Since 1979, Habitat for Humanity of Metro Denver has served 2,063 families. Over the years, they have built and sold 753 homes, performed 224 home repairs, made 100 aging in place home modifications, and received 986 global home sponsorships, resulting in a total of 2,063 families served.
A Group of Concerned Citizens | 1979 | Local residents concerned about the state of housing in Denver begin to discuss the formation of a nonprofit with a partnership housing model.

Affiliate of the Year | 2004 | Habitat Metro Denver is recognized as the National Habitat for Humanity Affiliate of the Year.

Revitalizing Our Community | 2012 | Habitat Metro Denver’s Neighborhood Revitalization Program launches, including our first home repairs in Denver’s historic Globeville neighborhood.

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Enabling Seniors to Age in Place | 2018 | Habitat Metro Denver partners with the Colorado Visiting Nurse Association through the CAPABLE Program - enabling older adults to live safely and independently in their homes.

Habitat Denver’s First Home | 1980 | Habitat Metro Denver's first home is a 4-bedroom bungalow originally built in 1906. We move it across town to its current location in Denver’s Baker neighborhood and volunteers renovate it alongside our first Habitat homeowners. It takes $45,000 to buy the land and complete renovations.

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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.
“This literally is our dream come true.”

We know that stable and affordable homeownership is not just a temporary fix in a family’s life - it is a foundation from which everything else becomes possible. Success in school, financial stability, improved quality of life... these are all outcomes that we consistently hear from Habitat homeowners.

This past year, we reconnected with long-time Habitat homeowners and learned more about the generational impact owning a stable home has had in their lives. Stories like Rafael and Silvia’s (full story page 8), who partnered with us over twenty years ago and raised two children, Andy and Leslie from infancy into adulthood in their Habitat house. Today, the family is thriving. Andy is a homeowner himself, and Leslie is about to graduate with a computer science degree from college. It is stories like this that demonstrate the power of Habitat for Humanity.

From our volunteers who invest their time, to our donors who invest their resources, to our community partners who help us expand the reach of our programs - thank you. We’re forever grateful to everyone who is a part of Habitat Metro Denver’s past, present and future.

In partnership,

Heather Lafferty, CEO
Hawa is overjoyed about becoming a first-time homeowner with Habitat Metro Denver this year. She knows that this new home will create a stable environment for her children to grow and thrive.

Hawa has always been a hard worker and has dedicated countless hours to creating a safe and stable life for her kids in the U.S. She relocated to Denver in 2005 from Mali and initially worked at a hair salon while earning her GED at the Emily Griffith High School. She went on to earn her CNA certification, and today, Hawa is a nurse at Porter Adventist Hospital in Denver.

Hawa and her children (ages 7, 10, and 13) have struggled to find housing that’s both safe and affordable for their family of four in Denver. “It was sad looking at housing prices and realizing it could never happen unless I worked so much overtime. But then what time would I have for my kids?” Over the years, they have been forced to move constantly due to rent increases, unsafe neighborhoods, roach and pest infestations, and poor water conditions.

“The final straw, was when I found bed bugs.” Hawa shares. “I KNEW we had to move to a better place.” By partnering with Habitat, Hawa had the opportunity to build and purchase a new three-bedroom townhome in south Denver. “It has always been my dream to someday own my own home where my children would have enough space and stability to support their future, and now my dream has come true! Without this program I would never have become a homeowner.”

To us, this home means security. It means a place for making memories,” shares Silvia. “I am so grateful because my children have grown up in the same neighborhood with a stable support system around them.”

Now adults, Andy and Leslie have fond memories of growing up in their Habitat home. “No matter where we go, this will always be our home,” shares Leslie. They know their home helped prepare them for their own bright futures. Today, Andy lives in his own home and works full-time in construction. Leslie is finishing her bachelor’s degree in computer science at Metro State University.

Rafael shares, “Thank you, to everyone who makes Habitat’s homeownership program possible, it really works!”

“There’s no comparison to staying at a hotel. [Our Habitat house] is a home,” says Rafael. “I couldn’t sleep because I kept dreaming of building our new home!”

Before becoming Habitat homeowners, Silvia and Rafael lived in a small, unsafe, and pest-infested apartment. At that time, Silvia and Rafael had a 2-year old son Andy, and Silvia was pregnant with their daughter Leslie. They knew they needed to make a change in order to raise their kids in a safe place. They’re so grateful to have had the opportunity to partner with Habitat Metro Denver all those years ago, to build and buy their dream home.

