Racial Equity & Housing
## THE YEAR IN NUMBERS

<table>
<thead>
<tr>
<th>Number</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>101</td>
<td>Homes received aging-in-place modifications</td>
</tr>
<tr>
<td>67</td>
<td>Homes sponsored in global partner countries</td>
</tr>
<tr>
<td>38</td>
<td>New homes built or renovated and sold</td>
</tr>
<tr>
<td>16</td>
<td>Homes repaired in Globeville, Elyria-Swansea &amp; West Denver neighborhoods</td>
</tr>
<tr>
<td>6</td>
<td>Homes added to a community land trust</td>
</tr>
</tbody>
</table>

**= 228** Households served in 2021

- **$6.4 MM** ReStore gross revenue and $2.2MM net income at the stores
- **A record-breaking year!**
- **29,700** ReStore donors generously donated furniture, appliances, & more
- **56,298** Volunteer hours completed
- **140** Core Volunteers who invest ongoing support
Dear Friend,

The past year has continued to challenge all of us in significant ways. As we navigate a global health pandemic, act to address the racial inequities in our nation, embrace our unhoused neighbors and establish a new normal way of life, the common underlying factor is healthy, safe housing. Affordable homeownership is more important than ever to provide people of all ages with immediate stability and long-term wealth.

Your generous gifts and steadfast support made these opportunities possible for 228 households this year! Thank you.

One of our newest homeowners, Azariah, highlighted the significance of your support when she shared,

“Now we can have stability in unstable times. I feel less stressed, I feel home, and I feel safe. Most of all, I know my children are safe – and I am beyond grateful for that.” – Azariah

Azariah’s sentiment about stability is a theme that we hear time and again from our homeowner families. Predictable and affordable housing costs mean that families can go from worrying about the day-to-day and begin to make plans for their future. Life becomes less stressful. Opportunities arise to focus on education, improve financial stability, and have a more robust quality of life. A sturdy foundation in housing allows for new possibilities and brighter futures... and it all starts at home.

Throughout this report, you’ll read inspiring stories of opportunity and strength from the homeowners with whom we partnered. You’ll also learn about how we’ve leveraged your meaningful investments of time and financial donations to expand our impact.

Some highlights include:

• Merging with the Colorado Community Land Trust, allowing us to expand our long-term affordability options, and create stability for current and future generations.

• Partnering with South Metro Housing Options to renovate 59 existing houses and convert them into for-sale affordable homes in Littleton. This is an exciting and unique opportunity to add affordable homeownership to a high-cost and high-demand community!

Achieving a record-breaking year for sales at our ReStores, an impressive feat considering the abbreviated store hours and other health and safety precautions due to COVID. Our team also launched an online ReStore to pilot e-commerce and test new ways to engage with customers during a pandemic.

These achievements 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!

In partnership,

Heather Lafferty, CEO
This past year, our nation has experienced a historic increase in dialogue, public protests, and long-overdue demands for equity and inclusion. These movements have spurred vital dialogues about racial justice and civil rights, a growing wealth gap, and the role housing plays in building equity. At Habitat for Humanity, we recognize that we must do more.

Even here in Denver, the racial disparities in housing were created by systemic policies like redlining, racial covenants, and exclusionary zoning. Centuries of discriminatory housing policies have denied Black households the same access to homeownership opportunities that were offered to White households.

According to a 2016 study*, White Coloradoans are roughly twice as likely as Black Coloradoans to own a home. Homeownership is a major contributor to White Americans having more than 10 times the average net worth of Black or Latino Americans.

*2016 Corporation for Enterprise Development
Our homes impact everything. They influence our health and educational outcomes. They contribute to family stability and quality of life. Homeownership is the primary way we build wealth and pass it on to our children.

It all starts at home.

At Habitat Metro Denver, we are working hard to help rectify past wrongs. In our 2021 fiscal year, 50% of Habitat's first-time homebuyers were people of color. We partner with families of color to buy their first homes and witness a new generation of Coloradoans share in this region's prosperity. Still, we recognize that even more must be done to build an equitable community where every family can thrive.

