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.
The homes we build give rise to opportunities that uplift our communities, our country, and our world.

The people we help move other people to help us, help each other, and help themselves.

It is change through a chain reaction that spans generations, bridges separations, and transcends time.
2010 was a great year for Habitat for Humanity of Metro Denver. Thousands of volunteers, donors, partners, and families came together to build 32 new homes, providing warm, safe housing for 124 more adults and children. However, Habitat’s impact runs even deeper. Throughout the affiliate’s 31-year history, 427 homes have been built locally, and 590 homes have been funded internationally through our “house for a house” tithing philosophy. This means that more than 1,000 homes have been built through the Habitat Metro Denver’s efforts.

Our success is your success.
Thank you for getting involved with Habitat in 2010 and making a lasting difference in the lives of thousands who are now living in safe, decent, and affordable homes.
Bails Townhome Community—Habitat’s 2010 Signature Project

In 2010, Habitat broke ground on an ambitious project that would transform Denver’s Virginia Village neighborhood and forever change the lives of 24 families. The Bails Townhome Community is our largest multi-family, green, transit-oriented development.

The Bails Townhome Community took approximately nine months and the tireless dedication of over one hundred volunteers each day to complete. Working winter through fall, more than 50,000 hours were committed to help complete the energy-efficient homes.

As a transit-oriented development located within a 1/2 mile of the southeast corridor light rail (I-25 and Colorado Blvd.), the Bails Townhome Community provides families with affordable transportation options while decreasing the community’s carbon footprint.

Each home is built with Habitat’s energy-efficient materials, including tankless water heaters, programmable thermostats, and ENERGYSTAR® appliances to save on utility costs. In addition, Habitat used green building techniques and materials to reduce the community’s impact on water consumption, air pollution, and natural-resource depletion.
“I’m so happy. I’ve dreamed about a good home for a long time.”

The Meles Family
As a single mom working two jobs, Lete Meles used to live in a small apartment where her children suffered from asthma due to the wall-to-wall carpet. By becoming a Habitat homeowner at the Bails Townhome Community, Lete found the peace and stability she’s worked so hard for. “I'm so happy. I've dreamed about a good home for a long time.” Her two children, Henock and Helen, love the home and have experienced noticeable improvements to their asthma since moving in. Lete’s utility payments have also gone from over $200/month at her old apartment to a mere $65/month in her new home. “I've worked hard to try and give my kids a good home to grow up in. This home is a big benefit to my kids. We’re stable now.”
Lower-income families are forced to make desperate choices every day. Health insurance or healthy meals, decent housing or a decent school, the electric bill or the kids’ college fund. Without a reprieve, the cycle claims generation after generation. The partnerships we form with families break this cycle.

Becoming a homeowner with Habitat is hard work. Each partner family invests 250 hours of sweat-equity labor (per applicant) to help build their home and the homes of other families. These sweat-equity hours include Home Buyer Education courses to prepare them for being successful homeowners, teaching them about budgeting, home maintenance, and yard care. Habitat families also contribute $1,500 toward closing costs, and budget 25% of their monthly income to pay off zero-percent interest mortgages.

Increasing Need.
With economic uncertainty still prevalent, more and more people are turning to Habitat for answers. Now is the time to get involved with Habitat and help transform our struggling neighborhoods. Apply to become a Habitat homeowner. Help build homes. Make a donation. Shop at a Habitat Home Improvement Outlet.
“Thank you for giving us the opportunity to become homeowners and work with so many nice people.”

The Maes Family
Mel and Vivian Maes used to pay high rent for a home that wasn’t a good fit for their family. Vivian struggled to get through narrow doorways in her wheelchair, and her family dealt constantly with plumbing problems. Mel and Vivian both worked tirelessly to complete their sweat-equity hours, and they moved into their new Habitat home in early 2011 with their three grandchildren. With everything on one level and with wide access ramps, Vivian can now navigate her new home with ease. Mel also enjoys having a warm home that doesn’t run out of hot water. “We’re looking forward to having a nice lawn and letting the kids outside to play. We never thought it would happen until we met people from Habitat.”
A beautiful thing happens when a community comes together to build a house for which they get nothing in return but the satisfaction of having helped someone. It’s an empowering experience and an enduring lesson. Our volunteers receive when they give.

Throughout 2010, volunteers came out to help change the lives of 32 families by providing support across the organization. On construction sites, we had thousands of volunteers commit more than 84,000 hours to build homes. Behind the scenes, volunteers worked on various committees and in the office to help with almost every facet of the organization. At our Outlets, we had more than 33,000 volunteer hours committed to help prepare donations for display, assist customers, run cash registers, and help keep the Outlets clean and organized. From construction and fundraising to research and family selection, everything we do is driven by the tireless commitment of our volunteers.

There are many ways to get involved by volunteering with Habitat:

• Construction Volunteers
• Outlet Volunteers
• Committees
• Youth Opportunities
• Office and Administrative Support
• Women Build
• Global Village Building Trip
“It’s so nice to hear my kids say, ‘Mom, let’s go home’.”

