Together, We Build

Annual Report 2025

Together, we build belonging

A letter from our CEO

Dear Friends,

At Habitat Metro Denver, we believe that affordable homeownership changes lives. A stable, affordable home is more than just shelter – it's a launching pad for opportunity, a foundation for hope, and a place where families can thrive.

When my parents purchased their first home in Metro Denver in the 1960s, it changed the course of our family's future. We lived, played, and stayed in that home for decades, and built lasting relationships with neighbors. We created connections that would not have been possible without the stability of our home base. **We knew that home was where we belonged. And that deep sense of belonging shaped who I am.**

I see that same story unfolding every day in the lives of the Habitat homeowners we serve. Belonging is an unspoken but invaluable outcome of affordable homeownership. When families become Habitat homeowners or receive critical home repairs, they gain stability, pride in ownership, and the joy of being part of the neighborhood and community where they live. From there, Habitat homeowners gain the opportunity to invest in their children's education, grow their own careers, and establish the platform for a better life.

Belonging is at the heart of everything we do. It is in the hands of our volunteers who return week after week, to build homes – and build relationships. It is in the dedication of our staff, who bring skill and compassion to every project. And it's in the shared commitment of donors, partners and advocates, who believe that everyone deserves a place to call home—and a community that welcomes them.

Our community urgently needs more affordable homes and the many benefits and opportunities that come along with homeownership. At Habitat, we intend to continue meeting that need together with our partners—laying foundations that support thriving families, vibrant neighborhoods, and a brighter future.

The challenges ahead are real – but so is our collective commitment and strength. **Together—with every volunteer, every donor, every advocate—we are building a community where everyone belongs.**

With gratitude and partnership,

Jaime G. Gomez, CEO

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Pictured above: CEO Jaime G. Gomez (center) with Habitat staff & board members at a housing advocacy event at the Colorado State Capitol.

The impact of affordable homeownership

We all feel the impacts of the housing crisis. Most Metro Denver residents (89%) say the cost of housing is a serious challenge[1], and 25% of households are housing cost-burdened – meaning that they pay more than 30% of their gross income towards housing[2]. Essential members of our workforce – teachers, nurses, technicians, local business owners and more – are being priced out of homeownership.

Together, we build homes and hope. Through our programs and your partnership, we are consistently adding to and preserving the supply of affordable homes in Metro Denver.

