



**working  
together**  
we build  
great things

2018 annual report



**Habitat for Humanity**  
of Metro Denver

## our mission

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

## our vision

A world where everyone has  
**a decent place to live.**

## letter from our CEO



Heather Lafferty



**T**he theme of our 2018 annual report is “**working together, we build great things**”, and it’s a sentiment that rings true throughout every facet of our organization. I’m always humbled by the compassion, energy and dedication that our community of supporters invests in Habitat’s mission each year. From the 100,000 volunteer hours invested, to the more than 4,000 donors and sponsors who generously donated financial resources to help fund our work, **thank you!**

In the past year, I think we all experienced the impact of Denver’s expensive housing market and the ensuing affordable housing crisis. It’s startling to read headlines about how the average price of a single family home in Denver now exceeds \$500,000. But beyond the headlines, the ramifications of our expensive housing market are being felt across the community. Essential members of our workforce like teachers, nurses and police officers are now struggling to afford to live in a city that they’ve long been able to call home.

**At Habitat for Humanity, we’re constantly evaluating what we’re able to do as an organization to help address Denver’s affordable housing crisis, and increase our impact.** We’re looking at ways to expand our scope of services to help address some of the changing needs across our community. One example is our CAPABLE program (Community Aging in Place – Advancing Better Living for Elders), which is a first-of-its-kind program in partnership with the Colorado Visiting Nurse Association. We’re proud to have helped 60 homeowners “age in place” through this program last year, and have plans to partner with 100 more next year.

“ I’m always humbled by the compassion, energy and dedication that **our community of supporters** invests in Habitat’s mission each year.”



Throughout this annual report you’ll read inspiring stories. One example is Hattie, one of our first CAPABLE partners who is now feeling more confident and comfortable continuing to live in her home. Or you can read about Arnold, one of our first Home Repair partners in Denver’s Westwood neighborhood. He feels like his home is safer now that he could afford to do essential improvements.

**We know that owning an affordable home makes a life-long impact on a family.** Through our Habitat homeowner research, we know that homeownership has broad-reaching impacts on financial stability, educational outcomes, health, and quality of life. We’ve learned that children who grow up in a Habitat home in metro Denver have a 98% high school graduation rate... and that’s 19 percentage points higher than Colorado’s average. We also know that 70% of Habitat homeowners feel that they’re doing better financially now than they were in the past.

Thank you for your meaningful investment in Habitat’s mission. Your support is making a difference that will be felt for generations. **Working together, we build great things!**

In partnership,

Heather Lafferty, CEO



Hattie

“ Because of CAPABLE, I feel more comfortable in my home. I can hold onto the railing & not fall. **I feel safe.**”

**H**attie is an energetic great-grandma who purchased her bi-level home in Aurora in 1976. Today, Hattie is full of joy, confidence, and energy – and she credits a lot of her current disposition to the CAPABLE program.

Habitat Metro Denver and the Colorado Visiting Nurse Association’s CAPABLE program is a support program for seniors who want to age in their home. CAPABLE includes ten home visits with an occupational therapist, a registered nurse, and a handyman (aka Habitat Metro Denver) who identify mobility and self-care issues and fix or modify them.

“I never thought someone could come into my home, be so supportive, and help repair things so that I don’t have to leave my home,” Hattie shares about her CAPABLE partnership. “I didn’t think programs like this existed!”

Hattie had struggled in recent years to feel comfortable moving around her house – especially with two sets of stairs to navigate. Habitat was able to assist Hattie by installing handrails on both sides of the stairs, adding grab bars in the bathroom, and installing an additional step so that Hattie can get into the house from the garage more easily.



Lisa &amp; Francisco

**L**isa and Francisco want nothing more than to raise their children in a safe environment, but with Denver’s high housing costs, their options were limited. Before partnering with Habitat, Lisa found an affordable, 3-bedroom apartment for their family of eight, but with bullets still lodged in their front porch from a recent shooting, they worried every time their children stepped out the door.

“Our kids’ bikes were stolen the first day we lived there,” Lisa shared. “They deserve to live in a place where they can be safe, have the freedom to play outside and just be kids.”