Lopez Family
Just one year ago, Lupe and her two young children shared a queen-sized bed in a spare room at her parents’ house. Lacking adequate space to sleep, play, or live, Lupe knew she had to do something to create a better quality of life for her family. Habitat was the perfect partner.

Lupe and her kids, Liliana and Ruben, moved into their new Habitat home in 2010. Her favorite space is the kitchen where she can watch her kids play while she prepares dinner. She also loves knowing that her hard work sets an example for her kids. With big plans for the future, including going back to school to get her Bachelor’s degree, Lupe and her family are thrilled to have stability and room to grow and the chance to thrive. “It’s so nice to hear my kids say, ‘Mom, let’s go home.’”
We are powered by the strength of our partnerships. Those who share our vision and contribute to our financial viability are the lifeblood of our organization. Everything we are and everything we do grows out of this formidable collaboration. With each home built, with each person lifted, and with each ounce of hopelessness vanquished, we are building a future that’s bright and full of possibility.

Corporations small and large, individuals, foundations, and faith-based organizations have long partnered with us to make a tangible difference in our community. The diversity and the impressive scope of support reflect a willingness to respond to the affordable housing crisis in Denver. From contributing financial resources and volunteer labor to donating in-kind materials and professional services, the public and private sectors in our community change lives and help us transform communities.

In 2010, home sponsors contributed more than $2.3 million to build homes. This money allows sponsors to:

- Invest in the community
- Teambuild with colleagues
- Learn new skills
- Put faith into action through physical service
- Provide hope and stability for hard-working families
“Our future is our kids. Everything is good for them, good for us. Thank you for our future.”

The Tadesse & Bassa Family
For Shimels and Lemlem, their daughters Maklet and Amen are their number-one priority. The couple moved from rental to rental, trying to find enough space for all of them. When Maklet started walking, Shimels and Lemlem moved to a cramped two-bedroom apartment, where they were forced to pay for carpet and window repairs. Shimels and Lemlem partnered with Habitat and helped build their new home, where they now happily live. The couple appreciates the fact that, instead of paying for repairs, they now pay for a home that is theirs. Their daughters have a yard to play in and a room to call their own. “Our future is our kids. Everything is good for them, good for us. We got to build together and make friends. Thank you for our future.”
Habitat’s Home Improvement Outlets are an entrepreneurial extension of the Habitat for Humanity program in metro Denver. The two retail stores accept donations of new or used building materials—anything from furniture and appliances to windows, doors, and tools. These items are then sold back to the public with all net proceeds benefitting Habitat’s homeownership program.

Generating more than $1 million in net revenue each year to help pay for administrative and fundraising costs, the Outlets have helped Habitat’s housing production increase by almost 70% since the stores first opened. Apart from providing low cost building materials, reuse and recycling saves more than five tons of materials from landfills every week.

There are many ways to get involved with Habitat’s Home Improvement Outlets:

- **Shop:** Materials are priced up to 80% off retail
- **Donate:** Recycle tools, appliances and furniture
- **Deconstruct:** Save on labor costs
- **Volunteer:** Assist customers and run registers
Balance Sheet

Assets
Cash and cash equivalents $2,525,503
Investments held by The Denver Foundation $2,458,255
Escrow deposits held in trust $89,503
Grants receivable $130,712
Construction in progress $8,516,689
Other assets $116,354
Mortgage notes receivable, net $7,481,479
Property and equipment, net $3,683,225
Total assets $25,001,720

Liabilities
Accounts payable $151,722
Other accrued expenses $138,315
Homeowner deposits $30,107
Escrow deposits held in trust $89,503
Mortgage notes payable $1,585,958
Long-term debt $2,855,143
Total liabilities $4,850,748

Net Assets
Unrestricted
Board designated $1,500,000
Undesignated $17,869,102
Temporarily restricted $781,870
Total net assets $20,150,972

Total liabilities and net assets $25,001,720

2010 Expenses
Construction and Homeownership Program 76%
Outlet Operations and Recycling Program 10%
Fundraising 8%
Administration 6%
Revenues and Expenses

Revenues, gains, and support

- Contributions and grants: $4,181,631
- Donated goods and services: $2,301,195
- Home sales: $2,814,456
- Mortgage interest income: $397,388
- Discount earned on sale of receivables: $524,346
- Gross income from Habitat Outlets: $2,166,218
- Other income: $103,098

Total revenue, gains, and support: $12,913,972

Expenses

- Construction and homeownership program: $7,782,681
- Administration: $649,716
- Outlet operations and recycling program: $1,032,609
- Fundraising: $762,779

Total expenses: $10,227,785

Contributions

- Individuals: $1,474,722.02
- Corporations: $1,464,192.35
- Government: $997,182.45
- Faith Congregations: $913,357.52
- Gifts In-Kind: $485,340.78
- Donated Land: $1,188,450
- Foundations: $436,674.40

Total net assets: $6,959,919.52
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