

build the change

a campaign for the
harmony cottages



Fort Collins

Habitat
for Humanity®

harmony
cottages 



Bruce Hendee
Capital Campaign Chair



about us

Fort Collins Habitat for Humanity is a nonprofit Christian organization that brings people together to build homes, communities, and hope. Habitat partners with local families to help them build and buy their own homes, a process that ultimately creates stability and becomes the launching pad for a lifetime of impact. After 25 years of service and more than 70 homes built locally, we are embarking on our largest project to date and we need the support of our community to make it possible.

a letter of invitation

Dear Friends,

As a native of Colorado and a resident of Fort Collins for over 30 years, I have lived through the challenges of homeownership. When my wife and I first moved here, every dollar spent was carefully scrutinized to save enough money to buy a house. It was an almost insurmountable challenge.

Today we are fortunate to own a home, but I continue to identify with the struggles of affordability. As the former Chief Sustainability Officer for the City of Fort Collins, one of the prime issues I faced was housing affordability and how it affects our growing community. Homeownership in today's market is a particularly challenging – and sometimes scary – undertaking.

Four years ago, I was asked by Fort Collins Habitat for Humanity to help with the planning of a four-acre site located in southwest Fort Collins. In the original plan, lot costs were excessive, and a different approach was needed to keep homes affordable. We convened a design team that worked to re-plan the property, using a dense-neighborhood concept that yielded more lots on the same acreage. This approach allowed the project to move forward and gain momentum.

The design took on a special life of its own, one in which place-making and home-building generated a spirit of care, not only for those who would reside within its boundaries, but also for those who, as volunteers, would participate in shaping the community. The plan for the emerging neighborhood, Harmony Cottages, features attractive homes with family-friendly floorplans, verandas, gabled roofs, and garages. Landscaping will include child-friendly courtyards, white picket fences, landscaped commons, and colorful flowers.

Habitat is not alone in building these homes. Students in Poudre High School's Geometry in Construction program (a STEM education initiative) will build a total of four homes at the Harmony Cottages site. The hands-on construction program provides students with opportunities to exercise practical applications of geometry, gain hands-on building experience, and make a difference in their community.

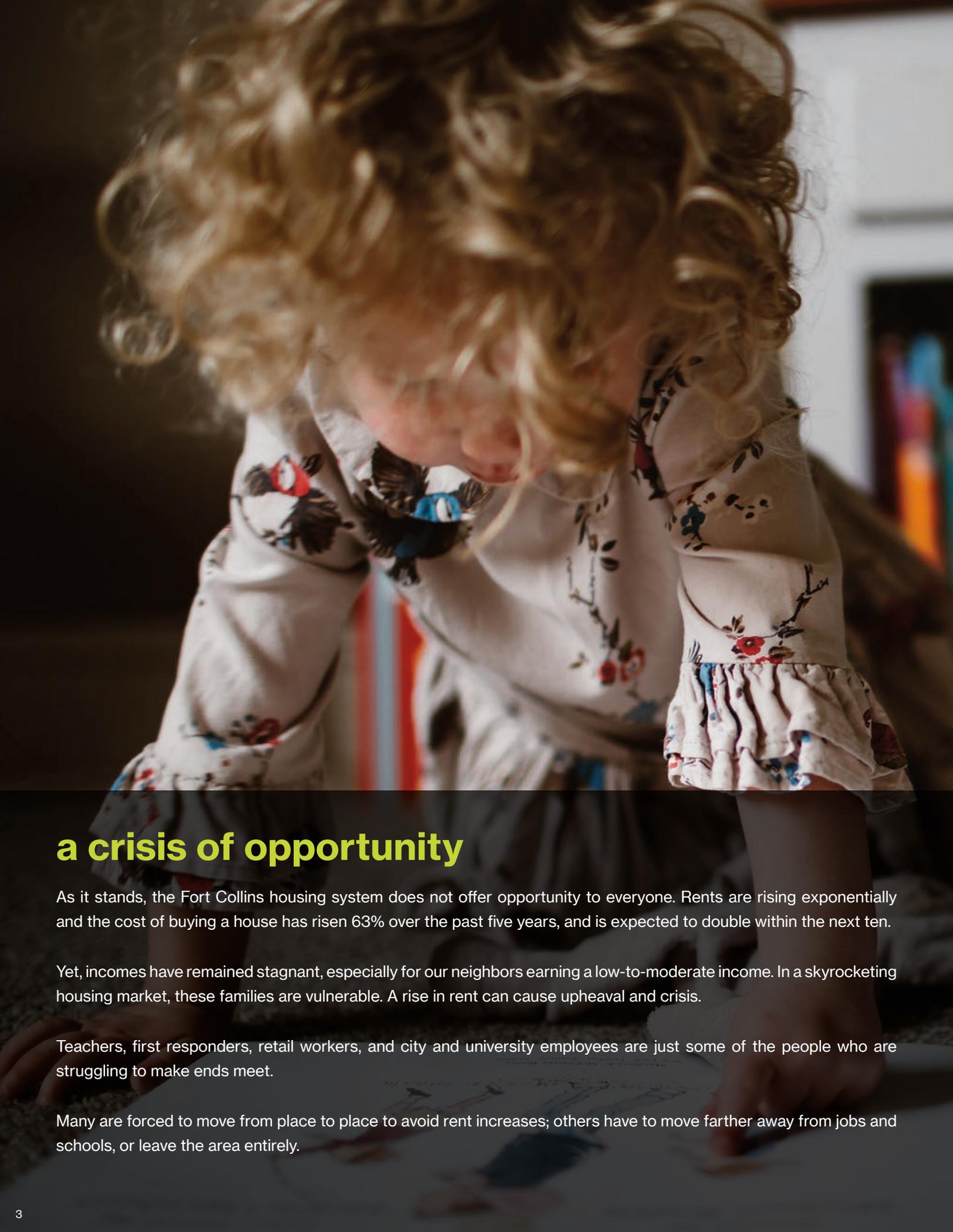
The Harmony Cottages project exhibits all of the attributes of a great community. It is beautiful, affordable, and highly energy-efficient. Through the sweat, tears, and cheers of the homeowner families and all of those who volunteer, this project shows who we are as a community. It's an investment that will become part of our community and live beyond those who build it.