Now the proud owners of a 5-bedroom home at Sheridan Square, Lisa and Francisco know that a world of new opportunities has opened up for their children. “Sheridan Square is in such a nicer neighborhood than where we

lived,” shares Lisa. “This is huge for us... huge for our life and our dreams.”

“ This literally is our **dream come true.**”

“Francisco and I are working hard towards better things for our family – we want to lead by example and teach our kids about credit scores and the importance of building their credit,” shares Lisa. As parents, they’re proud to provide their children with a safe and stable home so that their children can grow into their full potential. “Whatever our kids’ dreams are, I want them to go for it 100%. We want our kids to be independent and self-sufficient.”

## home repair



We have eight grandchildren and want to make sure they're safe when they visit.

**With Habitat we feel safe** and know that everything was done right."

**A**rnold can't stop smiling when he stands on his front porch marveling at his recently repaired home. From replacing doors and windows, to fixing the soffit on his back porch, one week of work has made a difference for many years to come for Arnold and his family. "I used to be able to feel the wind coming in from under my front door," Arnold recalls. "We had big temperature changes and lost a lot of energy because of those old doors."

Arnold had also spent years dealing with birds that continually built nests in roosting spots on his back porch. "I had been cleaning out at least three new bird's nests each week," Arnold laments. "You have no idea how much nicer it is now."

"There would be no way, on my income, that I would be able to do this kind of work without going into debt," shares Arnold. As a low-income homeowner in Denver's Westwood neighborhood, Arnold is not alone. Since expanding our home repair program in 2018, Arnold's home repair project marks the 14th that Habitat completed in Westwood and our 200th home repair since launching the program in Globeville in 2012.

Arnold is so grateful for the opportunity to partner with Habitat. "We have eight grandchildren and want to make sure they're safe when they visit. With Habitat we feel safe, and know that everything was done right."

## first generation homeowner



**“ This is really a chance for us to live.”**

**B**randa's life has become a lot more stable since becoming a Habitat homeowner this year. "I had been moving every two years due to my landlords selling their houses," explains Branda.

"By partnering with Habitat, I have the financial stability of an affordable mortgage and don't have to worry about landlords raising rent or selling," Branda shares.

As a full-time phlebotomist, life has always been busy for Branda but she never stopped working hard to make ends meet for her family. She's always wanted to provide a healthy place for her son to grow up, and accessible living space for her uncle who lives with them as well.

"I'm a first time homeowner and a first generation homeowner," exclaims Branda. "My son will have the opportunity to experience a strong community. He's going into the sixth grade this year, and he will be able to have the same friends through middle and high school."

"This is really a chance for us to live. Just having this opportunity - especially in Colorado - means so much. Otherwise I would have never had this chance."



## our volunteer community



Stephen

### In their own words:

“ What you get from volunteering with Habitat is so worth it – like friendships and skills. Everyone has a good attitude.

**I love the community here.”**

- Stephen Gelhaus  
Core Volunteer (home repair)

“ The best thing about my volunteer experience at Habitat **was the friendships I made.”**

- Colleen Johnson  
ReStore Summer Youth Volunteer

“ I’m a Core Volunteer because I believe **I can make an impact at Habitat.”**

- Tom Muldoon  
Core Volunteer (construction warehouse)

**F**or the past 39 years, volunteers have donated their time to Habitat in order to be a part of the change they want to see in our community. From first-time volunteers who spend a day with us, to our Core Volunteers who regularly dedicate their time to our mission, every helping hand has made a difference!



Colleen



Tom

### “ Great deals. Great people.

I’ve shopped here for years. Windows, doors, plumbing fixtures, paint - good prices and a wonderful mission.”

- a ReStore customer  
from a Google customer review

**W**e started in 2004 as a single home improvement thrift store, and have grown over the years into a thriving retail operation with five stores across metro Denver. And 2018 was our biggest year yet! With an average of 60,000 people shopping at our stores each month, our local homeownership programs would simply not have the same impact if it weren’t for the important funding generated from our ReStores. In 2018, our five stores in Denver, Littleton, Wheat Ridge, Aurora and Highlands Ranch generated over \$6 million in gross sales!

