

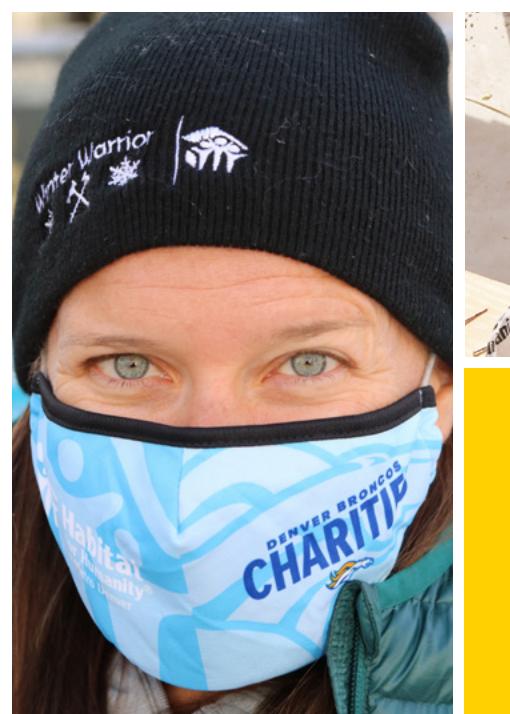


Habitat
for Humanity®
of Metro Denver



Building Resilience in
**A Transformational
Year**

annual report 2020



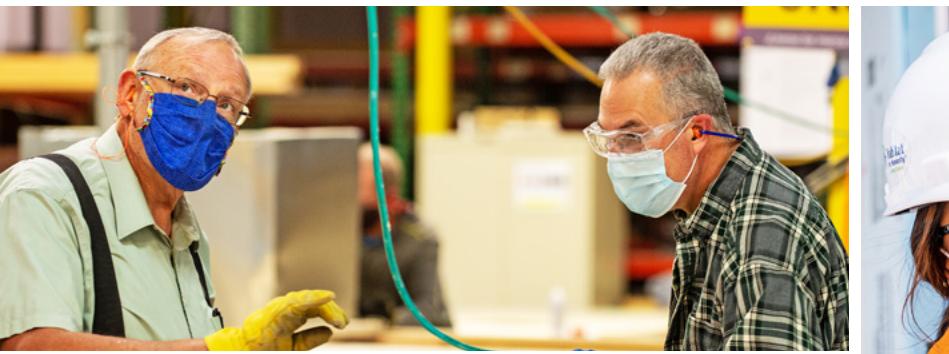
mission

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



vision

A world where everyone
has a decent place to live





Dear Friends,

It would be an understatement to say that this year has been a challenge. 2020 put unprecedented pressure on all of us - a global pandemic, economic uncertainty and natural disasters. It was also a year that spurred important dialogues about racial justice and civil rights, a growing wealth gap, and the role housing plays in building equity.

Through it all, Habitat for Humanity of Metro Denver remained focused on our mission and steadfast in our service to the community. Our values of collaboration, inclusivity, equity and humanity led us through the biggest challenges and allowed us to keep our eyes open to new opportunities.

I'm proud to share that we were able to serve 186 families through new homeownership, home repairs, and international support this year! This means that 744 adults and children are now living in safer, more stable, more affordable housing than they were a year prior.

This year highlighted the incredible importance of a stable, healthy home; a place to feel safe and secure, to work and play, and to provide a foundation from which to thrive.

The challenge is that too many of our neighbors don't have an affordable, stable home. In fact, 1 in 6 households pay more than 50% of their monthly income on housing. That doesn't leave much else for food, clothing, transportation and health care. People are struggling and they need our support.

“ This year highlighted **the incredible importance of a stable, healthy home”**

Habitat for Humanity is resilient, innovative, courageous and determined – more than ever before – to continue building homes, communities and hope. We know that a house represents so much more than just shelter. Our homes provide the strength, stability and support that builds resiliency and hope.

Thank you for joining us in this important work, during such an important year. You make a difference.

In partnership,

Heather Lafferty, CEO

In 2020, Habitat Metro Denver created new homeownership opportunities for **42 families.**



a zariah's story

The past 18 months have been a rollercoaster for Azariah, filled with countless hours of hard work and determination to achieve her dream of homeownership. "I'll never forget the day my life changed... it was on Tuesday, April 30, 2019 when I applied to become a Habitat homeowner," Azariah shares. So it was serendipitous that exactly one year later, Azariah and her sons moved into their new Habitat home.