Our impact this year

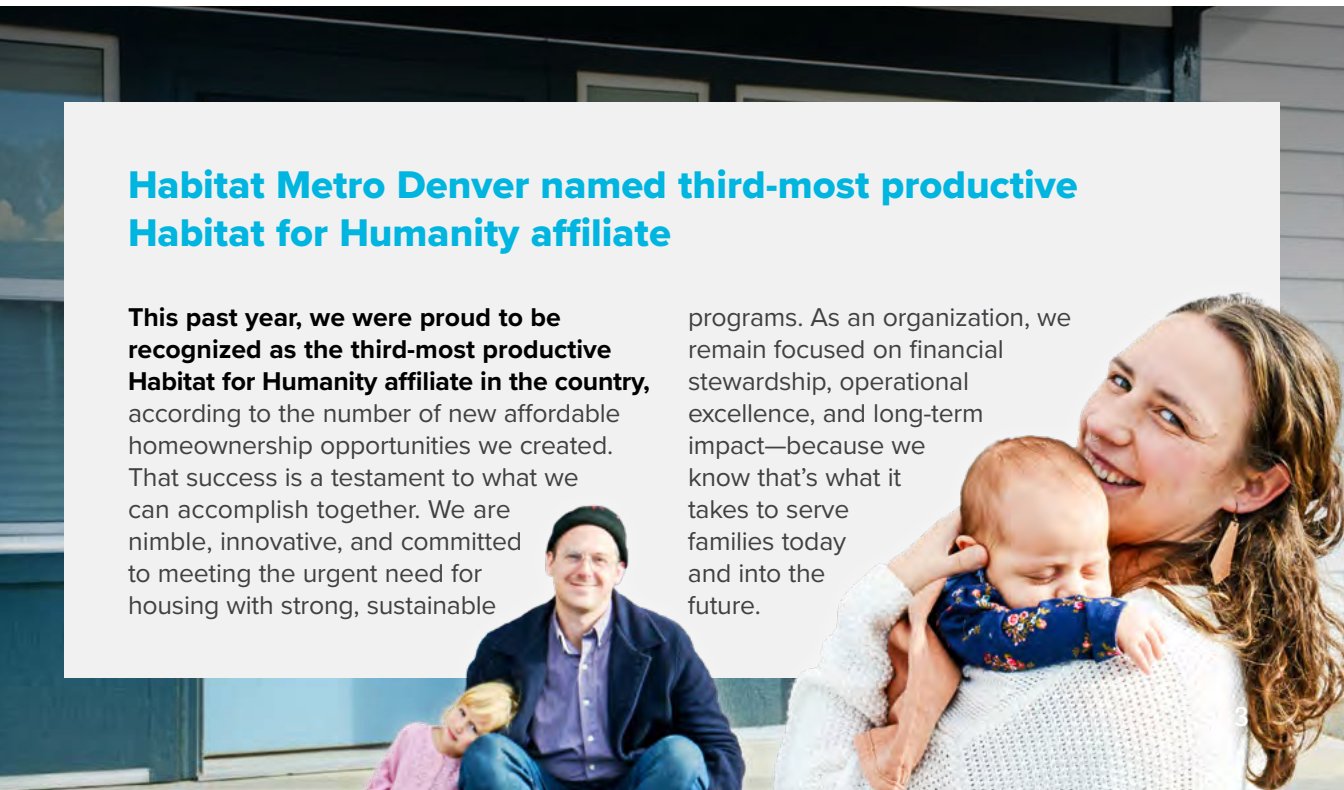
66 new homeownership opportunities

145 home preservation projects

211 families served

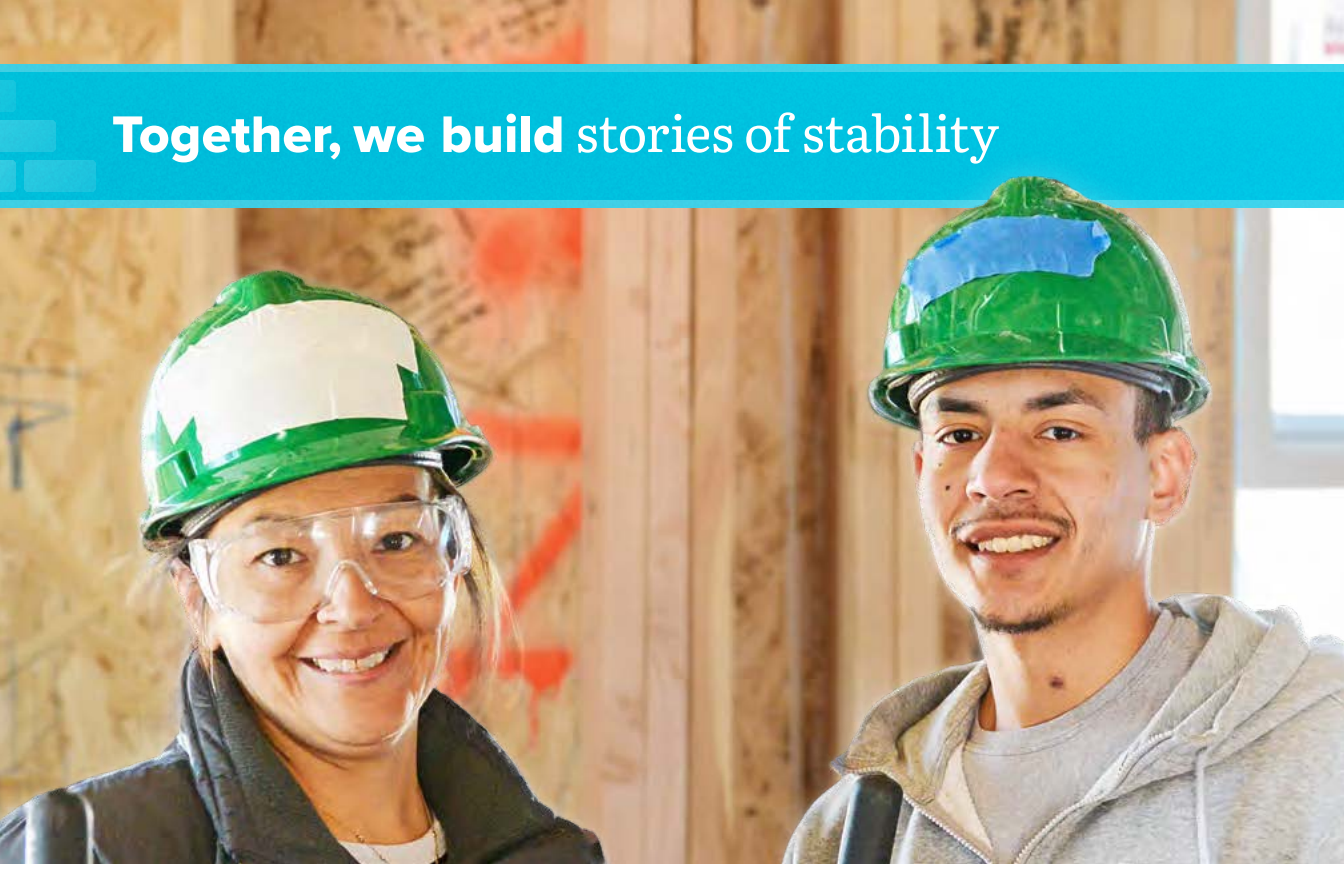
1 *Colorado Health Foundation PULSE Poll, 2024*

2 *Joint Center for Housing Studies of Harvard University, Bell Policy Center, Colorado Housing Primer 2025*



Habitat Metro Denver named third-most productive Habitat for Humanity affiliate

This past year, we were proud to be recognized as the third-most productive Habitat for Humanity affiliate in the country, according to the number of new affordable homeownership opportunities we created. That success is a testament to what we can accomplish together. We are nimble, innovative, and committed to meeting the urgent need for housing with strong, sustainable programs. As an organization, we remain focused on financial stewardship, operational excellence, and long-term impact—because we know that's what it takes to serve families today and into the future.