Habitat for Humanity’s vision is a world where everyone has a decent place to live. It is a vision that is welcoming to all and embraces diverse views. Our vision knows that no matter who we are or where we come from, we all deserve a good life.

We invite you to learn, reflect, and advocate alongside us for policies and funding that address racial inequities in our housing systems.
It's no secret: the need for affordable homeownership in Denver is distressing.

In the past decade, the cost of housing in Denver has increased at two times the rate of incomes*. This dramatic gap is creating a hurdle for essential members of our workforce to afford housing in our market. In metro Denver, about one in four households are housing cost burdened (paying more than 30% of their income towards housing). Too many of our neighbors can't afford to buy a home or are having to make extremely difficult financial decisions for themselves and their families.

Denver is also experiencing one of the worst supply-and-demand crises in our history. In the past year, metro Denver median home prices have increased by nearly 23%, while inventory fell to an all-time low of just 2,075 listings (compared to the monthly average of 15,563).** The COVID-19 pandemic has further exacerbated housing instability for thousands of families who experienced job loss, illness and food insecurity.

There are specific barriers to affordable homeownership like anti-growth measures that are regularly popping up on local ballots; NIMBYism (not in my backyard) sentiments that are stalling or stopping new affordable housing developments; and expensive material costs and permitting fees that are driving up the cost to build. Together, as a community, we can work to overcome these barriers.

At Habitat for Humanity, we're committed to finding solutions to the affordable housing crisis. We are engaging housing advocates, policymakers, and supporters through a nationwide advocacy campaign: The Cost of Home. Working alongside more than 1,200 Habitat affiliates, we are mobilizing our partners, volunteers and community members to find solutions and help create policies that will allow 10 million individuals to meet their most basic needs.

We believe all people deserve a decent and affordable place to live, and that’s why we’re asking you to join us and take action!

*1-year ACS and HOST dashboard, 2010-2019
**Common Sense Institute: Housing Blueprint White Paper

Learn more on the Advocacy section of our website at www.habitatmetrodenver.org/advocacy
HABITAT METRO DENVER'S POLICY PRIORITIES

Supply & Preservation

- Increased state and local affordable housing funds dedicated to affordable homeownership development and preservation
- Promoting long-term affordable homeownership strategies in local jurisdictions

Access to Credit

- Increased down payment and mortgage-assistance programs for low-income families
- Increased funding for safe, affordable mortgages and housing counseling

Land Use

- Improved land use, inclusionary zoning policies, incentives, and reduced fees for nonprofit affordable for-sale housing developers

Communities of Opportunity

- Preservation and stabilization policies for low-income households vulnerable to displacement
- Broadening economic mobility and access to communities of opportunity
CELEBRATING SWANSEA HOMES

Habitat Metro Denver broke ground at Swansea Homes in 2019, and since then it’s taken the collective work of more than 15,000 volunteers to complete this transformative 32-home development. With only a few final touches remaining, these beautiful three and four-bedroom duplexes are forever changing the lives of the individuals and families who now call this community “home”!

Swansea Homes is located on what was once a vacant lot in the heart of the Elyria-Swansea neighborhood. From the I-70 construction and new housing developments to gentrification and displacement, it has experienced a 50% median property value increase in just two years* (more than double Denver’s average of 20% over the same period). One of our main goals with Swansea Homes was to work closely with the existing community to create a path to homeownership for residents who live and work in this neighborhood.

*2017 – 2019 property tax assessments from the Denver Department of Finance (cited from Jan 2020 Denverite article).

QUANA AND ZACH

are still shocked that they’ve become first-time homebuyers this year. The couple’s path to homeownership has not been easy. In fact, they have both experienced homelessness and know in a profound way the importance of a safe roof over their heads. “I’ve personally moved over 23 times throughout my life,” shares Quana. “I want the physical, social, and emotional benefits of having stable housing and not having to worry about being displaced, rent rising, or other circumstances forcing us to move again.”

