

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.

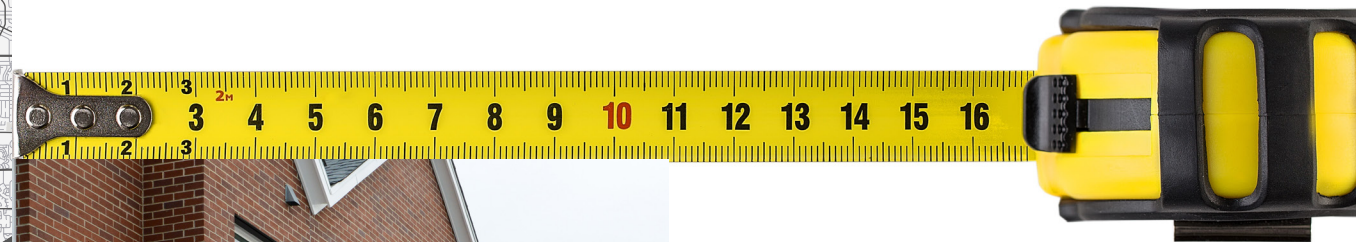
-  **Miller Homes**
8 homes built
Wheat Ridge
-  **Clara Brown**
17 homes built
Denver
-  **Villa Park**
2 homes built
Denver

-  **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

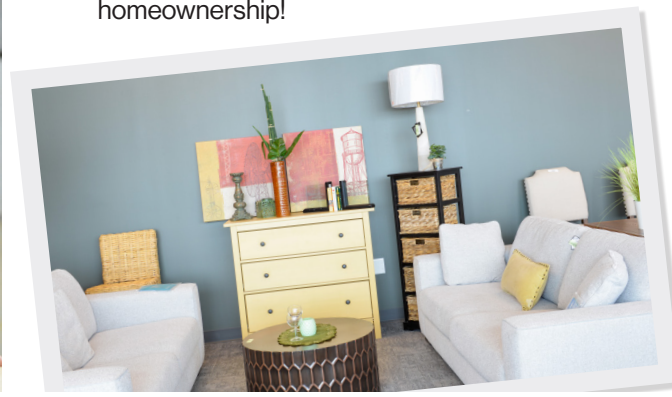
With attractive floor displays and ample room to accept donations, our ReStores make home improvement affordable and fun for our shoppers and donors – and sustainable for our community. With the ReStores, we can build more. More opportunities for donors to pass on their home goods in a sustainable way. 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, Department of Housing 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
Wells Fargo
Whirlpool Corp

\$50,000+

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

\$20,000+

Bank of America Foundation
The Beck Group
Bellco Credit Union
The Duke Street Kings' Blues & BBQ for Better Housing Block Party
BMO Bank
The Carpenter's Helpers
Colorado Federal Savings Bank
Colorado Gives Foundation
D&D Remodeling, LLP

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Ent Credit Union
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NBH Bank
Prologis
Renewable Energy Trust
Rose Community Foundation
SM Energy Company
Statebridge Company
Swire Coca-Cola

\$10,000+

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Bethany Lutheran Church ELCA
Blue Federal Credit Union
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Sacred Grace Englewood
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Foundation
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Stantec
The Travelers Companies, Inc.
Toyota
TransMontaigne
Vectra Bank Colorado
Versus Capital Advisors LLC
Wedbush

\$5,000+

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ArLand Land Use Economics
ASEC Engineers
Augustana Lutheran Church
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Billtrust
Blue Room Investing
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First Presbyterian Church of Golden
First Universalist Church of Denver
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The Habitat Helpers (Now Loaves and Fishes)
Hensel Phelps Construction
Independent Financial
Innovest Portfolio Solutions LLC
Iron Woman Construction & Environmental Services
Kaiser Permanente
KL&A Engineers and Builders
Langan Engineering
Leidos

MidwestOne Financial Group
The Miracle Workers (Now The Holy Hammers)
Montview Boulevard Presbyterian Church
National Renewable Energy Laboratory
PCL Construction
Permian Resources
The Presbytery of Denver
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\$100,000+

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The Estate of Patricia Yingst

\$40,000+

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\$20,000+

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\$2,500+

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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!

\$2,500+

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Legacy Builders

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

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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

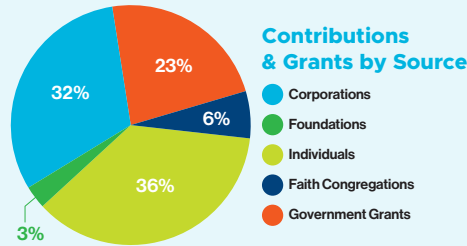
Cash and cash equivalents	5,162,013
Cash - restricted.....	8,422,374
Investments held by	
The Denver Foundation	4,486,858
Grants receivable.....	505,509
Construction in progress.....	21,866,011
Land held in trust.....	7,609,776
Other receivables and assets.....	4,558,250
Mortgage notes receivable, net.....	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
Total Assets	\$107,345,361

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
Total Liabilities	\$ 50,655,131

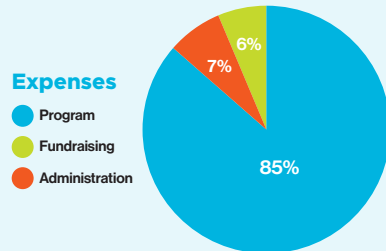
Net assets

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
Total Net Assets.....	\$ 56,690,230
Total Liabilities and Net Assets....	\$ 107,345,361



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
Total revenue, gains and support	\$ 28,388,098



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
Total Expenses	\$ 35,050,864

Other income

Investment income (net).....	475,869
Total Other Income	\$ 475,869

Our Board of Directors

Gail Fritzing
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, Brdwork 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

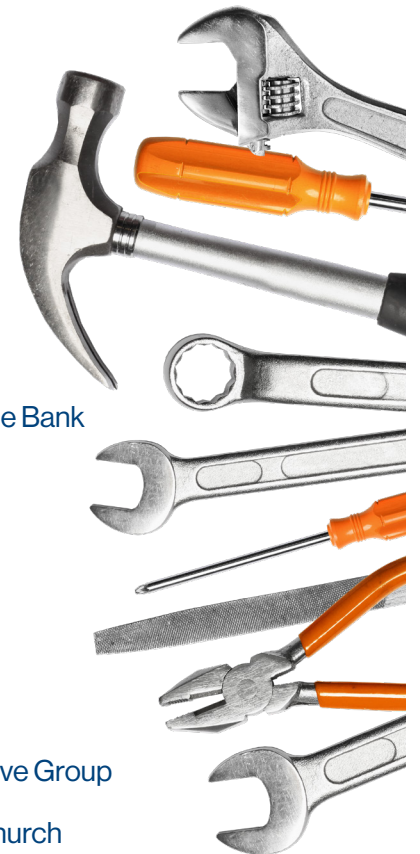
Peter M. Pendergast | VP of Business Development, Sea-Land Chemical Company

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





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Open every day except Mondays!



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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