“Silvia and Rafael have lived in their Habitat home for 20 years, but you’d think they just moved in with how excited they get welcoming new visitors. When you walk into their home, Rafael and Silvia have smiles from ear to ear, and their happiness is contagious. “I’m grateful every day for our forever home,” Silvia exclaims.”

“Then & Now | homeownership stories

“No matter where we go, this will always be our home.”

1997

2019

1997

2019
John and Rachael have lived in their Globeville home for over 47 years. In 2013, when Habitat Metro Denver hosted the annual Jimmy & Rosalynn Carter Work Project, John and Rachael were thrilled to be selected as home repair partners for the event. Seven years later, they still can't believe the difference the critical home repairs have made. “After partnering with Habitat, we virtually got a brand-new home,” shares John. Habitat volunteers fixed the chimney, replaced windows and siding, installed new doors, repaired the roof and built a set of stairs. “The repairs have allowed us to stay in our wonderful home.”

Peggy purchased her home in Denver's Westwood neighborhood the same year Habitat Metro Denver was established, in 1979. For decades Peggy worked full time as a nurse while also raising her children in the home that she's known and loved. Over the years, her 66 year old home had fallen into disrepair, making Peggy feel uncomfortable and even unsafe at times. After retiring from nursing, Peggy became overwhelmed by the cost of the home repairs she needed, and didn’t know how she could do it on a fixed income. "I wasn’t able to open my windows for years, now I can have a fresh breeze flowing through the house.”

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“I wasn’t able to open my windows for years, now I can have a fresh breeze flowing through the house.”

“Before, I was so scared of my fence falling down and now I can enjoy my backyard again,” shares Peggy. “I also wasn’t able to open any windows for years and now I can have a fresh breeze flowing through the house.”
“The real satisfaction comes from driving by a house you built 35 years ago and seeing it filled with love.”

Ray Finney and his wife Teddy have always had a passion for service. So in 1979, when Ray’s friend from Georgia told him about a new organization - Habitat for Humanity - the couple immediately connected with its mission.

“The Denver housing market was bad in the late 1970s. With the boom and bust of the oil, gas and telecommunications industries, many blue-collar jobs diminished, and low-income families were forced out of the city,” Ray says. “After learning more about Habitat for Humanity and its mission, Teddy and I immediately said yes and began spreading the word.” They launched the Habitat Metro Denver affiliate.

With a handful of volunteers, Ray and Teddy’s basement turned into their headquarters. After working tirelessly to fundraise, acquire land, select a partner family, and navigate the difficult logistics of building, Ray and his team completed Habitat Metro Denver’s first home in 1980. Ray credits this milestone to the close relationships he created with different workers’ unions in metro Denver as well as churches.

“I remember digging the foundation for the first home with a few shovels and a couple volunteers early on a Saturday morning. The foundation was about 20' x 40' wide and we knew it would take forever. But then a gentleman from the Denver Engineering Union came with a front-end loading machine and finished the job in less than 15 minutes. The kindness of this gentleman not only sped up the process, but it gave us hope that the community genuinely cared about affordable homeownership.”

“This work is so important. It is one thing to raise funds and swing a hammer, but the real satisfaction comes from driving by a house you built 35-years ago and seeing it filled with love and be well taken care of. That is when you know you have really made an impact on a family’s life.”

In 2019, our volunteers:

- Filled 27,000+ volunteer shifts
- Invested 160,000+ hours:
  - 56,466 at our ReStores
  - 91,797 on construction and home repair sites
  - 8,509 at our production shop
  - 3,302 supporting office and events work
- Future homeowners dedicated 10,758 hours of sweat equity
- The hours volunteers invest into our mission each year are equivalent to 77 full time employees!
2019 donors

Corporations, Foundations & Government Organizations

$100,000+
Colorado Department of Local Affairs (DOLA)
City of Denver, Economic Development & Opportunity (DEDO)
Transamerica
U.S. Department of Housing and Urban Development (HUD)
Wells Fargo

$50,000+
Arvada United Methodist Church
Concord Energy LLC
Enterprise Community Partners
Habitat Helpers
Occidental Petroleum
TD Bank Financial

$40,000+
The Ansutz Foundation
Denver Broncos Football Club
Habitat Interfaith Alliance
Holy Hammers
Jeffco Interfaith Partners
Kodak Building Partners
Lowers
Miracle Workers
SM Energy Company
United Properties
Zunesis

