If Volunteers Only Knew...





In 2009, Melissa Montoya volunteered on a Habitat work site to build for another family with her church, Lifebridge. Little did she know that she would be a Habitat homeowner herself one day. After her divorce, Melissa and her daughter moved from apartment to apartment. Rent costs continued to increase dramatically. When she first applied, Melissa was not accepted. A few years later, after receiving encouragement from a Habitat staff member, Melissa reapplied and was accepted. "I felt so much relief," Melissa shares. "It was incredible. I wouldn't have to worry about rent ever again."

As part of Habitat's homeownership program requirements, Melissa completed her 'sweat equity.' "When you build your own home, you have bragging rights," Melissa says. "I still brag about it." Building alongside volunteers as part of the Habitat model was "awesome." She is so grateful for corporations (like OtterBox in Frederick) that sent crews to the construction site. One particularly meaningful experience was when a group visited all the way from Africa. These volunteers took the time to bless every doorway in her home. "If you look inside my walls, you would see painted handprints from every volunteer from Africa," Melissa explains.

Melissa and her daughter, Sydney The homeownership process was long from acceptance to end of construction.

In 2015, Melissa and her daughter, Sydney were finally able to move in and celebrate. Melissa choked back tears as she explained how indescribable Dedication Day was. "It's surreal when they hand you the keys - it's actually yours," she says.

While waiting for her home, Melissa started her own business, Magic Wand Cleaning, which offers house and office cleaning. It was important to Melissa to be successful because she only had one income to support her daughter. In Summer 2022, Sydney (now 24) was able to buy her own home. Melissa credits her daughter's ability to purchase a home of her own to having an affordable mortgage with Habitat. Because Sydney could live with her mom rent-free, she was able to save a 20% down payment in her early twenties. Sydney has been a photographer for over 10 years. She also offers pet sitting, and helps her mom in the cleaning business.

When asked what she would want volunteers to know, Melissa shares,

"If you only knew, every minute spent volunteering goes a long, long way. You help single parents (and families) who are struggling and can't afford to live in Colorado, provide a stable home and environment for their kids."

Knowing her daughter would always have a place to come home and could one day have the opportunity to become a homeowner herself is priceless to Melissa.



David Emerson Executive Director

Welcome and thank you for your help in serving the communities of the St. Vrain and Estes Valley. As we have come out of the Pandemic, 2022 gives us just a glimpse of what the next few years hold. Over the summer we got our next Longmont development started and through five months, 6 homes are fully framed and dried in. Another 33 lots beyond those are ready to start construction or are under some level of construction. There is fantastic opportunity to get involved and visibly impact your community and those who live in it. Please enjoy this year's impact report and help us spread the word!



Bob Braudes Board President

Economic Impact Family Stats Top 5 work industries of 2. Education, Training, or Library 3. Office Administrative Support 4. Transportation or Warehousing 5. Sales or Retail \$1.7 million cumulative property total assessed taxes paid by value of homes homeowners Tithing \$71,167 \$111,368 have paid their \$78,590 nortgage in full. \$59.207 84% of Habitat \$390,463 homeowners still in their original home *FY 2023 – St. Vrain tithed 10% of the MacKenzie Scott award it received. Habitat homes use 50% less energy than the average house of its size. **Volunteer Impact** ReStore **Current International Partners** Volunteer hours have decreased and International Impact during the Pandemic but are Volunteers returning recently. 2022 represents a portion of the year fully building Volunteers 4812 tons kept 618 out of landfill Volunteers \$1.75 million Volunteers sed for construction financed the construction of \$479.000









2021 2022





cumulative city sales tax \$180,085

cumulative state sales tax









A world in which everyone has a decent, affordable place to live

Our Mission

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



Volunteer Spotlight: Steve Clem

After a long career with Ball Aerospace, Steve Clem began volunteering with St. Vrain Habitat over 10 years ago. Over the course of the last 12 months, Steve has volunteered over 150 hours on job sites. At Habitat, we refer to him (and other



Steve on a Habitat build

with some amazing people."

individuals like him) as "regulars." These volunteers play a critical role in our work. A recent review shows more than two dozen regular volunteers make up 30-40% of total volunteer hours in any given year. Given their consistency and experience, they learn Habitat's processes and protocols. Under Habitat construction staff, regulars like Steve are often given a larger leadership role on the build site. Efforts like Blitz Builds where a home is completely framed and dried in during a condensed time are especially impacted by regular volunteers. Recently, Habitat asked Steve to share about his experiences with us.