In addition to the critical funding our five ReStores provide our local programs, we’ve recently learned through customer research that a majority of our customers are low to moderate income homeowners who rely on the quality merchandise we’re able to sell at low prices.

We’re so proud to provide affordable home improvement options to everyone in the community, while also supporting our affordable homeownership programs. Working together, we build great things!

## our ReStore community



Since 1985, Habitat for Humanity of Metro Denver has made a global impact by investing in Habitat's work in 40 countries around the world. In 2018, we reached the milestone of investing more than \$3 million in Habitat's global work, and have sponsored more than 900 homes internationally.

We're currently partnering with six Habitat affiliates around the world, and are proud to be making a difference in **Cambodia, Ethiopia, Jordan, Lesotho, Nepal and Nicaragua.**



Cambodia



Nicaragua

an ethiopian story

**"This house** helped us improve our education!"

Lemlem and her two teenage daughters used to live in a dilapidated house that had a dusty floor and a leaky roof. Their housing conditions were so bad that one side of their house was on the verge of collapsing, putting all of their lives at risk. As a daily laborer who earns \$40 USD per month, Lemlem was doing her best to provide for her daughters so that they could attend school. But her salary was barely enough to cover basic needs, let alone home repairs. That's when they partnered with Habitat Ethiopia to completely renovate their house. Today, Lemlem and her daughters are thriving in their Habitat home that's safe, healthy and has quiet space for them to focus on their studies.



Ethiopia



Lesotho

a nepali story

**"Without Habitat's support** my family would not imagine building a house with my meager income."

Sita is a hardworking mom of two who partnered with Habitat Nepal's Earthquake Assistance Project after the devastating 2015 earthquake turned their original house into a pile of rubble in a matter of minutes. Forced into a refuge shelter during the aftermath, Sita looked for work as a farm hand in order to support her son and daughter. Since partnering with Habitat, she's been able to rebuild her life with a new 2-bedroom home using earthquake resilient materials including mud, rebar, cement, stone and bricks with CGI sheets for roofing.



Nepal



Jordan



our title partners  
1985-2018



## our donor community

### cornerstone partners

\$100,000+

Anonymous (1)  
Ryan W. & Jill K. Ahrens  
Colorado Federal Savings Bank  
Wells Fargo

### full home builders

\$85,000+

Anadarko Petroleum Corporation  
Concord Energy LLC  
Habitat Helpers  
Habitat Interfaith Alliance  
Transamerica  
West Metro Habitat Interfaith  
Coalition

### wall raisers

\$40,000+

Anonymous (1)  
Ed & Roxanne Fie Anderson  
The Anschutz Foundation  
The Duke Street Kings' Blues & BBQ  
for Better Housing Block Party  
Jay & Bunnie Busch  
Carpenter's Helpers  
Cisco Systems, Inc. and Cisco  
Foundation  
Alan & Judith Cogen  
Colorado Health Foundation  
Colorado Housing and Finance  
Authority  
Daniels Fund  
DST Systems, Inc.  
Fie Family Foundation

Holy Hammers  
Kodiak Building Partners  
Loaves and Fishes  
Mile High United Way  
The Miracle Workers  
NextFifty Initiative  
Colleen & Bill Porterfield  
SM Energy Company  
Thrivent Financial  
Harry and Jeannette Weinberg  
Foundation  
Zunesis

### bricks & mortar

\$20,000+

Anonymous (2)  
ALPS  
Arvada-Jefferson Kiwanis Foundation  
Bank of America Foundation  
Benson Family Foundation  
Christ Church United Methodist  
Crestone Peak Resources LLC  
CSG International  
Denver Broncos Football Club  
First Presbyterian Church of Golden  
Great-West Life & Empower  
Retirement  
Dorothy Harmsen and Bill Harmsen, Sr.  
Charitable Foundation  
Hugh & Michelle Harvey  
Robert & Judy Heaton  
Jonah Energy LLC  
Taylor & Molly Kirkpatrick  
The Mark and Linda Kissel Family  
Foundation