$20,000+
Bank of America Foundation
The Duke Street Kings’ Blues & BBQ for Better Housing Block Party
Carpenter’s Helpers
Christ Church United Methodist
Cisco Systems, Inc. and Cisco Foundation
Community Shares of Colorado
Crestone Peak Resources LLC
CSG International
DCP Midstream
Empower Retirement
GiveWith - A CBS Company
Jonah Energy LLC
Liberty Oilfield Services
L&L Drilling and Fishies
Mountain High Appliance
MPLX
Mutual of Omaha Bank
Prologis
Rose Community Foundation
St. Michael the Archangel
TIAA
Ultra Petroleum
Urban Lights
Western Union Foundation

$10,000+
Anadarko-Kiwianis Investment Bank of the West
City of Denver, Economic Development & Opportunity (DOLA)
Colorado Housing and Finance Authority
COMSTOR Westcon Group North American Confluence Companies LLC
Discovery Natural Resources
First American Title Insurance Company
FirstBank
GE Johnson Construction Company
GeoTech
Homestead Title
Iron Woman Construction & Environmental Services
Leprino Foods
Montview Blvd Presbyterian Church
Owens Corning
PCL Construction Services, Inc.
Raisa Energy
St. Mary Catholic Parish
St. Thomas More Catholic Church
Synex Corporation
TGF Foundation
TD Ameritrade Services Company, Inc.
The Travelers Companies, Inc.
Toyota
U.S. Bank
Whiting Petroleum Corporation
Zivaro

$5,000+
ADP Automatic Data Processing Inc.
Agility Solutions
Arrow Electronics
Auto Body Repair of America
Bethany Lutheran Church ELCA
Black Knight
Business for Social Good
Chico’s
CRL Associates, Inc.
Denver Transit Partners
Ede Bally LLP
ELO Restoration
Fortress Architecture
Genworth Financial
Bob Jones Pass II on Fund
Independent Financial
HealthONE
Hunter Douglas Inc.
IHS Envision
Ireland, Stapleton, Pryor & Pascoe, PC
Iron and Metals Inc
Iron Horse Architects
ISEC
J.R. Butler, Inc.
Johns Manville
Lohmiller & Company
Macy’s
Marx Okubo Associates, Inc.
MidFirst Bank
Mitchell Family LLLP
Newmark Knight Frank
Nexum Commercial Realty
Nissan Group of North America
Partner Engineering and Science, Inc.
Peak Resources, Inc.
Perficient, Inc.
The Presidency of Denver
RBC Capital Markets Corporation
RE/MAX of Cherry Creek - The Bridge Team
Redwood Trust Employee Foundation
Salesforce Foundation
U.S. Bank
Sears Holdings Corporation
Sedgwick
Sears Holdings Corporation
Sugar Grove Corning
Thrive

Individuals

$100,000+
The Elizabeth T. Kirkpatrick Trust
Miles Charitable Trust

$40,000+
Benson Family Foundation
Ottoson Family Fund

$20,000+
Ed and Roxanne Fie Anderson
Fie Family Foundation
Dorothy Harnsen and Bill Harnsen, Sr.
Hennings Foundation
Hugh and Michelle Harvey
Jerry and Marti Ladd
Denise Peine
Coyle and Bill Porterfield

$10,000+
Dan and Jill Becker
Gregory and Rebecca Bowlin
John and Deborah Chapman
Beth and Roger Dickinson
Virginia and John E. Freyer, Sr.
Roger and Judy L. Heaton
Honeyfield Family
Carol and Larry Lum
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J. K. Muller Foundation
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Michael and Diane Takac
THE TRACY FAMILY FOUNDATION
Leatherwood Foundation
Russell L. Wheeler
The Tracy Family Foundation
Seven Great Friends
Chris and Liz Wright
Nancy and David Youngh

$5,000+
Celtic Mission and Jack Armitage
Thomas W. Betts
Rick and Kathy Betz
Joan Buhrer
Alvin Cohen and Nancy Simowol
Maryann and Larry Criner
Mike and Marla Criner
Chase S. Curtis, Jr.
Kevin and Michelle Dempsey
Brad and Liz Forth
Benjamin Garrett

This 2019 Annual Report represents our 2019 fiscal year (July 1, 2018 - June 30, 2019).
## 2019 donors

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<th>Name</th>
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<td>Lois Zerbe</td>
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<td>Mary Zinn</td>
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</table>

