



Dave Emerson
Executive Director

Welcome and thank you for your help in serving the communities of the St. Vrain and Estes Valley. In spite of the pandemic, St. Vrain Habitat is proud to report the completion of 12 new homes, 9 critical repairs, and 29 international homes. This year has been full of new challenges that have caused all of us to adapt and find new ways to serve our families, engage our volunteers, and keep our employees safe. We could not do this work without the amazing support of each community where we build. We are blessed to be a blessing and pray that 2021 will bring a return to normal as we all bring more families to their forever homes.



Alisa Jeffrey
Board President

Our Vision

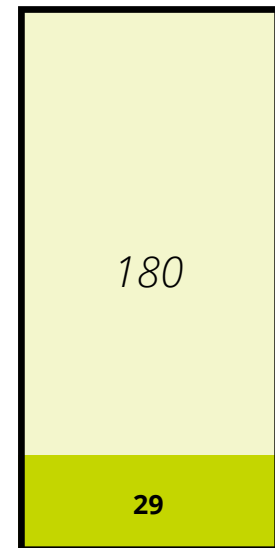
A world in which everyone has a decent, affordable place to live

Our Mission

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

Our Progress

■ Homes ■ Repairs
■ International Homes



Our Impact

I've heard it said, "if you want to make God laugh, tell him your plans." I am not sure there is any better saying for the moment. As we embark on the second year of our 10 year challenge to build 100 new homes, repair an additional 50 homes, and tithe the equivalent of 180 homes, families continue to thrive and the work goes on.

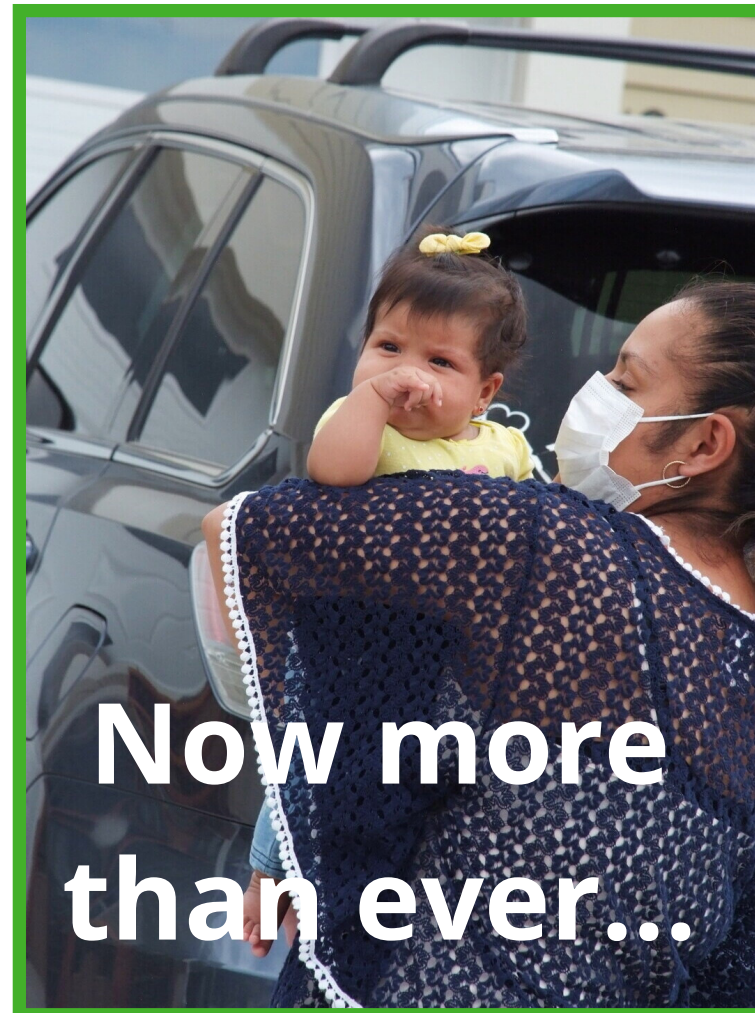
In terms of our progress, Habitat constructed 12 new homes toward our goal of 100 new homes in the St. Vrain and Estes Valley. An additional 9 home repairs were finished in The Glens neighborhood of Dacono toward our 50 repair goal. These repairs make a tremendous impact and help keep families in their home as they age in place. Global Village trips were suspended due to the Pandemic. While this was very disappointing for those scheduled to serve via our two planned trips, our tithe contributions continue to make an incredible difference. An additional 29 homes were financed towards our goal of 180 new homes abroad.