When did you first get involved with Habitat?

"It's been at least 10 years. First house I worked on was on County Line Road (Shadow Grass). I remember going out there and Stu (Featherstone) was the leader. I had known about Habitat for years and had never volunteered. When I retired, I was looking for a community of folks to connect with. When one retires, the built-in social community you had at work is suddenly gone. It is easy to lose touch. Habitat represented a great social outlet for me. I've become friends

Did you have any experience building homes?

"I really didn't. I had done a lot of repair with my own home, but never built anything (maybe a play house). My father was not a tool person. One of the things I have really learned and enjoyed is finding out what the heck is behind the walls of a home! As I worked with Habitat, I got to know the guts of a house and later I remodeled our own rec room. I removed the paneling, moved walls, replaced windows and upgraded the electrical wiring. It was great fun and I would not have had the confidence to attempt that before working with Habitat. Installing new windows at the Habitat site numerous times gave me the confidence to understand how things come together."

Were you nervous when you first started?

"I wasn't nervous because the direction I was given on the site was very good. I was able to go slow and got answers to a lot of questions. Habitat leads are so skilled and so knowledgeable that you can learn a lot of things."

What is your favorite part of volunteering at Habitat?

"My favorite part is people coming together to do something constructive for their community. I'm so impressed with the Habitat model. It is not a handout – that is the part I love. Habitat families buy the homes and have to put in sweat equity. As a Christian, this work is hugely satisfying. It is easy to give money. It is easier to work at your own church. But when you are out in your community and working with a different group of people – many of whom are not Christian - it is very meaningful. The Habitat staff can pull together a group of different individuals and get something done."

Do you have a favorite volunteer memory?

"My favorite memory is going to this one home dedication. The homeowners spoke very little English. Their kids were bilingual. You look around and people are absolutely in tears. And you think 'this is such a meaningful time in their lives.' Something I imagine they could not even dream about just a short while ago. Talk about the American Dream!"

Is there anything else you would want others to know?

"Yes, people don't have to have skills before they arrive. You learn over time. I have heard some of the homeowners say, "Man, I am learning so much out here!" What's great is they are buying house and they understand what is in the house! Most homeowners don't have that. They buy an already built home and they don't have that knowledge.

For volunteers who are nervous, what's a better way to learn than on someone else's house! When I first started volunteering, I thought to myself, would you really want to have your house built by a volunteer? Then you start chatting with people and some of them are former engineers and they are very intelligent, and they care tremendously about the quality of the house."

Justice, Equity, Compassion - Why We Give to Habitat

Bob worked as an environmental consultant in the remediation of groundwater and soils. Kathleen was a nurse in a busy urban hospital. Both are passionate about social justice and serving those on the margins of society. In their professional careers and now in retirement, they work to produce long-term, positive change for individuals and the community. Kathleen served on Longmont's Housing & Human Services Advisory Board. She also reviewed grant applications for Longmont Community Foundation—she describes those volunteer experiences as helping her better understand the needs of the community.

As Unitarians, their faith calls them to promote justice, equity and compassion. They have been longtime supporters of Habitat for Humanity, along with other charities focused on civil rights. Initially they gave to Habitat International, sending their annual checks to Georgia but realized that giving locally would be more personal and their donations would directly support their community and their neighbors.



Bob and Kathleen Norris

And their involvement with St Vrain Habitat is quite personal! Bob donated volunteer hours helping a friend fulfill their sweat equity commitment. Their daughter volunteered with Flatirons Habitat. learning skills to use in her own home. Kathleen speaks fondly about attending groundblessings and home dedications, saying that hearing directly from Habitat homeowners what home ownership means for each family "makes it real."

Over time, the Norris's have increased their giving to Habitat. "When our children finished college, we were able to increase our giving to the causes and organization we care about," reports Kathleen.