This endeavor has captured my heart and become part of who I am. Please join me in making a generous gift towards its realization.

From my home to yours,

A handwritten signature in black ink, appearing to read "Bruce", with a long horizontal flourish extending to the right.

Bruce



a crisis of opportunity

As it stands, the Fort Collins housing system does not offer opportunity to everyone. Rents are rising exponentially and the cost of buying a house has risen 63% over the past five years, and is expected to double within the next ten.

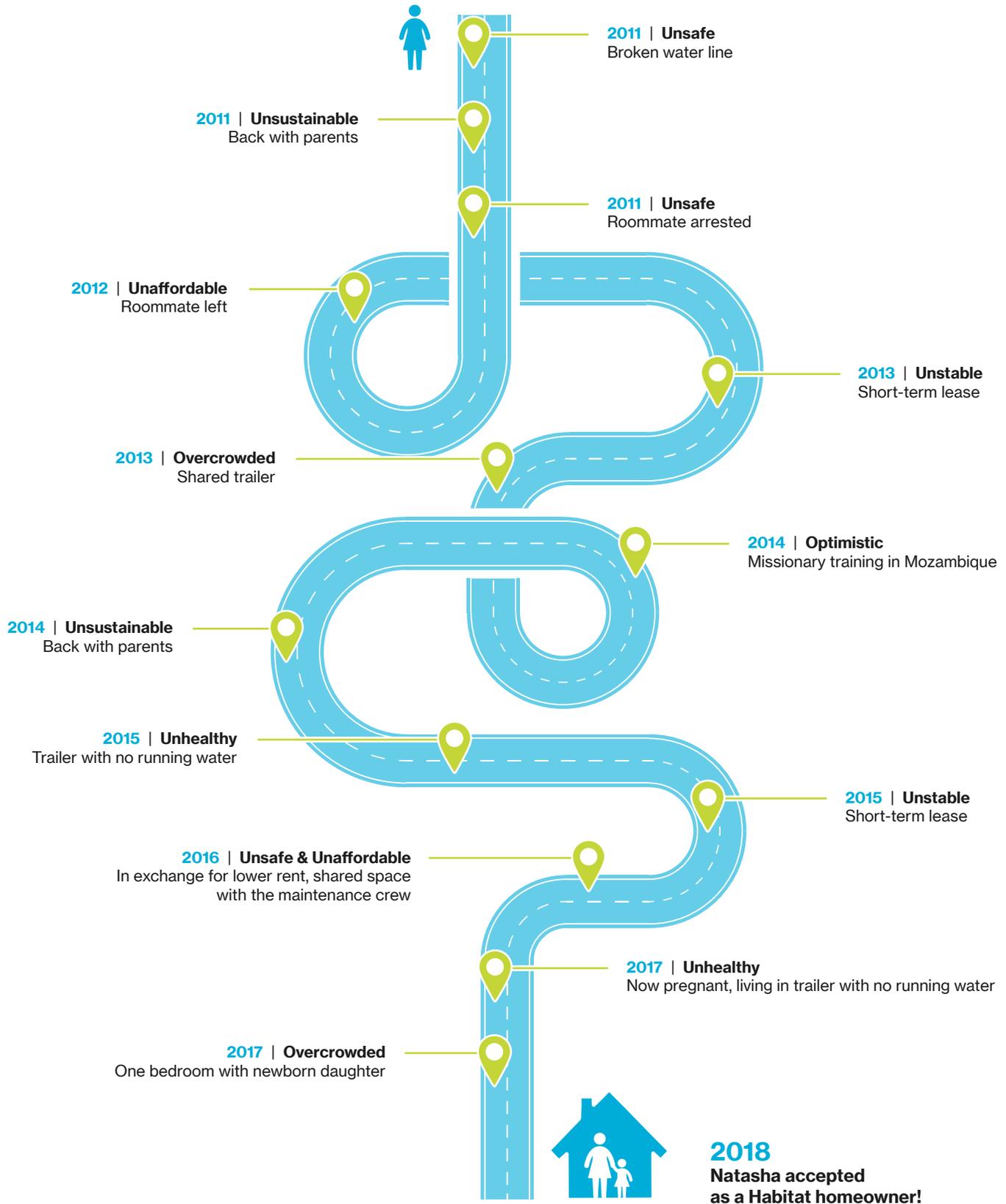
Yet, incomes have remained stagnant, especially for our neighbors earning a low-to-moderate income. In a skyrocketing housing market, these families are vulnerable. A rise in rent can cause upheaval and crisis.