Leprino Foods  
Liberty Oilfield Services  
MarkWest Energy Partners  
Mutual of Omaha Bank  
Ottoson Family Fund  
Prologis  
St. Michael the Archangel  
TCF Foundation  
U.S. Bank  
Urban Lights  
Whiting Petroleum Corporation

### foundation sponsors

\$10,000+

Anonymous (2)  
Bank of the West  
John A. & Nancy Ann Battilega  
Dan & Jill Becker  
Bellco Credit Union  
Bethany Lutheran Church ELCA  
Gregory & Rebecca Bowlin  
Business for Social Good  
CBRE Foundation, Inc.  
Cherry Hills Community Church  
Confluence Companies LLC  
Denver St. Patrick's Day Parade  
Committee  
Marc & Renee Ducnuigeen  
Eastern Hills Community Church  
Josiah W. and Ann Ellis  
First American Title Insurance  
Company  
FirstBank  
Fulcrum Foundation  
Global Technology Resources, Inc.

Gooding Family Foundation  
Homestead Title  
Honeyfield Family  
Todd Ignat  
Bob Jones Pass It on Fund  
Kaiser Permanente  
KSL Capital Partners LLC  
Jerry & Margot Ladd  
Heather Lafferty & Dart Winkler  
Marketo, Inc.  
Martines Palmeiro Construction  
Montview Blvd. Presbyterian Church  
NetApp, Inc.  
Joe O'Callaghan, Partner, Vation  
Ventures  
Owens Corning  
PB and K Family Foundation  
PCL Construction Services, Inc.  
PepsiCo  
Quinette Family Fund  
Robinson Family Trust  
St. Thomas More Catholic Church  
David and Susan Stern  
TD Ameritrade  
Toyota  
The Travelers Companies, Inc.  
TRELORA LLC  
George VanHeeren  
Patricia A. Yingst

### adopt-a-day

\$5,000+

Anonymous (6)  
Advanced Systems Group

Altisource  
Assured Partners of Colorado  
Scott & Cherie Axelrod,  
MoonStar Investments  
Black Knight  
BT Construction, Inc.  
Calvary Baptist Church of Denver  
Cenco Building Services  
Glenn & Donna Chapman  
CRL Associates, Inc.  
James & Phyllis Currans  
Chase & Robin Curtis  
Dawn Food Products  
Mr. Ethan C. & Jennifer M. Elzen  
Fairfield Inn & Suites  
John & Kathy Fenley  
Land Title Guarantee Company,  
John E. Freyer  
GE Johnson Construction Company  
Grace Family Foundation  
HealthONE  
Howell Construction  
J.R. Butler, Inc.  
Jackson National Life Insurance  
Company  
Charles R. Jelm Charitable  
Foundation  
Stephen T. & Pamela P. Johnson  
Jameson Jones & Mallene Wiggin  
Koelbel Family Foundation  
James Kress  
R. James & Alice Lafferty  
Leatherwood Foundation  
Leidos  
Lohmiller & Company

Long Building Technologies  
Howard & Charlotte Mai  
Marx Okubo Associates, Inc.  
Mega Star Financial  
Louis R. and Dorothy M. Meister  
Foundation  
MidFirst Bank  
Moore-Niederman Family  
Foundation  
J. K. Mullen Foundation  
Shames-Makovsky Realty Company  
Our Lady of Loreto Catholic Parish  
Opus Foundation  
OZ Architecture of Denver, Inc.  
Partner Engineering and Science, Inc.  
John & Susan Patti  
Peak Resources, Inc.  
Pella Windows & Doors, Inc.  
The Presbytery of Denver  
Quisitive  
RevGen Partners  
St. Mary Catholic Parish  
Willa Mae Stein  
TEGNA Foundation  
Bob & Betsey Unger  
Susan & Paul Walker  
Tim & Lisa Walsh  
Wazee Digital, Inc.  
West Monroe Partners  
Russell L. Wheeler  
World Wide Technology

*This 2018 Annual Report  
represents our 2018 fiscal year  
(July 1, 2017 - June 30, 2018).*