Quana and Zach both work hard to make ends meet, but they found it challenging to find decent housing in Denver. “It feels like we’re just barely keeping up with the cost of living despite progressing in our careers and getting pay increases,” Quana shared before moving into her new Habitat home. Quana owns a fine art and consulting business, and Zach works as an art director for a local screen-printing company.

The couple had been renting a cramped apartment with a host of problems—floods, mouse infestations, and rising rent to name a few. At one point, they had to place pots and pans around their rental because rain was pouring through the ceiling. Ironically, this was also the most expensive apartment they’d lived in. “It’s so hard to gain financial stability in Denver if you don’t own,” Quana says.

As artists, Quana and Zach can’t wait to express their personal creativity and style throughout their new home. One of the first things they plan to do is paint the walls and create their own gallery. “We can’t wait to make it a space we love,” Quana says. The couple also looks forward to cooking meals, and growing their own fruits and vegetables in a garden.

“This entire process has felt like a fantasy,” shares Zach. “Thank you for giving us hope that homeownership can actually happen for us!”
GRISELDA AND JAVIER

love calling the Mile High City home, but with climbing housing costs, homeownership seemed to be slipping further and further out of reach.

Javier and Griselda know that owning a healthy new home will make a big difference for their family of seven. Before moving into their new Habitat home, they lived in a rental house. Though large enough for all of them, it was not a healthy environment due to a recurring mouse infestation and poor insulation. Javier spent his own time and money making improvements over the years to mitigate the problem—like replacing old carpet with hard flooring—but the pests kept coming back. And because the house didn’t hold heat, the family relied on portable heaters in each bedroom to try and stay warm in the winters. Stress from these problems impacted the entire family’s peace of mind and cost them countless hours of sleep.

Javier and Griselda’s children visited as they helped with the construction of their new house. They watched eagerly through the fence as their parents got to work on their current home. Now, their dream is a reality.

“We’re so excited to have a home to call our own, and to provide a better living environment for our kids,” shares Javier. “We know they will be healthier once they live in a nicer home, especially since they’re home all day during the pandemic.”

SPONSOR SPOTLIGHT

Kum & Go

Since 2014, Habitat for Humanity International’s partnership with Kum & Go has resulted in more than $3.8 million in donations to help build strength, stability and self-reliance through affordable housing.

Kum & Go raises funding for the Habitat partnership through a cause marketing campaign that takes place in their stores every February. They award a $100,000 sponsorship to one Habitat affiliate each year and Habitat Metro Denver was honored to be selected as this year’s recipient. Funding from Kum & Go also supported the construction of a house in the Swansea Homes development.
We were ecstatic to break ground this year on 28 new homes in Aria Denver: a multi-generational, mixed-income community that supports simple, healthy living. Located a short distance from Regis University in the Chaffee Park neighborhood, these homes are part of a 17.5-acre development featuring organic gardens, a playground, and open spaces.

Aria Denver includes apartments for low-income residents, cohousing, senior housing, plus market rate condos and a Starbucks. This high opportunity neighborhood will be a wonderful home for so many hardworking residents.

Aria Homes by Habitat will be the first new Habitat development that will be a part of the Colorado Community Land Trust (learn more on page 12).

**SHELBY AND ISAIH**

were both born and raised in Denver. Until recently, they never dreamed they could buy a house in their hometown. Having witnessed skyrocketing housing prices in recent years, the couple felt their chances becoming even more slim. But with two young sons to take care of—ages 6 and 10 months—they didn't give up hope.
“All of the prices keep going up—for housing especially, but also groceries and gas and everything,” Isaiah shares. The couple was previously paying more than they could afford for housing when they found a low-income apartment to rent that fit their budget. Unfortunately, it was in a high-crime neighborhood. They worried about their family’s safety. “My son was exposed to a lot of stuff; people sleeping in the hallways and violent activity that a kid shouldn’t be exposed to,” Shelby recalls. Thankfully, they were able to move out of that rental and into Shelby’s uncle’s home in Denver’s Highlands neighborhood.

“We’ve been able to start saving money to buy a home instead of renting,” Shelby shared. “Now that we have kids, we’re always thinking about them. It’s going to mean a lot to us to have our own home and be able to raise our boys there.”