After years in public housing, mother and son buy a home together

For two decades, Adrienne and her son Devon navigated the challenges of living in public housing: limited space, little privacy, and the uncertainty of rental living.

Now, they own a Habitat home together – and feeling the peace, pride, and permanence of affordable homeownership.

“This is the first time we have come home to something that’s truly ours,” says Devon, 21, who works as a delivery driver.

Adrienne, a customer service representative for a municipal utility company, was excited to co-purchase a home with her son —an act of partnership that reflects the strength of their bond and their shared dream for a better future.

Together, they helped build their new three-bedroom home, gaining confidence and skills along the way. They installed windowsills, painted baseboards, and nailed fencing—learning the tools of construction and the deeper meaning of ownership.

“There are so many tools we used that we never knew existed,” Adrienne adds.

“It’s neat to see a home come up from nothing and see what’s behind the walls.”

Through Habitat's homeownership program, the co-owners learned, "what to save for, and how to plan for things we'll need later," said Devon. Their new home offers the space and peace that were hard to come by living in public housing.

Adrienne has already hosted her grandkids for holidays and summer fun in the backyard. She hopes their story inspires others.

> "I want to spread the good news about Habitat—there are possibilities out there for first-time homebuyers."

In the digital report
Hear Adrienne's joy in her new home!

Together, we build paths to homeownership

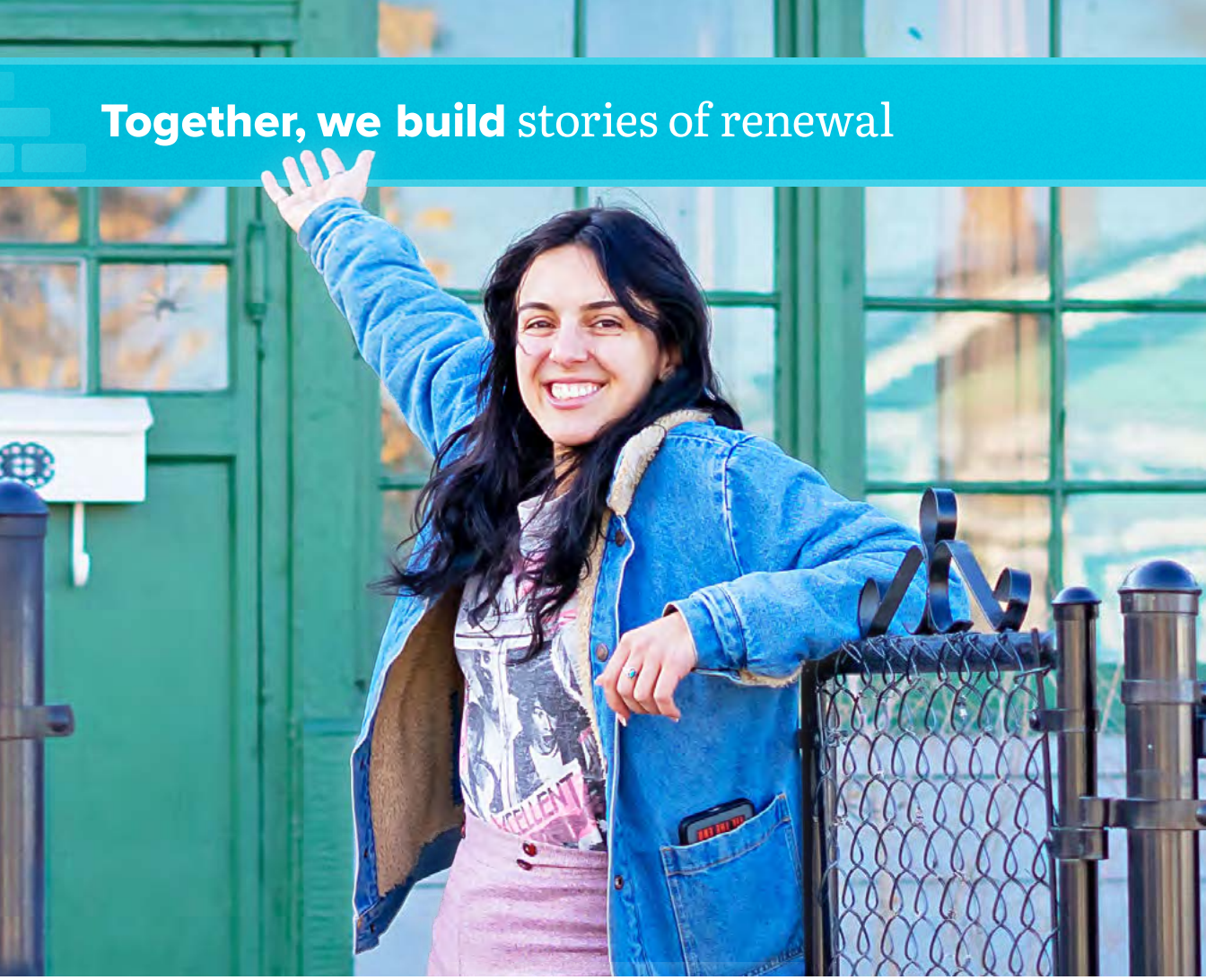
Habitat's homeownership program offers several levels of support, allowing us to serve families with varying needs.