**our donor community**

**adopt-a-day**

- \$2,500+
- Anonymous (6)
- 2-10 Home Buyers Resale Warranty
- 919 South Columbine St. LLC
- Alpine Buick GMC
- Ted & Debbie Appel
- Audi Denver
- Audi of America, Inc.
- Greg & Jenny Baldwin
- BCER Engineering
- BOK Financial
- Brown Brothers Harriman
- Joan & Robert Buhler
- Mark & Jennifer Burton
- Caliber Construction
- CBRE
- Charles Schwab
- CIGNA
- Citywide Banks
- Communications Strategy Group
- CORE Consultants, Inc.
- Cresa
- Larry & Marilyn Criner
- Mike & Marla Criner
- Cross Connect Engineering
- CRS Insurance Brokerage
- Christopher C. Dalton
- DBC Irrigation
- Denver Metro Chamber of Commerce
- Denver Transit Partners
- Eide Bailly LLP
- EnviroFinance Group
- Etkin Johnson Real Estate Partners

- Debra Fagan, LIV Sotheby's International Realty
- Felsburg Holt & Ullevig
- FMI Corporation
- Dennis & Gail Fodness
- Brad & Liz Forth
- GenCorp Technologies, Inc.
- Guaranty Bank and Trust Company
- Tiffany & Tyler Hall
- Harris Kocher Smith
- Haselden Construction LLC
- HBB Foundation
- Hilti North America
- Todd & Beth Hoffman
- Mark & Jenny Hopkins
- i2 Construction
- IMA of Colorado, Inc.
- Iron Woman Construction & Environmental Services
- iStar Financial, Inc.
- JE Dunn Construction
- Jefferson Unitarian Church
- James & Pam Johnston
- Robert & Sheryl Josephson
- Lion Equity Partners
- Littleton Rotary Foundation, Inc.
- Michael L. & Lori Lohaus
- Kathleen P. Lyle
- The Marr Charitable Foundation
- Family Mayer Foundation
- Mile Hi Church of Religious Science
- Steven & Molly Moats
- MycoTechnology
- NavPoint Real Estate Group

- Nelnet, Inc.
- Nissan Group of North America
- Northwood Investors
- Karl Kris Odwarka
- Our Lady of Fatima Catholic Church
- Peace Lutheran Church
- Pear Workplace Solutions, Inc.
- Perficient, Inc.
- Milam R. Pharo & Joey Porcelli
- Plante Moran
- Pure Good Foundation
- Rudy and Alice Ramsey Foundation
- RockSol Consulting Group, Inc.
- Heather & Frank Rooney
- Jane E. Salland & Andrea Falconieri
- Taylor & Kimberly Schollmaier
- Steve & Joan Shaffer
- Shepherd of the Hills Presbyterian Church
- Smartwire Corporation
- Stadium Management Company LLC
- Michael & Diane Takac
- Carson & John Taylor
- Trace3, Inc.
- Dennis & Joanna Trescott
- Two Roads Hospitality
- United Rentals
- Craig & Nichole Walters
- Wellshire Presbyterian Church
- Wheat Ridge Presbyterian Church
- Denise E. Woodward
- Workplace Elements LLC
- David J. & Debbie S. Younggren
- Jeffrey Zalkind

**gifts in kind**

- ACBH Agency
- Amazing Moves
- Arapahoe Concrete Inc.
- Baker Concrete Construction
- BCER Engineering
- BOA Construction
- Carpet Exchange
- Celebrity Homes
- Corey Electrical Engineering, Inc.
- Cress Kitchen and Bath
- Davis Graham and Stubbs LLP
- Denver Broncos Football Club
- Denver Builds/Country Club Towers
- Ed & Roxanne Fie Anderson
- Eddie Merlot's Prime Aged Beef & Seafood
- Elite Construction
- Energy Logic
- Fairfield Inn & Suites
- Frontier Bolt
- Fusion Lighting
- Google, Inc.
- Great Plains Moving and Storage
- HD Supply
- Hi-Tech Electric
- Hunter Douglas Inc.
- Ireland, Stapleton, Pryor & Pascoe, PC
- Isl
- Johns Manville
- Lohmiller & Company
- Masco Cabinetry
- Owens Corning
- RevGen Partners