Teachers, first responders, retail workers, and city and university employees are just some of the people who are struggling to make ends meet.

Many are forced to move from place to place to avoid rent increases; others have to move farther away from jobs and schools, or leave the area entirely.

natasha's family | a hopeful journey

Natasha's road to a Habitat home is personal, but not unlike many others. Over the last eight years, Natasha has moved **13 times** in pursuit of affordable rent, despite having full-time job stability.





Today, Natasha and her baby girl are on the path to a home of their own.

Natasha was selected to be a Habitat Partner Family in 2018. Partners don't just get handed a home. Natasha pays Habitat a zero-percent, fixed-rate mortgage that does not exceed 28% of her income. She contributes \$1,500 towards closing costs and up to 500 hours in "sweat equity" building her own home. With the support of generous donors, Fort Collins Habitat supplies the building materials and mobilizes volunteers to build the house along with Natasha.

The security of this investment of an affordable mortgage will allow Natasha to weather hardships. Stability serves as a launching pad for self-reliance. With a strong base and solid structure, Habitat homeowners can build the independence they need for freedom and opportunity.

And that's more than just a roof over a family's head.

why homeownership matters

The impact that Habitat for Humanity has on a local family like Natasha's is so much greater than building a house. Research on Habitat affiliates locally and across the globe indicates that a home becomes a launching pad for success.



Increased safety.

Homeowners are at a significantly lower risk of becoming victims of a violent assault, and have an overall lower incidence of being exposed to crime. More than 90% of Habitat homeowners reported their neighborhood was safer than previous neighborhoods.



Furthering education.

Children of homeowners have a 25% higher graduation rate, and 34% of Habitat homeowners pursue additional educational opportunities or degrees after settling in their own home.



Stable neighborhoods.

People who own their own homes live four times longer in their neighborhoods and are 28% more likely to maintain and improve their homes.



Better health.

There are proven decreases in asthma, mental health challenges, stunted growth, and developmental issues in children who live in a home of their own.



Self-reliant families.

In Colorado, there has been a significant decline in the usage of public assistance programs among Habitat homeowners, equating to a savings of over \$600,000 in one year throughout the state.



Thriving communities.

Homeowners are 15% more likely to vote and 10% more likely to become actively involved in solving local issues. Throughout the world, volunteerism, civic participation, and religious activity has increased significantly among Habitat homeowners.