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## Legacy Builders

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

- **Anonymous (6)**
- **Paula R. Anderson**
- **Donald Armour**
- **Jason and Lisa Atkins**
- **Stefan W. Arndt**
- **Geraldine Baron**
- **Haradon and Elizabeth Beatty**
- **Kendra Black**
- **Cailtin Boers**
- **Howard Brand**
- **Joseph J. Bronsky and Jacqueline Medina**
- **Kelly J. Brough**
- **Melanie Brown**
- **Kandi Bryant**
- **Randy G. Buffum**
- **James and Jacquelyn Burghardt**
- **Mary F. and Martin L. Cahill**
- **Elyhu M. Call**
- **Kharkee Campbell**
- **Amy Cara**
- **Leila Siz Carroll**
- **The Caulkins Family Foundation**
- **Craig and Linda Chouin**
- **Ed L. Christen**
- **Helena Chun**
- **Scott and Crystal Clark**
- **Bailey H. Connor**
- **Dan Corney**
- **Joyce Coville**
- **Mike and Charlotte Coyle**
- **David Culbertson**
- **Gina M. Olsen**
- **Kathy Cupp**
- **Reed Cupp**
- **James and Phyllis Currans**
- **Roberta Curtis**
- **Terri M. Curtis and Jerome P. Fiore**
- **Christopher C Dalton**
- **Lynn Deegan**
- **Katharine Bard Dickson and Mark Dickson**
- **Robin Dickson**
- **Jessica Dominguez**
- **Catherine A. Doncan and Timothy C. Raup**
- **Paul Guthrie**
- **Thomas L. Lammansad**
- **David W. and Marry W. Lewis**
- **Michael L. and Lori Lohaus**
- **Lawrence U. and Beverly J. Luchin**
- **Eric and Erin Lyche**
- **Antoiette Macaluso**
- **John MacPherson**
- **Jerry and Duskey Malory**
- **Shelly and Mark Marquez**
- **Charlie and Wendy Martin**
- **Francis and Margaret McKenna**
- **Jane McKinstry**
- **Chris McPhillips**
- **Ahna L. Mee**
- **Ainey A. Meyer**
- **Kirk Mielent**
- **Carl and Christine Mikesell**
- **Steven and Emily Miller**
- **Jeff L. Miller**
- **Michael and Hillary Miller**
- **Nancy L. Mills**
- **Jon Moellenberg**
- **Rex W. Monahan**
- **The Morsman Family Foundation**
- **Courtney E. Murphy**
- **Jeremy Muench**
- **Marjorie Susan Pawlik**
- **Elizabeth Peacock**
- **Finence J. Phillips**
- **Peter J. and Ruth S. Pilpott**
- **Lori Pickk and Mark Miles**
- **Steve Potter**
- **Paul and Ellen F. Powell**
- **Susan Poweers and Russ Wayman**
- **William T. Pritchard**
- **Kimberly Prois**
- **Joan H. Pruize and Robert E. Musgravses**
- **Jonathan Radin**
- **Justin Rayburn**
- **Sue Reilly**
- **Richard A. Remington**
- **David W. and Marty Remke**
- **Daniel J. Revelle and Mary**
- **Douglas and Jennifer River**
- **Roy Ryder**
- **Jonathan Rinehart**
- **Blaine and Liz Rollins**
- **Heather and Jeff Ronse**
- **Warren Ross**
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- **Fran Winston**
- **Jeffrey Yahi**
- **Lois Zerbe**
- **Mary Zinn**

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### Marion Collinder

- **John Donahue**
- **Bette B. Dufsey Estate**
- **Laura R. Fisher**
- **The Fair Muki Trust**
- **Kathryn Friend**
- **Estate of Virginia A. Garrison**
- **Ginny Donahue**
- **Bob Jones Pass It on Fund**
- **Floyd Hawaiian Revocable Trust**
- **Karen J. Hickey**
- **Dawn Kack**
- **Raymond C. and Marianne D. Kluever**
- **Randy and Debbie Komisarek**
- **Heather Lafferty and Dart Winkler**
- **Robert Lepic**
- **Howard and Charlotte Mai**
- **Nancy A. Meadows Revocable Trust**
- **Elizabeth M. Morris**
- **Neithercut Charitable Remainder Unitrust**
- **Monarch Foundation**
- **Marjorie Susan Pawlik**
- **Perry C. and Virginia H. Peine**
- **John Petty**
- **Lori Pickk and Mark Miles**
- **Johnny M. Reagan and Danette Anderson**
- **Paul Richardson and Jennifer Fowler**
- **Douglas and Jennifer River**
- **George J. and Elizabeth P. Robinson Trust**
- **Estate of Florence M. Rush**
- **Daisy Shrock**
- **Estate of Robert A. Soiley**
- **Charlotte Stelmok and Eileen Kasper**
- **Doris Stilpesh**
- **Michael D. Trolinger**
- **George VanHeeren**
- **Patricia A. Vice**
- **Estate of Natalie F. West**
- **Patricia A. Yingst**
- **David J. Ziegler**

*deceased*
## How Do We Pay For Our Programs?