- **If a family would benefit from a holistic, supportive approach…** they may be good fit for our new construction program, where they will go through homeownership classes, build their home alongside volunteers, and buy their home with an affordable mortgage.
- **If a family is financially and logistically ready to move quickly…** they may be a good fit to purchase a renovated or resale home, where they purchase an existing home with an affordable mortgage.

No matter the pathway, we help families find the homeownership opportunity that is right for them.

Our impact this year
in new homeownership

24	new construction projects
26	renovations
16	affordable resales



A fresh start for a community leader and her historic home

When Ana moved to Denver in 2019, she was searching for more than a place to live—she was looking for community. Raised in Los Angeles by her Argentinian parents, Ana felt an instant connection to Denver's Elyria neighborhood, a historic area with deep roots.

Ana's bond with the neighborhood grew when she began working for the nonprofit Globeville Elyria-Swansea (GES) Coalition. "I'm so happy to live in the neighborhood I work in," she shared.

In 2020, Ana bought her dream home—a charming but aging house built in 1895. While rich in history, the home was difficult to maintain. With no insulation and original features, it was freezing in winter and sweltering in summer. Ana couldn't make the repairs on her budget – until she partnered with Habitat Metro Denver's Home Repair program.

Habitat staff and volunteers installed insulation, added new siding and windows, repaired the roof and gutters, and trimmed encroaching

trees. “The repairs had an immediate impact on my utility bills,” Ana said. “This winter, I didn’t need to run my space heater constantly.”

Ana dreams of keeping her home in the community—perhaps selling it to the community land trust so it remains affordable for future owners. “I want it to serve the neighborhood long after me.”

She’s seen how Habitat’s work uplifts not just homes, but spirits.

> “These are changes I never could’ve afforded alone. Good changes happen when neighbors come together.”

Together, we build paths to preservation

Habitat’s Home Preservation programs help homeowners stay safe, stable, and proud in the homes they love. We provide critical repairs for low- to moderate-income families across Metro Denver. Homeowners contribute a portion of the cost, making the program both affordable and empowering. From replacing drafty windows and sealing doors to repairing roofs, foundations, and siding—as we did for Ana—these repairs prevent displacement and preserve the character and strength of our neighborhoods. Every project is a step toward stability, dignity, and lasting homeownership.

Our impact this year *in home preservation*

36	home repair projects
104	aging in place modifications with CAPABLE
5	ADUs built

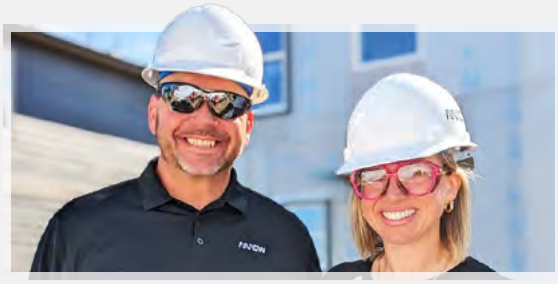
Project updates

Mountain View Community Homes | *Aurora*

We're nearing the finish line on this vibrant community of 20 homes in Aurora! These three- and four-bedroom duplexes are situated on a cul-de-sac, perfect for families to build connections with neighbors. Thanks to a generous land lease from Mountain View United Church, these homes will be affordable for generations to come.

Together, we build *innovation*

Arrow Electronics and Habitat Metro Denver build the first affordable, smart home community in the U.S.



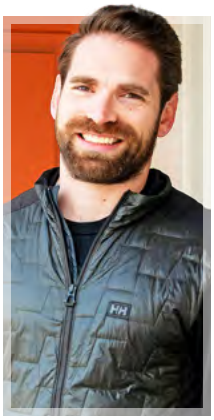
Thanks to our partners at **Arrow Electronics,** Mountain View Community Homes is the first affordable Habitat smart home community in the U.S. Arrow Electronics provided generous financial and volunteer support for the project. In addition, they collaborated with their clients and suppliers – including Resideo, Rachio, and Silicon Labs – to equip all the homes with smart home technology, including security systems, doorbells, thermostats, and emergency water shut-off valves. These systems – donated free of charge to homeowners – are helping to keep homes energy-efficient, safe, and affordable.