It's not just nice to have a home. It's better for kids and families. It's better for communities.

harmony | creating a great place to live



Space in Fort Collins is dwindling. Estimates are that within nine years there will be no building lots left. In response, prices for lots have skyrocketed, in some cases tripling in fewer than two years. At the same time, the number of people attending application orientations for Habitat houses has increased four-fold.

To meet the challenge, Fort Collins Habitat for Humanity seeks to drastically increase its capacity to serve the families of Fort Collins. Instead of building houses every year based on the funds we raise annually, our goal became to take on a bigger project, in a more efficient way, in less time, and in a way that will serve more people.

This is where the Harmony Cottages began, on raw land that we already owned.

Thanks to a partnership with a local developer who supported the Habitat plan to develop the Harmony site, as well as a group of philanthropically-minded investors and subcontractors, the developed lot cost was lowered by 30-40%.

To further reduce costs, a local design team was given the challenge of creating a plan to fit more houses in the space, while maintaining a neighborhood feeling. Taking their cue from cottage-style homes from the 1920s and 1930s, the team created a plan to increase density from 30 to 48 units while preserving open space.





You can see the plans yourself, but there are features worth noting about the Harmony Cottages:



The architecture is beautiful.

Our homes are designed to fit in the neighborhoods where they are built. The homes have white picket fences, front porches, and gabled roof lines that make the paired cottages appear as single-family homes.



There is space for kids to play and adults to gather.

The houses are built around small garden commons; the playground was designed by a student team from Kinard Middle School.



Solar power reduces energy costs for families.

High-quality building envelopes and solar panels will significantly lower homeowner energy costs, freeing resources for other important monthly payments. There will be an added community benefit of lowering carbon emissions through lower energy use.



S.T.E.M. multiplies the impact.

Our partnership with Poudre High School's Geometry in Construction program impacts 80 students per year as they build a Habitat home in their school's parking lot, before it is moved to and completed at the Harmony Cottages.



"Building with Habitat gives people of all faiths an opportunity to step outside their place of worship and create a community of compassion through service. We can all agree that everyone deserves a safe place to call home. And when we work together to build homes, we begin to build a society defined by compassion, mutual respect, and unity. The walls that divide us are nothing compared to those we can raise together!"

– **Kristin Candella**, Executive Director and CEO of Fort Collins Habitat for Humanity

the path home | how we'll get there



The community has already made significant investments in the Harmony Cottages project.

- We were able to develop the land for the entire neighborhood through a philanthropic investment model, thanks to local in-kind contributions, loans, and donations.
- All 48 lots have been purchased with Community Development Block Grants, mortgage loan sales, and community investor loans.
- Donations by several local businesses, including New Belgium, Namaste Solar, and City of Fort Collins Utilities, have made solar possible.
- Over time, Fort Collins Habitat for Humanity will reap the benefit of selling mortgages to partner lenders, which will build a reserve of funds for future projects.



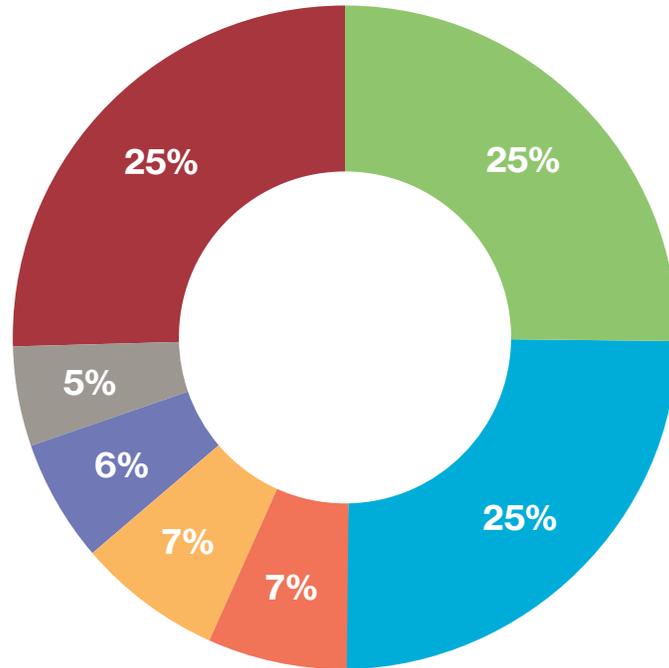
All of these inputs have gotten us this far, but we need the support of donors like you to complete the picture.