The process to gain government approval to build a single home is very thorough and intentional. This often unseen process takes many months and in some cases, years. St. Vrain Habitat has secured or is under contract for 6 different building sites, which will yield 38 homes. Various approval steps happened this year, bringing us closer to actual construction. Further, a seventh location is under negotiation that could yield an additional 30 homes. While it is hard to illustrate this important progress, 2020 was indeed a productive year.

As one of our donors or volunteers, we feel a special obligation to share the impact that your support continues to have on our mission. **A Safe Place to Call Home** outlines the difference that your support makes in our community. **Homeowner mortgage obligations now account for over half of our cash flow.** Despite a difficult economic environment, we have no homeowners currently in default. When you give to St. Vrain Habitat, your financial contribution is leveraged by the mortgage payments faithfully made by those you help.

All of this is possible because of your generosity. Please join us to double our impact by 2028. We hope you will consider a special gift to St. Vrain Habitat to serve more families and build Strength, Stability and Self-Reliance.

Your Support Brings Families Home



Donate

- Donate as an individual
- Donate via a matching gift from your workplace.
- Plan a legacy gift and/or give a gift of stock.
- Donate your vehicle to Cars for Homes.
- Donate in honor of a loved one.
- Make an in-kind contribution of building supplies.
- Donate your gently-used items to ReStore.

Volunteer

- Volunteer on a construction site.
- Bring a group from your work to volunteer.
- Participate with your church in an Apostles Build.
- Volunteer at the ReStore.
- Volunteer in our administrative office.
- Utilize your trade skills on a worksite.
- Serve on our Board of Directors or a committee.

Shop

- Purchase home improvement goods at ReStore.
- Shop our new online ReStore.
- Shop online via our ReStore eBay store.
- Participate in Amazon Smile and designate St. Vrain Habitat as your nonprofit.
- Add St. Vrain Habitat to your King Soopers/City Market rewards card.

Advocate

- Be a spokesperson for affordable housing.
- Share Habitat posts on your social media.
- Urge your Congressional representative to protect programs that support affordable housing.
- Talk to your friends, family, colleagues, and neighbors about the stability an affordable home provides.

A Safe Place to Call Home

The Lord is good, a refuge in times of trouble.
He cares for those who trust in Him.
Nahum 1:7



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Online Store & eBay

<https://habitat-for-humanity-of-the-st-vrain-valley-restore.myshopify.com>
<http://www.ebay.com/str/habitatforhumanityrestoresv>

The Habitat "Spark"

Ed and Penny's journey to Habitat homeownership began long before they applied. The couple lived with their two daughters, Kelsey and Kalli, in a tiny outdated farmhouse. They always expected homeownership to be "out of reach." Penny managed the trailer park next door while Ed worked for Budget Home Supply and as a handy man. "I had been doing construction and maintenance my whole life, but I never built a home before Habitat," Ed says.



Ed's first experience with Habitat was a favor. Production halted on a Habitat property because of a huge cottonwood tree full of bees. Greg McMann, the site supervisor at the time, asked for their help as the couple kept bees. After that, Ed started volunteering with Habitat and was encouraged by Greg to apply for homeownership.

Helping others has always been important to the Jimmies. Around the time of selection, Ed and Penny hosted a fundraiser to provide adequate housing for Allen Dale June, one of the original Navajo code talkers in the U.S. Marine Corps. Because of their work with Allen, the Navajo Nation sent a Medicine Man to attend the Jimmie home ground blessing. They received a double blessing - one from the Lutheran minister and a Navajo blessing for the "four winds of the home" from the Navajo Medicine Man. "Everyone participated; it was fun," Ed shares.

Volunteering with Habitat was a life-changing experience. "The process of building our home was amazing," Ed explains. He fondly recalls working alongside volunteers, particularly Dave Groesbeck. "Dave was my comfort zone," Ed states. "...and he was great with my girls." Many of Ed's friends also participated in the build. "I can't thank everyone involved enough," Ed says. He shares that Habitat "lit a spark." The Jimmies "hustled" to make the home their own, including adding upgrades.