In the digital report
See smart home tech in action

Together, we build communities

Augustana Homes | *Denver*

These eight new homes are nearly complete in Denver's Washington Virginia Vale neighborhood —bringing affordable homeownership to a central part of the city. These three- and four-bedroom duplexes are ideal for families, and thanks to a generous land lease from Augustana Lutheran Church, they'll remain affordable long-term.



High Street Homes | *Denver*

A set of aging rental units have been transformed into 11 beautifully renovated homes for first-time buyers. Located in Denver's Cole neighborhood, these two-bedroom row homes offer green space, dedicated parking, and storage—perfect for new homeowners planting roots.

Together, we build connection

Our work would not be possible without the volunteers who devote their time and skills to support our construction and home preservation projects, ReStores, and office. Volunteers also serve in specialty roles like photography, retail merchandising and electric work. Thank you to all of our volunteers!

Our impact this year *in helping hands*

17,683 volunteer shifts

98,558 volunteer hours

Thank you, donors!

July 1, 2024 - June 30, 2025

This year, **211 families** bought or preserved a place to call home because of your generosity. Your support helps change the narrative around homeownership—proving that affordable, dignified housing is within reach. Thanks to you, families are not only able to buy or repair their homes—they can invest in their neighborhoods, build savings, & create a legacy that lasts.

Corporations, Foundations & Government Organizations

$250,000+

City & County of Denver, Dept. of Housing Stability
City of Aurora, Community Development Division
Colorado Dept. of Local Affairs, Division of Housing
U.S. Dept. of Housing & Urban Development
City of Arvada
U.S. Bank

$100,000+

Transamerica
Concord Energy LLC

$40,000+

Arrow Electronics
Bank of America Foundation
Bellco Credit Union
The Carpenter's Helpers
Colorado Housing and Finance Authority
D&D Remodeling, LLP
EOG Resources, Inc.
Habitat Interfaith Alliance
The Holy Hammers
Jeffco Interfaith Partners
KeyBank Foundation
Land Title Guarantee Company
Loaves & Fishes
The Anschutz Foundation
The Harry & Jeanette Weinberg Foundation
United Properties
Wells Fargo

$20,000+

Bethany Lutheran Church ELCA
The Duke Street Kings' Blues & BBQ for Better Housing Block Party
BMO Bank
Colorado Gives Foundation
FirstBank
Huntington Bank
John Laing Charitable Trust
Johnson Controls
Marathon Petroleum
Oxy
Ovintiv
Prologis
Rose Community Foundation
SouthState Bank
The Beck Group
The Travelers Companies, Inc.

$10,000+

American Family Insurance
ARCO Murray
Community Shares of Colorado
Delta Dental of Colorado
Discovery Natural Resources
Eaton Corporation
Ent Federal Credit Union
Freedom Trading, LLC
HealthONE
Liberty Energy Inc.
MidFirst Bank
Milender White
MiTek USA
Monarch Investment
PNC Bank
PureWest Energy
Sensera Systems
Tumac Lumber Company Fund of The Oregon Community Foundation
Stifel Financial
The Comprecare Fund
Opus Foundation
TransMontaigne
UPS
Vectra Bank Colorado
Walmart Foundation
Wana Brands Foundation
Wedbush
West + Main Homes
Wheat Ridge Presbyterian Church
Womble Bond Dickinson (US) LLP
WSP

$5,000+

Alliance Construction Solutions
Alpine Bank
Amazon
Ares Management Corporation
Arhaus
ArLand Land Use Economics
Augustana Lutheran Church
Bernstein Private Wealth Management
BOK Financial
Branch Pattern
BuildMark
Carmel Partners
CBRE
Chevron Corporation
John Laing Group
Doka
Elite Roofing
Enterprise Mobility
Epsilon
FMI Corporation
Guild Mortgage Company
In-N-Out Burger
Johns Manville
JP Morgan Chase
Kaiser Permanente
KPMG - Donations & Vol Group
Laramie Energy
Mead & Hunt
MidwestOne Financial Group
Montview Boulevard Presbyterian Church
Mortenson
National Renewable Energy Laboratory
UnionRock Partners, LLC.
Owens Corning
Partner Engineering & Science, Inc.
PINE Advisor Solutions LLC
PorchLight Real Estate Group
Redwood Trust Inc.
Salesforce Foundation
Senn Visciano Canges PC
St. Michael the Archangel
Statebridge Company
Swire Coca-Cola
The Presbytery of Denver
TNL-Vol Group
Uncommon Solutions
Urban Ventures, LLC
Wellshire Presbyterian Church
Westerra Credit Union

Gifts in Kind

Butler Rents
Carpet Exchange
Catering By Design
Ceva Logistics
Colorado Preferred Roofing
Davis Graham
Denver Modern Furniture
Diamond Homes