To make ends meet, Isaiah and Shelby both work full-time jobs. Isaiah is a courier driver for a local hospital, and Shelby works as a custodian at Denver Public Schools. This past year has been a challenge with the pandemic. Not only did their oldest son have to attend kindergarten remotely, but they also expanded their family with a new baby right in the middle of lockdown. “It was very different having a baby during quarantine,” Shelby reflects. “My (extended) family is really supportive and lives nearby, so that was helpful.”

The couple is excitedly anticipating the comfort and independence that homeownership will bring. “To be on our own will be a huge accomplishment,” Isaiah shares. “Most people our age are still renting and not able to buy a home. It’s a huge life step that’s really going to pay off in a few decades—especially for our kids.”

In celebration of the release of Amazon Studios’ new film, HERSELF, Amazon graciously donated $100,000 to help local families in metro Denver build and buy Habitat homes. This generous investment aided with the construction kickoff at Aria and was tied into the theme of the movie.

Along with supporting Habitat’s work in Denver, Amazon Studios partnered with several other Habitat affiliates across the country.

Concord Energy has been a dedicated Habitat Metro Denver partner since 2009, and has donated $1M in support of our mission. Concord’s partnership with Habitat Metro Denver has resulted in 12 hardworking families in our community achieving the dream of homeownership.

This year, in addition to sponsoring a house at Aria, the company also made a gift in support of Habitat’s energy-efficiency program. Concord Energy’s support of Habitat for Humanity ensures that Habitat homeowners have both an affordable mortgage and affordable utility bills.
EXPANDING OUR IMPACT

During the whirlwind that was 2020-2021, Habitat Metro Denver had the joy of joining hands with several new community partners.

These relationships allowed us to launch unique initiatives that are further expanding our impact on affordable homeownership in the community.

COLORADO COMMUNITY LAND TRUST MERGER

Habitat Metro Denver was thrilled to forge a strategic partnership and merger with the Colorado Community Land Trust (CCLT) on July 30, 2020. We are both established nonprofits that have been creating affordable homeownership opportunities in metro Denver for decades.

One mutual goal of both organizations is to increase long-term affordable homeownership. To achieve this, CCLT utilizes a land trust model, while Habitat uses a long-term affordability (LTA) covenant secured by a deed of trust.

With a severe shortage of affordable housing in our community, specifically affordable for-sale homes, we are committed to using every opportunity to expand our collective impact. Both organizations are mission-driven and have a successful history of building and preserving affordable for-sale homes in metro Denver’s expensive housing market.

We are stronger together. With expanded capacity, resources, and the ability to better adapt to the needs in our local community, our merged organization will be able to serve more homeowners and preserve affordable homeownership for generations to come. We remain committed to providing low-income households with the benefits of owning a home, while preserving long-term affordability for homebuyers today and in the future.
LITTLETON HOMES

South Metro Housing Options (SMHO) and Habitat Metro Denver embarked on a key partnership in support of our shared missions and visions. Working together, we plan to renovate 59 existing houses in Littleton, converting them into affordable homes that will be sold to buyers making up to 80% of the area median income.

SMHO and Habitat see this partnership as an exceptional opportunity to add permanent, affordable for-sale homes to Littleton’s housing stock. In a sought-after community like Littleton, it has been a challenge for nonprofits to expand affordable housing options. They are usually priced out due to the high demand for land and homes in the area. In fact, these are the first homes Habitat will be developing in Littleton in our 42-year history.

The 59 homes are currently owned and managed by SMHO. Through this partnership, Habitat will serve as the contractor to perform repairs and renovations to the homes. We will also find qualified home buyers to purchase the homes once completed.

CAPABLE: AGING IN PLACE

Habitat Metro Denver has partnered with the Colorado Visiting Nurse Association since 2017 on an aging-in-place program called CAPABLE (Community Aging in Place – Advancing Better Living for Elders). Together, our two organizations are able to provide a powerful combination of medical consultation and support, as well as critical home modifications to improve comfort and mobility.