"My sons and I have had to move 4 times within the last 4 years," Azariah reflects. "When I applied to become a Habitat homeowner, my sons and I were sharing a single-room basement rental where my sons' health and safety was being impacted and forced us to move once again. Most recently, we were sharing a one-bedroom apartment with my mother until our home was completed."

"It was such a difficult situation to not only be in a one-bedroom apartment while we waited to move, but especially during this pandemic. It has been stressful," shares Azariah. "I am grateful to have had so much to look forward to in such dark times."

"Now we can have stability in unstable times. We are humbled and grateful. We can't wait to decorate our home and return to our adventures in the kitchen by cooking a new and different meal each week. We are enormously grateful to Habitat's staff and supporters for giving us such a wonderful opportunity. Because of this house, my sons and I have stability!"

**I am grateful to have had
so much to look forward
to in such dark times."**



In 2020, Habitat Metro Denver provided home modifications and home repairs for **82 families.**



*R*egina's story

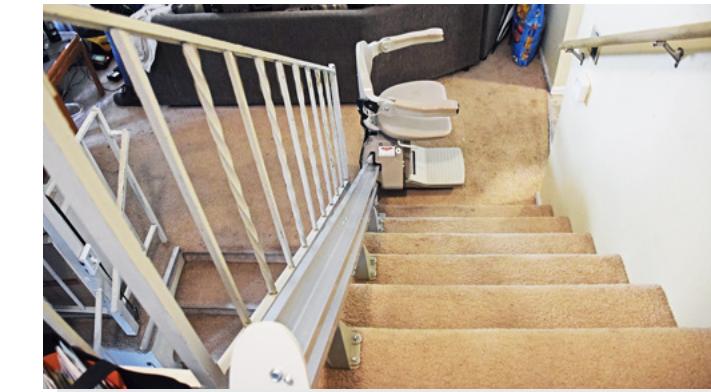
Regina is a vibrant 73 years old and has lived in her home in Aurora for 35 years. Regina cares deeply about her health, mobility and being able to stay in her home. "I am independent but it's the little things that have become more difficult. One of the hardest daily tasks for me to accomplish used to be taking a shower; I was scared to fall or not be able to get out."

After reaching out to the Colorado Visiting Nurse Association (CVNA) for help, Regina applied for the CAPABLE program, which is a collaborative effort between CVNA and Habitat to provide seniors with medical consultations and home modifications. The program includes ten home visits with an occupational therapist, a registered nurse, and Habitat Metro Denver staff, all of whom evaluate the needs of the individual and identify how to improve their life.