DripDrop
DSKB
Elite Roofing
Energy Logic
Excel Roofing
Ferguson
Floorz
Formula Roofing & Remodeling
Freeman
HD Supply
Hunter Douglas Inc.
iFoam
J&K Roofing
JB Hunt
Johns Manville
Joys Consignment
LivingHR
Lowes
Natalie's Juice
Oakwood Homes
Pepsi CO
Rachio
Ratio Beerworks
Resideo
Richmond Homes
Ryder Trucking
Sensera Systems
Silicon Labs
Statebridge Company
Stego Industries, LLC
Summit Mortgage Corp.
Tiley Roofing
Whirlpool Corp
WholeFoods

Individuals

$100,000+

Anonymous (1)
Estate of Bonnie Lee Bregenzer
Judith Divita Memorial Foundation
Hugh & Michelle Harvey
Estate of Kostas G. Messas
The Mistler Family Foundation
Herbert & Karen Vogel

$40,000+

Anonymous (1)
Benson Family Foundation
Cielo Foundation
Dorothy Harmsen & Bill Harmsen, Sr. Charitable Foundation
The Estate of Melody Kay Nedrud
Ruthanne Polidori

$20,000+

Estate of Paul R. Aaker
Ed & Roxanne Fie Anderson
Kevin & Susan Beltz
Zachary K. Bishop & Christina M. Alderfer
Roger & Beth Dickinson
Estate of Judith Ferguson
The Luff Family Fund
The Maloof Foundation
Dorothy S. & Stanley B. New
Roger Patrick & Martha Pennington Trust
Pine Tree Foundation
Colleen & Bill Porterfield
Jamie & Heather Sabatier
The Hankin Family Charitable Fund at Rose Community Foundation
George VanHeeren

$10,000+

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Gary D. Bell
Ellen Blum
Joyce & Frederick Coville
Estate of Violet J. Cribbs
Chase S. Curtis, Jr.
Clifford D. & Georgiana S. Fales Charitable Gift Fund
Fie Family Foundation
Susan Gallegher
Gray Jacklin Charitable Fund
Carolyn Hayes
The Rollie R. Kelley Family Foundation Fund
Ronald & Kristin Lamb
Jane Leary
Robert & Jane Nagel
Anita Padilla-Fitzgerald
John Rohde
Salazar Family Foundation
Steve & Joan Shaffer
David & Susan Stern
Nancy Ulrich
Paul J. White
Martin Zinn

$5,000+

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JoAnn P. Beckman
The Louis R. & Dorothy M. Meister Foundation
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Joyce Bostick
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Randy G. Buffum
James & Jacquelyn Burghardt
Belisario & Anita Cabanilla
Lois M. Calvert
Michelle & Ian Campbell
Estate of Michael J. Carrico
Mike & Marla Criner
Peter & Cathy Culshaw
Brian Deevy
Kathleen & Brian Dolan
Ivette Dominguez Drawe & Michael Drawe
Taren Drabing
Phillip Fielding
Andrea Freyer & John E. Freyer, Jr.
Gail & Peter Fritzinger
Mary Gillette
Deborah F. Golitz
Jaime G. Gomez
Gooding Family Foundation
Carlene & Philip Graham
Jeremy & Jane Held
Patricia Hueni
The Charles R. Jelm Charitable Foundation
Douglas & Christin Johnson
Stephen T. & Pamela P. Johnson
The Lloyd J. King & Eleanor R. King Foundation
Frank & Anne Kocur
Heather & Scot Korth
Bobby Maynard
Patricia McCausland
John & Susan Patti
Lori Pidick & Mark Niles
Susan Powers & Russ Wayman
Bob Puccini
Wade Pursell
Trish Rainbow
Courtney Sadler
Ota & Taniwaki Families Foundation
John & Doris Thich
Jessie Tramutolo
Bob & Betsey Unger
Patricia Warnke
Katie & Bill Wieder
Carol A. Woodley
Alexis Yeh
Nancy & David Youngren
David J. Ziegler

$2,500+

Anonymous (2)
Liz Adams

Together, we build opportunity

U.S. Bank has been a partner of Habitat Metro Denver for over 25 years. Their employees have rolled up their sleeves to volunteer at our construction sites, and the company has donated critical funds in support of our affordable homeownership programs. Most recently, the U.S. Bank Foundation supported our mission with an Opportunity Fund Grant designed to increase wealth-building opportunities for underserved communities. The funding is supporting our Augustana Homes community, creating homeownership opportunities for eight hardworking families.

Ceil Matson & Jack Armitage
The Bailey Stanford Family Foundation
Steven Bailey & Jo Panyko
Linda Barlow & Craig Kelly
Sheila & David Bengtson
William Bennett
Rick & Cathy Betz
Tom Brook
Lea Brown
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Suzanne & Alvin Lustie
Susan Magocsi
Estate of Jeanne McLaughlin
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Naiely Miranda
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Audrey & Peter Montoya
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George J. Robinson & Elizabeth P. Robinson Trust
Heather & Jeff Ronsse
Heather & Frank Rooney
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Ryann & Chris Stuart
Michael & Diane Takac
Economy Data Foundation
Dennis & Joanna Trescott
Edwin K. Winkel
David J. & Debbie S. Younggren
Mary Anne & Peter Zwarg