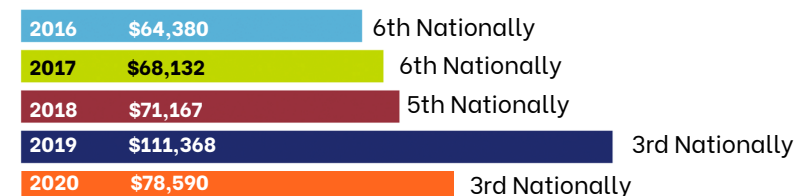
Today Ed works as a site supervisor for Berthoud Habitat. He loves the opportunity to interact with many volunteers, including Dave Groesbeck. "It's fun to teach and to quickly figure out volunteer skills," Ed states. Because of the affordability of his Habitat home, Penny can stay at home. She enjoys volunteering with her husband and sewing. Ed and Penny volunteer with the American Legion. They are also involved in Frank's Ride for Children, an annual poker run to raise money for life-changing wishes for children with critical illnesses.

Their daughter, Kelsey graduated from high school and moved to Florida. She worked in banking and insurance. Kelsey and her husband Joe recently returned to Colorado and purchased a franchise of Pinocchio's Restaurant. "She's really found her calling," Ed says. He enjoys helping at the restaurant whenever he can. Kelsey loves her management role, and Joe always wanted to be a chef. The couple has two children, Josie (9) and Edalee (6 mo.).

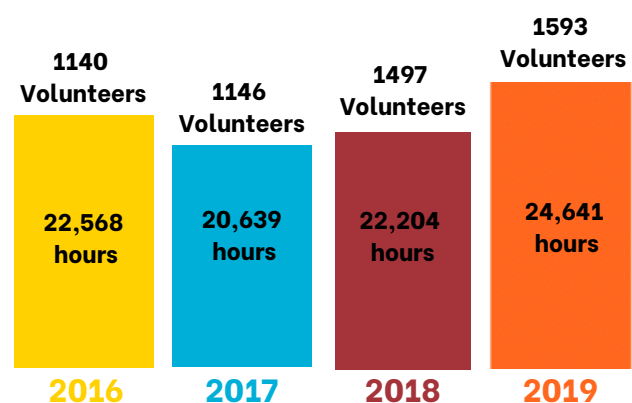
Before graduating high school, Ed took his youngest daughter, Kalli to a fly-fishing course. The instructor encouraged Kalli to pursue conservation as a career. She paid her way through community college and CSU in Fort Collins, graduating with a degree in Fish and Wildlife Conservation Biology with a concentration in Aquatic Science. Recently, Kalli and her fiancé, Justin purchased a home in Greeley. Kalli works for the City of Longmont's Water Department and Justin runs a mechanic shop.

Tithing

Once again, St. Vrain Habitat was recognized as one of the top-tithing affiliates in the nation. We are the second largest donor among medium-sized affiliates in the nation this year. Thanks to your support, we have contributed \$393,637 in the past five years to Habitat's international work.



Construction Volunteer Impact



As we began the year, St. Vrain Habitat set ambitious goals, including doubling our volunteers and a full schedule of "blitz builds." As you can imagine, that didn't happen! Due to Covid-19, we slowed production in the spring. Many groups opted out of in-person activities. Collegiate Challenge and AmeriCorps NCCC teams were recalled in March. While many folks can work from home, we haven't figured out how to build a house via Zoom!



But here's the good news! We never stopped building. In fact, Habitat has finished 6 homes since March. This allowed 6 families to move into their Habitat home during the pandemic! Two more homes are near completion. Another 2 families will be safer at home as we head into winter. This has been possible because of our construction staff, AmeriCorps, a few small groups, and our "regulars," a group of core volunteers who join us weekly.

No Way to Express Our Gratitude

Twenty-six years ago, Ken Christensen bought his home in The Glens neighborhood of Dacono for \$11,000. The house was built in 1957. Ken is really proud of the fact that he made many improvements, rebuilding almost the entire original structure.



Ana (Homeowner) & Stephen (St. Vrain Habitat's Construction Director)

During the Korean War, Ken enlisted in the U.S. Army. After completing basic training, he was shipped to Germany, completely avoiding the war zone in Korea. During his time in the military, Ken served in many different units including infantry, artillery, and the Army Corps of Engineers.