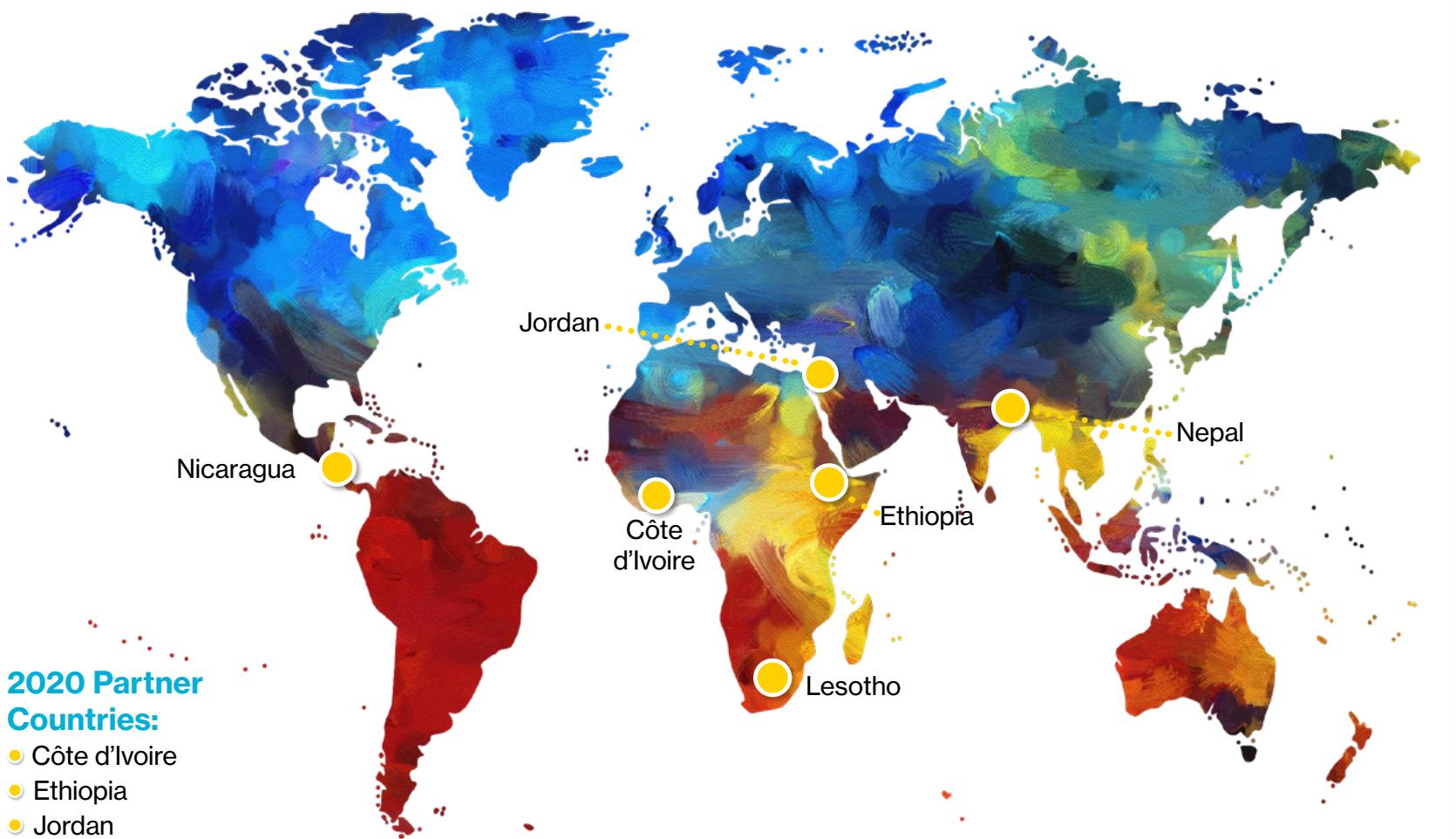
The home repairs and improvements completed on Regina's home include: a stair-lift to safely get her to her bedroom, interior and exterior grab bars, retiled floor, a shower chair with non-slip padding, and a front porch ramp.

"I am so happy, I feel safe and can now get out of the house more! I would recommend the CAPABLE program to any senior that wants to stay in their home," Regina shares.

**I am so happy,
I feel safe and
can now get out
of the house more!**



In 2020, Habitat Metro Denver funded the construction of **62 homes** in global partner countries.



2020 Partner Countries:

- Côte d'Ivoire
- Ethiopia
- Jordan
- Lesotho
- Nepal
- Nicaragua

Since 1985, Habitat Metro Denver has invested in Habitat's global work in 40 countries around the world. In 2020, we reached the milestone of sponsoring 1,048 homes internationally.

One of the best ways to learn about another country's housing needs is to travel there on a Global Village trip. A team from Habitat Metro Denver recently had this opportunity when they travelled to Jordan to help build a home for a local family. For one week in September 2019, the team from Habitat Metro Denver immersed themselves in Jordanian culture while building a two-bedroom home for Ahmad, Maysaa and their five children, ages 7 to 19 years. And while two bedrooms may not seem like a lot for seven people, the team says the spacious new home was a big upgrade from their current apartment, and offered much more stability for the couple raising four children with special needs.

The Habitat Metro Denver team spent the week mixing mortar, moving bricks and building walls, while also taking time for breaks to enjoy tea and authentic food with locals. They enjoyed watching men fling fresh pita from brick ovens, playing pattycake and rock-paper-scissors with local children, and uncovering 2,000-year-old mosaic tile church floors from the dirt.

One emotional day, the crew visited the apartment that Ahmad and Maysaa share with their children, all but the youngest of whom are confined to beds. Seeing the family's need truly struck the team.

"Every time I come back from a Habitat Global Village trip, I'm grateful for my life – for what I've been exposed to," says Cherri Peterson, Habitat Metro Denver trip member.



more than just a house...

Habitat for Humanity of Metro Denver is best known for building affordable homes. But, Habitat's impact is so much more than just houses. When a family lives in a decent and affordable home, it has a ripple effect that impacts many other facets of life, including educational success, financial stability, health and quality of life.*



transformational impact

more than just a house...