$1,000+

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Audean Adzima
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Iván Anaya
Ingrid & Warren Anderson
Dorothy Andes
Erin Andrews-Sharer
Alan Arbuckle
James Armentrout
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Dianne Bernez
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The Honorable Kendra Black
Bobbie Blankenship
Paul Blomquist
Tim & Leanna Boers
Nancy Booth
Sarah Boulden & Scott Kitchens
Nancy Boyd
Valerie Brackett
Howard & Kathleen Brand
Joseph J. Bronesky & Jacquelin Medina
Carolyn Brown
Ellen Brown & Terry Haussler
Nichole Bruce
Lynn Bryant
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Reed Burns
Vonnie Cabeza de Baca
Enrico Cacciorni & Taryn Westberg
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Ethyll & Larry Call
Christie & Roger Campbell
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Jon Goldberg
Andrea & Phillip Gordon
Marie & Matthew Gordon
Dave Gottschalk
Robert & Karen Graham
William C. Grant
John & Julie Greves
Daniel & Jennifer Grooters
James & Sharon Haag
Judith Hahl
Alice Suzanne Hamilton Trust
Stanley & Mary Hamilton
Ann & Ronald Hanscom
Macayla Hansen
Matthew & Helen Hayes
Scott Headley
Bruce & Judith Heagstedt
Phyllis Heckler
Allan Heinle
Mark Herman & Diane Frantz-Herman
The Honorable John & Robin Hickenlooper

Shana Hildebrand
Hoffer Family Charitable Fund
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Gail Hons
Derek Hoover
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Charles & Viva Hutsler
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Evan Jansen
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Iris Johnson
Susan Johnson
Theresa & David Johnson
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Russell & Anahita Kemp
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Maggie King
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Warren Knop
Roger & Betti Krapfl
George Kruger
David A. Kumpe
Heather Lafferty & Dart Winkler
Nancy Lambertson
Lisa Lannerd
Lynda Larson
Amy Latham & Tim Hoover
Judith L. Lawler
Debby Lawrence
James M. Lee
Janet & Charlie Lenore
John Letzelter
Justin & Cari Levy
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Pamela Lopert
Sally Lowe
Lawrence U. & Beverly J. Luchini
Katy & Greg Lunsford
Patrick G. Lynch
Donald Hagengruber & Antoinette Macaluso
Michael Maciolek
Gordon Macrae
Lydia Manuel
John Mares
Abigail Marsh
Sandra Martin
Susan A. Martin
Rosamond Mate
Clare & Richard Mathe
James Maytum
Karrie & Connor McBryde
Rosann Glas McCullough
Carol & Dirk McDermott
David McDermott & Jenny Truax
Beth McDonald
Janalee McDonald
Robin McEvoy
Stuart McGregor
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Sean O'Connor
Cecile Ogden
Burridge Omeron
Patty Ortiz
Roger Page
Donna Palmer
Susan Patterson
Christopher C. & Leigh A. Pauly
Marjorie Susan Pawlik
Robert & Betty Payne
David Pearce
Pete & Kim Pendergast
Charles & Patricia Perry
Michelle Peterman
Peter & Ruth Philpott
Melinda Pickering
Elizabeth & Mark Plimpton
Paul & Ellen F. Powell
Holly & Jonathan Radin
Richard Rainaldi & Martha Records
Charles Ramunno
The Raphael Levy Memorial Foundation
Dalton L. Rasmussen
Cathy L. A. Duncan & Timothy C. Raup
David Reaser
Richard A. Remington
Mary Retka
Daniel Revelle & Laura Curtis
Peter Rickershauser
Brigitte Riddo
Doug & Jennifer Rider
Monroe Rifkin
Ellen Riley
Jonathan Rinehart
Victoria Riordan
James Robertson
John & Lisa Romero
Elaine Rose
Nancy M. & J. Robert Rosi
Brian & Laura Rossbert
Carol Rothman

Together, we build profit + purpose

Our ReStores make home improvement affordable and fun for shoppers – and sustainable for our community. With the ReStores, we can build more. More opportunities for donors to pass on their home goods in a sustainable way. More waste diverted from landfills (a total of 10 million lbs diverted this year alone!). And more proceeds funneled back into our mission. ReStore profits directly fund Habitat's affordable homeownership projects. The ReStores also received 35,822 donations of furniture, fixtures, flooring and other home improvement items from corporate and individual donors. Thank you!