Many seniors want to live in their homes as long as possible. However, keeping up with home improvements and maintaining a safe living environment can be challenging with age. CAPABLE provides modest improvements—such as safety bars and floor repairs—to help older adults remain in their homes longer, improve health outcomes, and decrease medical costs. **To date, we have been able to help 248 seniors age in place.**

Note from a CAPABLE client:

“I am fairly new to a wheelchair, and I noticed I was becoming pretty depressed about the fact that I couldn’t get into my bathroom, shower, or bedroom. After the (Habitat) work crew finished, though, I am thrilled to be able to access every room in my house, apart from my son’s room (which I’m pretty sure I don’t want to access anyway)!

Throughout the four days they were here, they were incredibly respectful and accommodating, and asked my opinion on everything. I could tell that they really enjoy what they do—they were singing and laughing and joking with each other. It was quite heartwarming to be a part of that!

I am so grateful that I was eligible for the CAPABLE program so that I could get these accommodations made to my home!” – Mrs. W
SPECIAL THANKS TO OUR DONORS

Our homes are much more than just shelter…

they are the foundation that makes everything else in life possible. Success in school, financial stability, less stress and better quality of life… stable and affordable homeownership impacts all of these outcomes.

Thank you for your generous donations and continued support!

Corporations, Foundations, Faith Groups, Government and Organizations

$100,000+
Amazon Studios
City & County of Denver, Office of Housing Stability (HOST)
Colorado Department of Local Affairs (DOLA)
Colorado Department of Public Health & Environment (CDPHE)
Concord Energy LLC
Kum & Go
Thrivent Financial
U.S. Department of Housing and Urban Development (HUD)

$75,000+
Colorado Federal Savings Bank
The Colorado Health Foundation
EOG Resources, Inc.
SM Energy Company
Zunesis

$40,000+
The Anschutz Foundation
The Carpenter’s Helpers
D&D Remodeling, LLP

Denver Broncos Football Club
Habitat Interfaith Alliance
Jeffco Interfaith Partners
Liberty Oilfield Services
Sisters of St. Francis - Sacred Heart Charitable Fund
United Properties
Wells Fargo

$20,000+
The Duke Street Kings’ Blues & BBQ for Better Housing Block Party
Colorado Housing and Finance Authority
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$2,500+

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Jessie Tramutolo
James Trautman
Josuha Trimble and Elizabeth Clarke
Marvia Valdez
Josephine Van Oort and
La Anne J. Vander Horst
Herbert Vogel
Stephen and Jamie Walker
Susan and Paul Walker
Gunter and Susan Walter
Melissa and Kevin Waples
Donna M. and Malcolm E. Wheeler
Sue Williams and Mark Rudiger
Thomas and Nancy Yohe
Mike Zakheim
Thomas C. and Kimberly E. Zeiner
Michael and Michelle Zumwalt
THANKS TO OUR DONORS

Legacy Builders

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

Anonymous (11)
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
Jessica R. Canale
H. William Clarke
Marion Colliander
John Dorey
The Estate of Bette D. Duffey*
The Estate of Elizabeth Eaton*
David R. Ericson Trust*
Laura R. Fisher
Kathryn Friend*
The Estate of Virginia A. Garrison*
Ginny Gelbach
George J. & Elizabeth P.
Robinson Trust*
F. Ann Gilbert Trust*
Phyllis M. Hannon
Revocable Trust*
Karen J. Hickey
Vincent Iannuzzi
Bob Jones Pass It on Fund
Rebecca Jordan
Dawn Kaback
The Estate of Shirley Jean Kenneally*
Raymond C. and
Marianne D. Kliever*
Randy and Debbie Komisarek
Heather Lafferty and
Dart Winkler
Robert Lepic
Kamila and Roger Mach
Howard and Charlotte Mai
Betty A. Meadows
Revocable Trust*