95%

Children who grow up in a Habitat Metro Denver home have a **95% high school graduation rate****

x3

The number of families with **space for their children to study** tripled after becoming Habitat homeowners

85%

85% of Habitat homeowners expect their children to get **additional education after high school**

75%

75% of Habitat homeowners feel they **spend more quality time with their family** since moving into their home

1/2

Nearly half of Habitat homeowners believe their **family's health has improved** since moving into their home

69%

69% of Habitat homeowners believe they are **doing better financially** now than they were in the past

\$1.4 million

\$1.4 million in **public assistance funding** was saved in 2019 because Habitat homeowners no longer needed it

5%

Number of **families relying on food stamps** decreased to just 5% (from 35%) after they moved into their Habitat homes

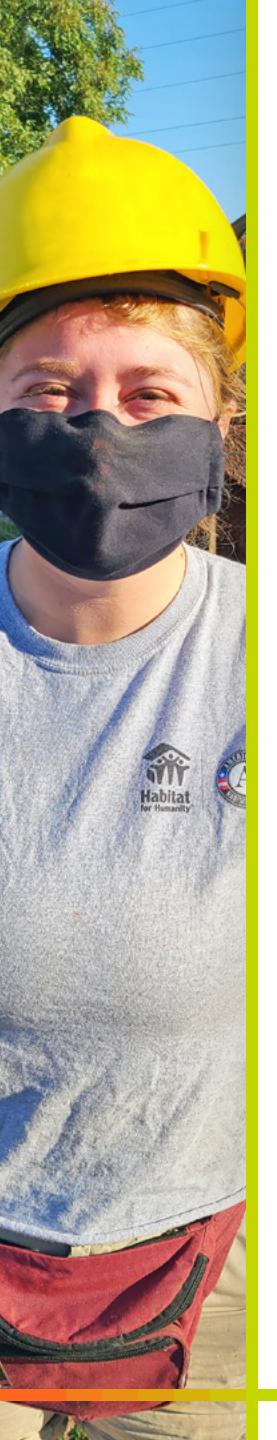
*Statistics are from a 2019 survey given to 593 Habitat Metro Denver homeowners. 129 surveys (21.7%) were completed.

**This is 30 percentage points higher than Denver Public Schools' average of 64.8%.

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\$1,000+

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Unitrust
Loren Neithercut
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Heather Ogle
Holly Ollier
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Elizabeth Peacock and Jeff Paddock
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Nancy Mills
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Sue Murahata
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Lynn and Chad Winterboer
Mitch Woolhiser
Shaun and Debbie Yancey
Thomas and Nancy Yohe
Nicky, Jeff, Trevor and Rachel Zalkind
Lois Zerbe

Legacy Builders

Legacy Builders have generously
included Habitat Metro Denver in their
estate plans, ensuring we'll be here for
many years to come.

Anonymous (11)
Rev. Alaina W. Adams
Jane M. Armstrong
Marcia and Rick Ashton
Haradon and Elizabeth Beatty
Estate of Sonja E. Benson*
Estate of Patricia Booth*
Estate of Charles R. Borst*
Gregory and Rebecca Bowlin
Estate of Dorothy M Brauch*
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James and Jacquelyn Burghardt
H. William Clarke
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The Flora Muri Trust*
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Estate of Virginia A. Garrison*
*deceased

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Bob Jones Pass it on Fund
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The Neithercut Charitable Remainder
Unitrust
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Anderson
Paul Richardson and Jennifer Fowler
Douglas and Jennifer Ridder
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Trust*
Michael and Mary Ann Rousseau
Estate of Florence Rust*
Sandra Scanlon
Daisy Shrock
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Estate of Robert Solkey*
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Doris Stipech
The Estate of Elizabeth Eason*
Michael D. Trollinger
George VanHeeren
Patricia A. Vick*
Estate of Natalie F. West*
Patricia Yingst
David Ziegler