- Ritz Carlton
- Saddle Back
- Shaw Construction
- Simpson Strong-Tie
- SSG MEP, Inc.
- SSI
- Tiley Roofing
- Timber Ridge Builders
- Turn Style Consignment
- United Advertising Corporation
- Urban Lights
- Valspar Corporation
- Jo R. Van
- Watkins Shepherd Trucking
- Wayfair
- Whirlpool Corp
- Win Wholesale

**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)
- Rev. Alaina W. Adams
- Jane M. Armstrong
- Marcia & Rick Ashton
- Haradon & Elizabeth Beatty
- The Estate of Shirley Benson Kleiber
- The Estate of Susan H. Brant
- Melanie Brown
- Thomas R. & Linda S. Brunn
- H. William Clarke

- John Dorey
- Laura R. Fisher
- The Estate of Mark S. Foster
- Ginny D. Gelbach
- F. Ann Gilbert Trust
- The Estate of Jane C. Hays
- Karen J. Hickey
- The Estate of Constance L. Jackson
- Bob Jones Pass It On Fund
- Dawn S. Kaback
- Randy & Debbie Komisarek
- Heather Lafferty & Dart Winkler
- Robert Lepic
- Joan W. Lewis Irrevocable Trust
- Howard & Charlotte Mai
- Elizabeth M. Morris
- Mona Nicholson
- Perry C. & Virginia H. Peine
- Lori Pidick & Mark Niles
- Johnny M. Reagan & Danette Anderson
- Paul Richardson & Jennifer Fowler
- The Estate of Georgelynn M Schmidler
- Daisy Shrock
- The Estate of Dorothy Mae Smith
- Charlotte Stelmok & Ilene Kasper
- Doris Stipech
- Michael D. Trollinger
- George VanHeeren
- Patricia A. Vick
- Patricia A. Yingst
- David J. Ziegler

balance sheet

assets

cash and cash equivalents:	\$3,531,946
investments held by	
The Denver Foundation	\$4,756,346
escrow deposits held in trust	\$264,125
grants receivable	\$581,249
construction in progress	\$9,171,610
other assets	\$951,767
mortgage notes receivable, net	\$15,880,116
new market tax credit investments	\$8,642,762
property and equipment, net	\$3,982,507

**total assets \$47,762,428**

liabilities & net assets

line-of-credit	\$250,000
accounts payable	\$412,493
other accrued expenses	\$606,702
homeowner deposits	\$66,027
deferred rent	\$129,460
escrow deposits held in trust	\$264,125
mortgage note payable	\$1,144,404
notes payable	\$14,828,561
notes payable (forgivable loans)	\$400,800

**total liabilities \$18,102,572**

net assets

unrestricted:	
board designated for land & infrastructure	\$2,000,000
undesignated	\$25,752,431
temporarily restricted	\$1,907,425

**total net assets \$29,659,856**

**total liabilities & net assets \$47,762,428**

revenues & expenses

revenues, gains & support

contributions and grants	\$6,484,058
donated goods and services	\$2,220,257
home sales	\$4,566,859
mortgage interest income	\$2,207,796
second mortgage revenue	\$303,259
sales from Habitat ReStores, net of cost of purchased inventory of \$402,571 and refunds	\$5,648,832
rental income	\$114,909
other income	\$59,861
forgiveness of debt	\$2,406,300

**total revenue, gains and support \$24,012,131**

expenses

program expenses:	
construction & land development	\$12,203,899
family services & support	\$1,047,090
ReStore operations & recycling	\$4,297,669
administration expenses	\$1,391,710
fundraising expenses	\$1,261,907

