We're building more than houses.
At Habitat for Humanity of Metro Denver, we’re doing more than putting a roof over people’s heads. We’re building dignity and stability. Renewing hope. Helping dreams come true. A beautiful thing happens when a community comes together and lifts their hands; optimism begins and lives are changed. Forever, Because at Habitat, we’re laying a foundation beyond concrete and lumber. We’re building more than just a place to live. We’re building lives.

Our mission: Habitat for Humanity of Metro Denver works in partnership with God and people from all walks of life to build decent, affordable homes in which people can live and grow into all that God intends.

We used to have to move every year in search of better housing. Now my kids will never have to worry about moving again, and I can plan for our futures by going back to school.

— Marisol Rodriguez, Habitat Homeowner
Thanks to you, in 2011, 36 new homes were built across all corners of the Metro Denver area. This means 165 adults and children now live productively and sleep peacefully in warm, safe, welcoming homes. Not only did we share hope locally, but we were able to tithe funds to sponsor the construction of 36 new homes in developing communities around the world.

Thousands of volunteers worked shoulder to shoulder with homeowners to make this possible. We opened a third local ReStore Home Improvement Outlet in Littleton with record-breaking grand-opening sales. And we were recognized with two major awards for outstanding construction in affordable housing.

But most important, 2011 will be remembered as a year when new hope took hold in the lives, hearts, and homes of families across our community. And as a year when people of all walks of life gave generously of their time, talent, and resources to lift the spirits of families across Metro Denver.

Spending a day swinging a hammer on-site is an experience I cherish. Not only do we get to put our commitment to our community into action, but we have a great time as well.

— Lisa Goodbee
Volunteer, Board Member, and Home Sponsor through Goodbee & Associates
Time after time, our volunteers tell us that they receive more from volunteering than they give. Learning new skills, meeting people from diverse backgrounds, and sharing in an unforgettable experience alongside the partner families whose lives they’re helping to change—these are things that make volunteering so rewarding.

From construction to fundraising to recycling materials and family selection, everything we do is driven by the enthusiastic efforts of our volunteers. In fact, each year, more than 10,000 men, women, and youth sign up to help—seeking no other reward than to be of service to someone else. Without their skills, time, energy, and heart, Habitat would cease to exist.
Most of us take for granted that our kids will be safe as they walk to school. That a hot meal will be on the dinner table. That we won’t have to choose between health insurance and the electric bill. Yet these are desperate choices that hard-working families in our community face every day. The stability they receive through homeownership allows them to look beyond meeting just their basic needs and start planning for the future.

Habitat homeowners are motivated, dedicated, and willing to work hard to achieve the dream of homeownership. Each carefully selected partner family must invest hundreds of hours of sweat-equity labor to build their home and the homes of other families. Once construction is complete, families purchase their home with a zero-percent interest mortgage and pay affordable monthly mortgage payments based on 25% of their gross monthly income. It is a unique and successful partnership that has created healthy living environments in which families can thrive and watch their dreams take shape.

Samira Fadil and Lahcen Joumail, Habitat Homeowners

We used to dream of owning our own home, and now life has changed so much for us since we’ve moved in. We’ve found stability and feel so lucky to have partnered with Habitat.

– Samira Fadil and Lahcen Joumail, Habitat Homeowners
Corporations small and large, individuals, community foundations, and faith-based organizations have long partnered with us to make a difference in our community. Thanks to their vision, conviction, and generosity, they leave a legacy that can be seen in the high-quality homes that are built, the lives that are transformed, and the neighborhoods that are improved. Our gratitude to all of them is beyond words.
How important are the Habitat ReStores? Since the first store opened in Denver in 2004, our local housing production has increased by an amazing 70%. The steady cash flow from the ReStores pays for Habitat administrative and fundraising expenses, enabling us to build more homes and impact more families. In November 2011, we celebrated the grand opening of our third location in Littleton, which achieved the highest level of gross sales for any ReStore grand opening in the country.

All three stores provide a great community resource for people looking to donate their unneeded materials, shop for new and used home improvement products, volunteer in a store setting, or use our free team of skilled volunteers for deconstruction projects.

I witness the true reflection of community generosity working at the Habitat ReStores. From the material donations, the volunteers who give of their time, and the customers who support our work in creating affordable housing.

– James Cochran
Littleton Store Manager
### Assets
- Cash and cash equivalents: $1,473,294
- Investments held by The Denver Foundation: $2,420,861
- Investments in HFHI SA Leverage IX, LLC: $1,082,797
- Escrow deposits held in trust: $105,348
- Grants receivable: $1,000
- Investment in HFHI-SA Leverage, IX, LLC: $3,682,757
- Escrow deposits held in trust: $105,399
- Construction in progress: $8,451,312
- Contributing investors: $374,794
- Mortgage notes receivable, net: $10,299,769
- Property and equipment, net: $3,577,827
- Deferred Loan Costs: $279,580
- **Total assets**: $30,757,613

### Liabilities and Net Assets
- Accounts payable: $193,059
- Other accrued expenses: $167,095
- Other accrued expenses: $102,396
- Other accrued expenses: $102,396
- Escrow deposits held in trust: $105,399
- Mortgage notes payable: $1,535,908
- Liabilities, net: $8,656,419
- **Total liabilities**: $10,507,602

### Revenues and Expenses
#### Revenues
- Contributions and grants: $4,809,330
- Donated goods and services: $1,233,944
- Home sales: $3,124,977
- Mortgage Interest Income: $429,589
- Discount earned on sales of receivables: $156,380
- Gross income from Habitat ReStore Outlets: $2,266,541
- Other income: $119,385
- **Total revenues, gains, and support**: $12,141,763

#### Expenses
- Construction and Homeownership program: $9,030,330
- Administration: $167,919
- ReStore Operations and Recycling Program: $1,553,401
- Fundraising: $866,119
- **Total expenses**: $12,042,929

### Net Assets
<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unrestricted</td>
<td>$1,530,000</td>
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<td>Restricted</td>
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<tr>
<td>Temporarily restricted</td>
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<tr>
<td><strong>Total net assets</strong></td>
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</tbody>
</table>

**Total liabilities and net assets**: $30,757,613
Habitat for Humanity of Metro Denver

www.HabitatMetroDenver.org

3245 Eliot Street, Denver, CO 80211

Phone: 303-534-2929
Fax: 303-534-2727
Construction Hotline: 720-496-2736

Habitat ReStores

www.HabitatDenverReStore.org // 303-421-5300 // Mondays–Saturdays, 9 a.m. to 6 p.m.

Denver ReStore
70 Rio Grande Boulevard
Denver, CO 80223

Littleton ReStore
7890 W. Quincy Avenue
Denver, CO 80123

Wheat Ridge ReStore
10625 W. I-70 Frontage Road
Wheat Ridge, CO 80033

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