Balance Sheet	
Assets	
Cash and cash equivalents	5,747,975
Investments held by The Denver Foundation	2,594,333
Escrow deposits held in trust	447,458
Grants receivable	651,990
Construction in progress	12,172,307
Other assets	1,118,824
Mortgage notes receivable, net	20,364,345
New market tax credit investments	2,918,429
Property and equipment, net	4,215,465
Total assets	50,231,126
Liabilities & Net Assets	
Line-of-credit	1,007,441
Accounts payable	300,369
Other accrued expenses	379,518
Homeowner deposits	123,825
Deferred Rent	62,167
Escrow deposits held in trust	447,458
Notes payable	11,041,591
Notes payable (forgivable loans)	2,976,400
PPP Loan	1,380,000
Total liabilities	17,718,769
Net assets	
Unrestricted:	
Board designated for land & infrastructure	2,000,000
Undesignated	27,300,623
Temporarily restricted	3,211,734
Total net assets	32,512,357
Total liabilities and net assets	50,231,126

Revenues & Expenses	
Revenues, gains and support	
Contributions and grants	6,036,462
Donated goods and services	1,917,271
Home sales	10,129,457
Mortgage interest income	783,477
Second mortgage revenue	167,578
Sales from Habitat ReStores (net of cost of purchased inventory of \$587,752 and refunds)	4,670,301
Rental income	53,188
Other income	429,474
Total revenue, gains and support	24,187,208
Expenses	
Program expenses	
Construction and Land Development Program	15,940,370
Family Services and Support Program	1,797,63
ReStore Operations and Recycling Program	4,309,826
Administration expenses	1,597,701
Fundraising expenses	1,295,426
Total expenses	24,940,957
Other Income	
Gain (loss) on sale of asset	1,500
Investment income	55,504
Total other income	57,004



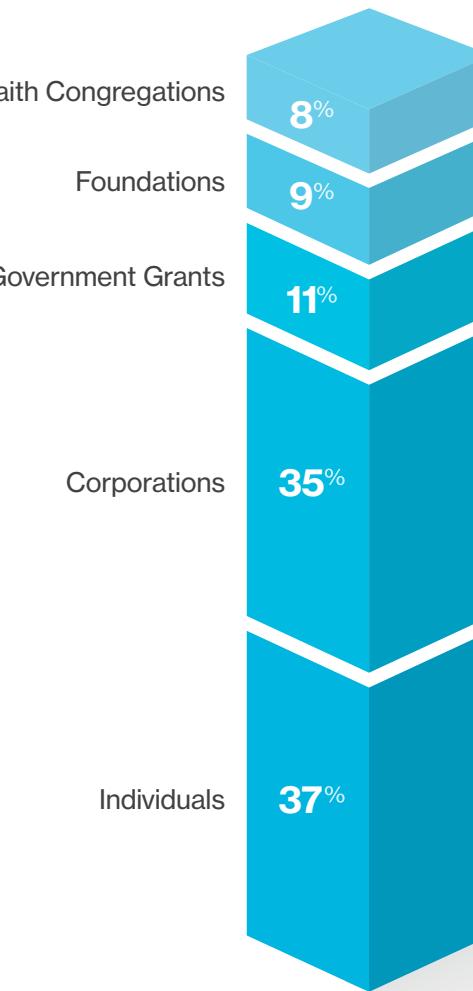
How do we pay for our programs?

Revenues, Gains & Support

Other income	\$650,240
Donated goods & services	\$1,917,271
ReStore Gross Revenue	\$4,670,301
Contributions & grants	\$6,036,462
Mortgage Sales & Other	\$10,912,934

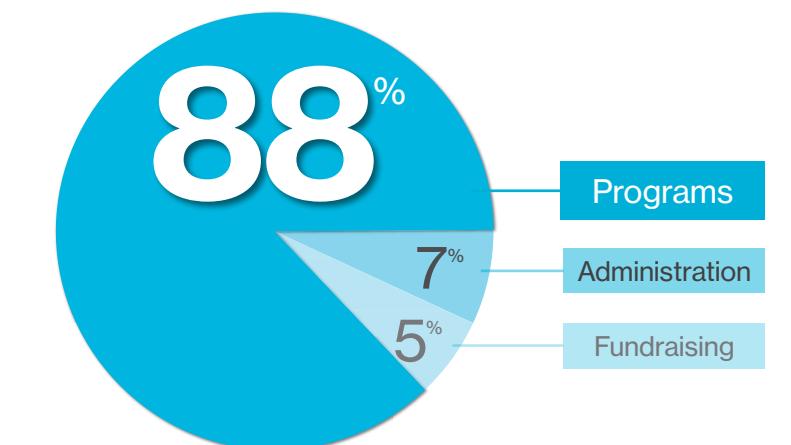
Who donates?

Contributions & Grants



How much of a dollar donated goes towards our programs?

Expenses



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