**total expenses \$20,202,275**

other income

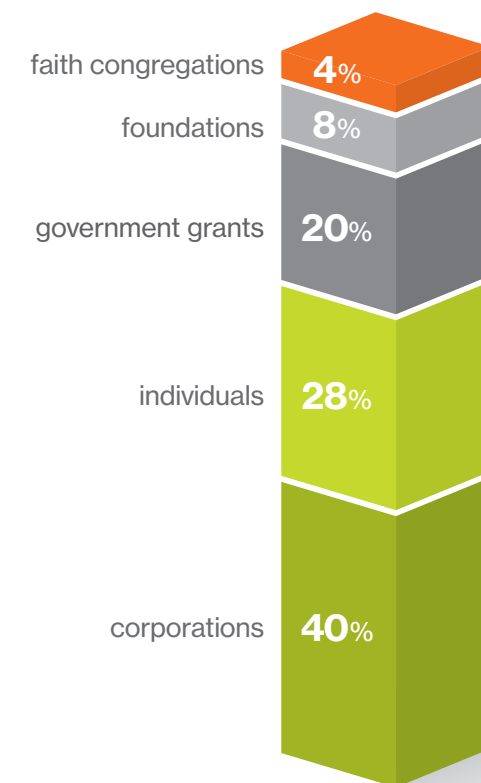
gain (loss) on sale of asset	\$500
investment income	\$571,166

**total other income \$571,666**

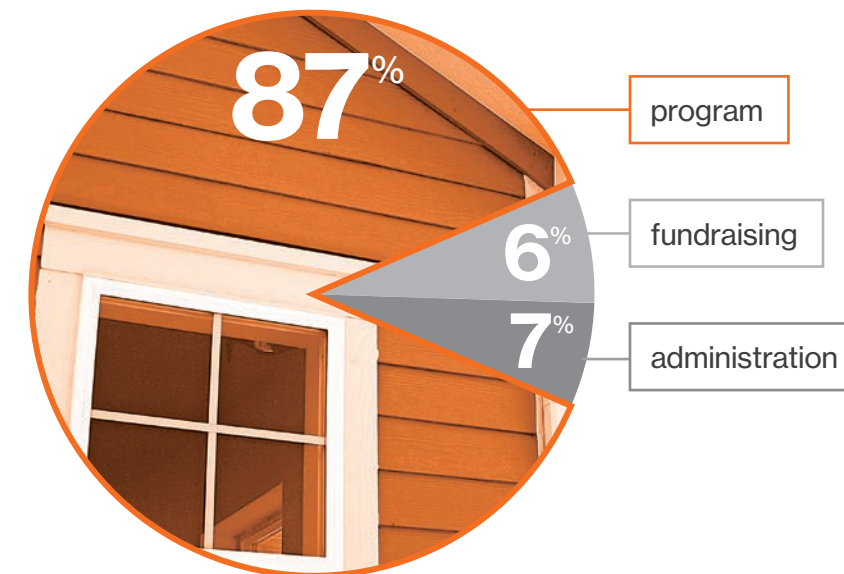
revenues, gains & support



contributions & grants



expenses



## our board members

### leadership

#### President

Molly A. Urbina

#### Vice President

Rev. Dr. James E. Foucher, Jr.

#### Treasurer

Gretchen Lenamond

#### Secretary

Michael R. Miller

### members

Roxanne Fie Anderson

Kelly Brough

Ethan Elzen

John Fenley

Matthew Hanson

Jeremy Held

Joshua Hunt

Brady Kellogg

J. Christopher Kinsman

Kim Kucera

Keith Lobis

Javan Ottoson

Ralph Pace

Ann Padilla-Parras

Jodi Rolland

Sandra Scanlon

Craig Walters

Cris White

Laura W. Worzella



**No matter who we are or where we come from, we all deserve to have a decent life.**

Every single one of us deserves the opportunity to work towards something better, and we all deserve to know we have the power to take care of ourselves and to build our own futures.

At Habitat for Humanity, we want to live in a world where everyone has a decent place to live, grow, and thrive. We see glimpses of our vision every day when the families we partner with are able to leave behind too-crowded, too-expensive, or too-unsafe housing and move into a home they helped build. A home that will serve as the foundation for the strength, stability and self-reliance they need to thrive.

We know that by working together, and providing hardworking families with a hand-up, we can build great things.