### Revenues, Gains & Support

<table>
<thead>
<tr>
<th>Revenue Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contributions &amp; Grants</td>
<td>$5,818,263</td>
</tr>
<tr>
<td>Donated Goods &amp; Services</td>
<td>$1,902,149</td>
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<tr>
<td>Home sales</td>
<td>$6,476,879</td>
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<tr>
<td>Mortgage interest income</td>
<td>$4,387,216</td>
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<tr>
<td>Second mortgage revenue</td>
<td>$1,986,292</td>
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<tr>
<td>Sales from Habitat ReStores, net of cost of purchased inventory of $587,752 and refunds</td>
<td>$5,813,357</td>
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<tr>
<td>Rental income</td>
<td>$66,780</td>
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<tr>
<td>Other income</td>
<td>$284,330</td>
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<tr>
<td>Forgiveness of debt</td>
<td>$1,056,100</td>
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<tr>
<td><strong>Total Revenue, Gains &amp; Support</strong></td>
<td><strong>$25,943,000</strong></td>
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### Expenses

<table>
<thead>
<tr>
<th>Expense Category</th>
<th>Amount</th>
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<tr>
<td>Program expenses</td>
<td>$13,816,874</td>
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<tr>
<td>Construction &amp; Land Development</td>
<td>$13,816,874</td>
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<tr>
<td>Family Services and Support</td>
<td>$1,535,335</td>
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<tr>
<td>ReStore Operations &amp; Recycling</td>
<td>$4,346,081</td>
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<td>Administration expenses</td>
<td>$1,523,267</td>
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<tr>
<td>Fundraising expenses</td>
<td>$1,372,021</td>
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<tr>
<td><strong>Total Expenses</strong></td>
<td><strong>$22,594,978</strong></td>
</tr>
</tbody>
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### How Much of a Dollar Donated Goes Towards Our Programs?

- Programs: 87%
- Administration: 6%
- Fundraising: 7%

### Who Donates?

- Foundations: 17%
- Faith Congregations: 5%
- Government Grants: 40%
- Corporations: 37%
- Individuals: 87%
Board of Directors

President
Rev. Dr. James E. Fouther, Jr. | Senior Pastor, United Church of Montbello

Vice President
Javan D. Ottoson | President & CEO, SM Energy

Treasurer & Assistant Secretary
Gretchen Lenamond | CFO, Rose Community Foundation

Secretary
Michael R. Miller | Attorney, Ireland, Stapleton, Pryor & Pascoe, PC

Had Beatty | Director Emeritus
Kelly J. Brough | President & CEO, Denver Metro Chamber of Commerce
Andrés G. Chaparro | Founder & Principal, 1903 Media + Strategy
Jay Michael Coyle | Retired Business Executive
Ivette Dominguez Drawe | Owner & President, Alpine Buick GMC
Ethan Elzen | President, Colorado Federal Savings Bank
John C. Fenley | Principal, Dir. of Fundamental Intl Strategies, Segall Bryant & Hamill
Gail Fritzinger | Senior Transition Coach, Innovate Coach Consult
Matthew Hanson | Colorado Market President, Mutual of Omaha Bank
Jeremy D. Held | Managing Director, Bow River Capital
Joshua Hunt | Founder, TRELORA Real Estate
Brady Kellogg | SVP of Corporate Partnerships, Denver Broncos
J. Christopher Kinsman | Partner, Davis, Graham & Stubbs, LLP
Kim Kucera | Partner & Chief Strategy Officer, CRL Associates, Inc.
Keith A. Lobis | Regional Bank President, Wells Fargo
Ann Padilla-Parras | Diversion Officer Supervisor, Denver Office of the District Attorney
Sandra Scanlon | Associate Principal, BCER Engineering
Marijn Smit | President & CEO, Transamerica Asset Management
Cris A. White | ED & CEO, Colorado Housing & Finance Authority (CHFA)