome donations from businesses!

Open every day except Mondays!



## Denver

70 Rio Grande Blvd  
Near I-25  
& Alameda Ave

## Littleton

7890 W Quincy Ave  
Near Wadsworth Blvd  
& Quincy Ave

## Aurora

1640 S Abilene St  
Near I-225  
& Mississippi Ave

## Arvada

5045 N Robb St  
Near I-70  
& Ward Rd

**every purchase**  
helps build homes & hope



**ReStore**