Elizabeth M. Morris
The Estate of Louis Naumann*
The Neichert Charitable
Remainder Unitrust*
Catherine Nicholas
Mona Nicholson
Abigail A. Olker
Marjorie Susan Pawlik
Perry C. and Virginia H. Peine
John Petty
Lori Pidick and Mark Niles
The Estate of Harriet J. Porter*
Johnny M. Reagan and
Danette Anderson
Paul Richardson and
Jennifer Fowler
Douglas and Jennifer Rider
Michael and Mary Ann Rousseau
The Estate of Florence M. Rush*
Sandra C. Scanlon and
Mary Petryszyn
Mark and Loren Shaiken
Daisy Shrock
Robin Smith
The Estate of Robert A. Solkey*
Charlotte Stelmok and
Ilene Kasper
Doris Stipech
Michael D. Trollinger
George VanHeeren
Joan Venetta Charity
Remainder Trust*
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

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YEAR-END FINANCIALS

ASSETS

- Cash and equivalents: $6,432,149
- Investments held by The Denver Foundation: $5,814,947
- Escrow deposits held in trust: $323,621
- Grants receivable: $241,077
- Construction in progress: $10,376,964
- Land held in trust: $5,533,127
- Other Assets: $1,529,925
- Mortgage notes receivable, net: $20,003,614
- New market tax credit investments: $2,918,407
- Property and equipment, net: $4,121,813

Total Assets: $57,295,644

LIABILITIES

- Accounts payable: $505,272
- Other accrued expenses: $545,241
- Homeowner deposits: $140,364
- Deferred Rent: $38,726
- Escrow deposits held in trust: $323,621
- Notes payable: $6,271,755
- Notes payable (forgivable loans): $2,650,800
- Notes payable HFHI: $283,611
- Notes payable NMTC: $4,202,106

Total Liabilities: $14,961,496

UNRESTRICTED:

- Board designated for land and infrastructure: $2,000,000
- Undesignated: $32,628,089
- Undesignated (land held in trust): $5,533,127

Temporarily Restricted: $2,172,932

Total Net Assets: $42,334,148

Total Liabilities & Net Assets: $57,295,644
**Revenues, Gains & Support**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions and grants</td>
<td>$5,696,208</td>
</tr>
<tr>
<td>Excess of assets acquired over liabilities in CCLT</td>
<td>$5,455,086</td>
</tr>
<tr>
<td>Donated goods, services, and property</td>
<td>$721,492</td>
</tr>
<tr>
<td>Home sales</td>
<td>$9,379,227</td>
</tr>
<tr>
<td>Mortgage interest income</td>
<td>$373,776</td>
</tr>
<tr>
<td>Sales from Habitat Restores, net of cost of purchased inventory of $1,008,351 and refunds</td>
<td>$5,284,629</td>
</tr>
<tr>
<td>Rental Income</td>
<td>$214,194</td>
</tr>
<tr>
<td>Ground Lease Income</td>
<td>$207,645</td>
</tr>
<tr>
<td>Other Income</td>
<td>$724,268</td>
</tr>
<tr>
<td>Forgiveness of debt</td>
<td>$1,705,600</td>
</tr>
</tbody>
</table>

Total Revenue, Gains & Support: **$29,762,125**

**Expenses**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program Expenses:</td>
<td></td>
</tr>
<tr>
<td>Construction and Land Development Program</td>
<td>$12,831,695</td>
</tr>
<tr>
<td>Family Services and Support Program</td>
<td>$1,729,933</td>
</tr>
<tr>
<td>ReStore Operations and Recycling Program</td>
<td>$3,812,018</td>
</tr>
<tr>
<td>Administration Expenses:</td>
<td>$1,271,349</td>
</tr>
<tr>
<td>Fundraising Expenses:</td>
<td>$1,245,298</td>
</tr>
</tbody>
</table>

Total Expenses: **$20,890,293**

**Other Income**

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment income (Net)</td>
<td>$949,959</td>
</tr>
</tbody>
</table>

Total Other Income: **$949,959**
Our Mission

Seeking to put God’s love into action, Habitat for Humanity of Metro Denver brings people together to build homes, communities and hope.

Our Vision

Habitat for Humanity’s vision is a world where everyone has a decent place to live. It is a vision that is welcoming to all and embraces diverse views. Our vision knows that no matter who we are or where we come from, we all deserve a good life.