multiplying impact | leveraging support



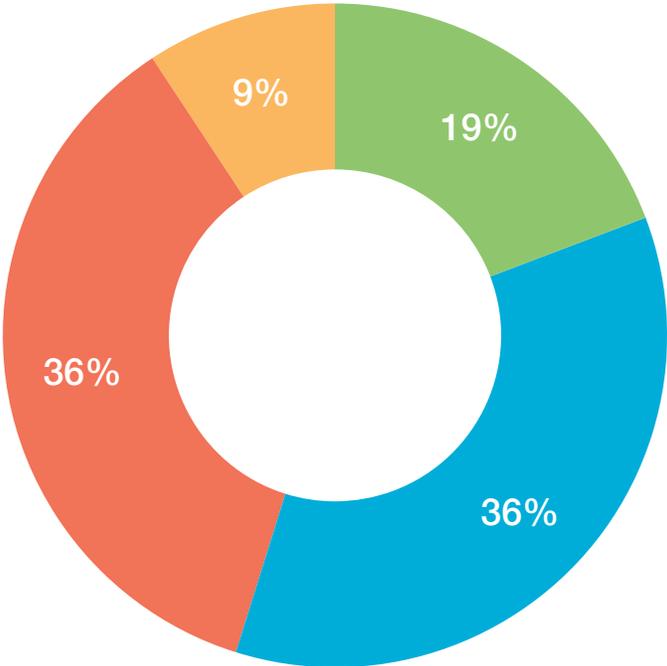
Every dollar that is given to this campaign will be multiplied **SIX TIMES** by all of this community support.

the harmony cottages | where campaign funds will go



● Land Costs	\$500,000
● Soft Costs (Building Permits, Water Tap Fees etc.)	\$500,000
● Framing Materials and Labor	\$140,000
● Foundation Materials and Labor	\$140,000
● Construction Trade Costs (Plumbing, Electrical, HVAC)	\$120,000
● Solar Panels and Other Energy Efficiency Features	\$100,000
● All Other Building Materials and Labor	\$500,000
Total Expenses	\$2,000,000

the harmony cottages | total sources of income



● Campaign Funds	\$2,000,000
● Mortgage Loan Sales	\$4,630,000
● Home Sponsorships	\$4,670,000
● Federal Funds	\$1,205,000
Total Funds	\$12,505,000

* Campaign is a portion of the total costs of the project. Estimated completion in six years or less.



“As a developer and builder in Fort Collins, and someone who considers this my hometown, I wholeheartedly believe in the importance of Habitat’s work. This is a pivotal moment for our city as the need for affordable and attainable housing is becoming more and more acute. Supporting Harmony Cottages will grow homeownership and support a thriving and diverse community. Hartford Homes is proud to give toward the campaign.”

– **Landon Hoover**, President
Hartford Homes

join us!

Fort Collins Habitat for Humanity has the expertise, the leadership, and the community support to immediately set this wide-reaching initiative in motion. Our project team is ready, our Board of Directors is committed, our volunteers are excited, and our community partners are with us.

Your gift will jump-start the financial investment necessary to change the trajectory for 48 families now. But that’s not all. It will change the trajectory for generations that come after those families, as well as for the community as a whole.

Your gift will also change Fort Collins Habitat for Humanity, expanding the capacity of the organization to do more in the future. This level of funding security will allow us to improve and innovate like never before, resulting in an ability to build and serve our families faster and to think beyond Harmony in big ways.

This will be the largest project of its kind in Fort Collins. Be part of the future of Fort Collins Habitat for Humanity. Give now and invest in our community’s hardworking families.



“Fort Collins Habitat for Humanity is a key partner in our efforts to see families and children strengthened by the stability that comes through shelter. Through this one-of-a-kind model, Habitat home buyers become self-sufficient by lifting a hammer alongside their neighbors, Building and Buying their own home. Your investment in their efforts is truly an investment in a stronger community.”

– **Wade Troxell**, Mayor of Fort Collins

ways to give | investing in our community

Please consider making a tax-deductible gift. An investment in this project is an investment in the stability and self-reliance of local families. It’s an investment in your community, which needs healthy diversity to thrive.

There are many ways you can give:

- You can use cash, stock, and other assets.
- You can give the full amount today, or spread your donation over as many as five years.

If you would like to talk through your options, please don’t hesitate to call us. We can help answer your questions and provide simple instructions for transferring assets to the campaign.

Please contact Mara Johnson, Philanthropy Director, at (970) 488-2603 or mjohnson@fortcollinshabitat.org.



Contact Us

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