In retirement, charitable giving has tax benefits they appreciate. Stock they've inherited, they're happy to donate rather than pay capital gains taxes. Kathleen pointed out that giving from their IRA reduces income taxes while doing good in the community.

Bob and Kathleen described some of what they appreciate about Habitat includes the many volunteer opportunities where people can learn and grow through service. Recently they made a significant gift to help Habitat build a Volunteer Hospitality Center to house out-of-town volunteers. Kathleen talked about their preference for funding projects that will have a long-term impact and helping Habitat recruit and house volunteers such as AmeriCorps. What appeals to them both is that providing affordable home ownership is a permanent solution to an ongoing problem. "We also are impressed with St. Vrain Habitat's collaboration with the Veteran's Community Project," stated Kathleen.

Be a Housing Hero - Build With Us!

Volunteers are the heart of Habitat and the most important resource we have—any success we have achieved so far, is because of the many volunteers who help us build. Prior to 2020, we were "on a roll" with plans to double our impact and build another 100 homes in 10 years. As you can imagine, our production slowed down dramatically in 2020 and 2021. Habitat is grateful for those individuals and groups who have resumed volunteering but we have not reached pre-pandemic numbers (in terms of volunteers).

Many nonprofits report that volunteering is down across the area. Routines and priorities have changed for many of us. What has not changed are the needs of our community. Affordable housing remains a crisis in Colorado. Habitat's homeownership program provides a unique solution for working families, but the process is not quick. Currently, eight families, several of whom have already completed their sweat equity, are patiently waiting for their homes to be built. There are many more families and individuals who also want the opportunity to partner with Habitat. The sooner we finish the eight Mountain Brook homes, the sooner we can welcome more homeowners.



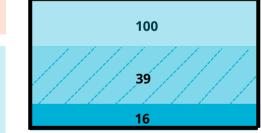
Not all heroes wear capes. Some wear toolbelts and hard hats.

This is your chance to be a Housing Hero!

Habitat has an urgent need for volunteers primarily on the construction site—but also at the Habitat ReStore and behind the scenes (Board, Homeowner Selection, admin office). Home builds happen year-round and we welcome volunteers every week. In 2023, Habitat will continue to build in Longmont and completing critical home repairs in Dacono. Whether you have been a long-time donor or are a new partner, we welcome your presence on the work site. Join us to help build homes, community, and hope! Learn more and sign-up to volunteer at www.stvrainhabitat.org/volunteerism

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Help build a Habitat home.

carsforhomes.org (877) 277-4344

\$1.8M Tithed To Support Habitat's Ukraine Response



The Ukrainian flag waving proudly

Disasters, war, and civil unrest displace millions of people around the world from their homes every year. Just days after Russia's invasion of Ukraine in late February 2022, Habitat for Humanity teams began responding to the resulting refugee crisis by helping displaced families with shelter and other emergency needs at Ukraine's border with Romania, Hungary, and in major cities like Warsaw, Poland. This response included providing emergency accommodation to refugees on the move, building stability through interim shelter solutions, and ensuring long-term shelter with housing solutions.

Tatiana, Andrei and their daughters Nasta and Lisa have left their home twice in the last 8 years because of the conflict between Ukraine and Russia. In 2014 they left the Donetsk region to move to Kharkiv, where they would remain until February of this year when the city was bombed.

On March 5, they left their Kharkiv home and planned to find shelter in another city in Ukraine. Ultimately, the family of four decided they wanted to leave the country. When they crossed the border to Romania, they needed temporary accommodations and volunteers told them to contact Habitat for Humanity Romania.

Habitat Romania offered them 12 days at a hotel. After determining that their stay would be longer in Romania than anticipated, Habitat found an apartment in Bucharest for an indefinite period. Andrei found a job right in the neighborhood where they live as a mechanic at a car service and Tatiana is a nail artist. Andrei and Tatiana told us that they feel lucky because they met very good people in Romania who helped them integrate into their new life more easily.

St. Vrain Habitat was one of 110 affiliates that sent tithe money to the International Disasters Fund to support Habitat International's work during this crisis. To learn more about Habitat International's response to the emerging housing crisis in Eastern Europe, visit the following shortlink: https://bit.ly/3g5FAXB.