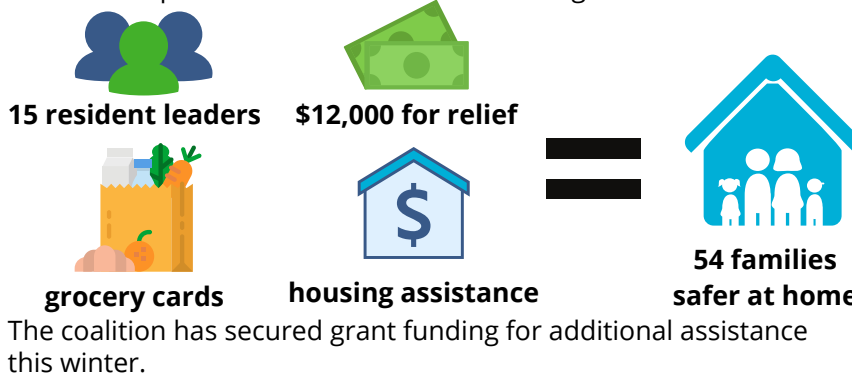
Ken and his wife, Ana realized they needed help to make vital home repairs. They were particularly concerned about their leaking roof which caused rotten wood and mold. They learned about Habitat's Critical Home Repair Program through a community flyer and decided to apply. Eligible homeowners living in The Glens neighborhood of Dacono earn less than 80% of the Area Median Income and must be able to pay 10% of total material and labor costs.

Through a partnership with Habitat, Ken and Ana received the assistance they needed. Habitat replaced damaged roofing and siding, repaired critical electrical systems, and painted the exterior of the home. Now the veteran couple is prepared for the coming winter, secure in the fact that their roof can handle the snow.

When asked about how they feel about the volunteers working on their home, Ana says, "Oh the volunteers are awesome! Volunteers are the life of Habitat." Ken adds, "There is no way we can express our gratitude." Repairs on Ken and Ana's home were completed in October 2020.

Pride of The Glens Covid Relief

Resident-led coalition, The Pride of The Glens, coordinated COVID relief for impacted residents in The Glens neighborhood of Dacono.



Volunteering During COVID

Habitat is proud of our culture of safety. We've increased safety measures by limiting folks on site, instituting mask wearing, providing handwashing options on site, and cleaning tools after every work day. Working outside on new construction makes it relatively easy to maintain social distancing. As an added measure, we require daily temperature checks and symptom screening for anyone on site. Social connection and a sense of purpose have health benefits so we are grateful for the volunteers who have helped during a difficult year.

Habitat is always focused on long-term outcomes. We know that a safe place to call home helps families survive a crisis like COVID-19. We welcome prayers for our continued efforts and for the families waiting for their Habitat homes or for repairs to be completed.

Bright Smiles. Bright Future.



"Put your finger like this and look." Bunu enthusiastically shows her little fingers and poses for the camera. Her father, Chandra, holds her little brother, Gaurab, on his lap. "Hasnusna" -- Bunu asks her father to smile. Next she calls her stepmother, Saraswati into the photograph. Admiring Bunu's energy, Chandra smiles, "I am very lucky and happy that both my children are healthy."

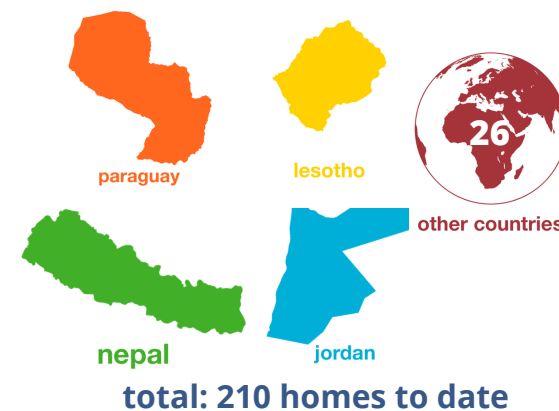
Despite being specially abled, Chandra goes to work every day while his wife looks after their children. He adds, "Had you seen me three years ago, I was bedridden. That is the reason Bunu's mother left me and I remarried. With God's grace, now I can stand and walk." No one would guess Saraswati is not their biological mother. All the love they share is real.

After many years of destitution following their freedom from bonded slavery, the family moved into their Habitat home. Their community of 39 Haliya families have benefited from Habitat's partnership with the Government of Nepal, where every Habitat dollar leverages 3 additional dollars from government subsidies. The family are first-time homeowners. Their caste was an 'enslaved' people who worked farms with little to no pay. This family now lives in a 2-room, flood and earthquake resilient home with a private latrine. They feel at peace knowing the land belongs to them and no one has the right to evict them.



"I never worry for tomorrow..." Chandra says. "Now I feel secure; I have a home which is ours." As both parents are from the Dalit caste, it is difficult to find work. "But Chandra never gives up," Saraswati explains. Chandra prays God will give him the strength to work so he can give his children a "bright future" through a good education. "I will go to school soon and I will learn ABC, right, Buwa?" Bunu asks her father. Chandra happily agrees.

International Homes



Economic Impact



Environmental Impact