Delbert & Joann Roupp
Paula & William Rueb
Silvia B. Ruiz
Kristen Russell
Benjamin R. Russo
Frances Rye
Jerry & Rebecca Sanburg
Sheila Saunders
Bruce Savage
Carolyn A. Schanot
James E. Schauf
Wayne Schell
Taylor & Kimberly Schollmaier
Ruth Ann Schumann
Rhett & Elizabeth Schweitzer
Evan Sell
Cynthia Sennett
Jeffrey Sepich
Jeffrey Shanahan
Virginia Shank
Ralph Shaw
Kevin & Mary Elaine Shea
Judith L. Shelton
Paul Shepherd
Daryl & Nancy Shoop
Joe Short
Janet C. Siebert
Brandon Simmons
Bruce E. Simmons
P. Simmons
Mark Sippel
Chris & Beth Sizemore
Jacqueline Soister
Jo Ann Soker
Mark Solomon
David Sparks
Cathleen Speidel
Scott & Mary Spuler
Paul Stanko
Cheryl Stearns
Margaret Steen
Lisa Steers
Jeff Stemper
James Steverson
Elizabeth Stillwell
Merrill & Emily Stillwell
Melvin Stolzenburg
William B. Stratton
Robert & Marlene Struthers
Dianne Stump
Justin Stump
Alison Suthers
Katheryn A. Swanson
Frederick Tarbell
Allison Torpey
Tripp Family Charitable Fund
Mona Turner
Rebecca Van Buren
Van Dyke Children's Trust
Margaret (Meg) Van Ness
Garrett Vap
Devin Vigil
Anne Vitale
William Von Drehle
Stephen & Jamie Walker
Susan & Paul Walker
Christopher Walsh
Gunter & Susan Walter
Melissa & Kevin Waples
John B. Wasserman & Esther S. Starrels
Julia Wcislo & Zach Ettelman
Erin Webber
Gary Wegher
Susan Weinstein
Timothy Weiss
Michael Westover
Donna M. & Malcolm E. Wheeler
Charles & Nancy White
Edwin J. White
Wiener Family Fund
Greg & Maryl Wilensky
Jean & Doug Willey
Chelsea Williams
Sue Williams & Mark Rudiger
David & Cathy Wilson
Tom & Noel Wilson
Earl Wing
John Wisor
Denise E. Woodward
Mary A. Woodward
Robert Young
Thomas C. & Kimberly E. Zeiner
Lois Zerbe
David Zinger
Mary Zinn
Robert & Patricia Zoetewey
Michael C. Zumwalt

Legacy Builders

Legacy Builders have generously included Habitat Metro Denver in their estate plans.

Anonymous (9)
The Estate of Paul R. Aaker
Dr. Al W. Adams
Ingrid & Warren Anderson
Jane M. Armstrong
Marcia & Rick Ashton
Wendy & Gary Atkinson
John & Nancy Battilega
Suzanne H. Beck
The Estate of Sonja E. Benson
The Estate of Patricia B. Booth
The Estate of Charles R. Borst
Gregory & Rebecca Bowlin
The Estate of Dorothy M. Brauch
The Estate of Bonnie Lee Bregenzer
Alisha S. Brito
Melanie Brown
Thomas R. & Linda S. Brunn
James & Jacquelyn Burghardt
Lois M. Calvert
Jessica R. Canale
The Estate of Michael J. Carrico
Charles M. Ceraso
Helen Chase
H. William Clarke
The Estate of Marion Colliander
Rebecca S. Cottrell
The Estate of Violet J. Cribbs
Burke Curtis
John Dorey
The Estate of Bette B. Duffey
Fiacre E. Fantodji
The Estate of Judith Ferguson
Mallory Fischbach
Laura R. Fisher
Lydia Frederick
The Estate of Virginia A. Garrison
Ginny Gelbach
The Estate of George J. Robinson & Elizabeth P. Robinson
Bob Jones Pass It on Fund
Donald Hagengruber & Antoinette Macaluso
The Estate of Phyllis M. Hannon
Carolyn Hayes
Vincent Iannuzzi
Rebecca Jordan
The Estate of Raymond C. & Marianne D. Kluever
Randy & Debbie Komisarek
Heather Lafferty & Dart Winkler
The Estate of Robert Lepic
Kamila & Roger Mach
Howard & Charlotte Mai
The Estate of Jeanne McLaughlin
Larry McLaughlin
The Estate of Betty A. Meadows
The Estate of Kostas G. Messas
The Estate of Melody Kay Nedrud
The Estate of Donald & Laurabel Neithercut
Catherine Nicholas
Mona Nicholson
Abigail A. Olker
Marianne Pascoe
The Estate of Roger Patrick & Martha Pennington
Marjorie Susan Pawlik
The Estate of Perry C. & Virginia H. Peine
John Petty
Susan Phillips
Lori Pidick & Mark Niles
The Estate of Harriet J. Porter
Johnny M. Reagan & Danette Anderson
Paul Richardson* & Jennifer Fowler
Doug & Jennifer Rider
Michael & Mary Ann Rousseau
The Estate of Florence M. Rush
Sandra C. Scanlon & Mary Petryszyn
Mark & Loren Shaiken
The Estate of Robert A. Solkey
Janet Spooner
Charlotte Stelmok & Ilene Kasper
Doris Stipech
Michael D. Trollinger*
The Estate of Nancy Van Dyke
George VanHeeren
Patricia Vick
Kevin Vidal
The Estate of Natalie F. West
Lisa J. Williams
Elizabeth Anne & Wilson
Todd D. Wolff
The Estate of Patricia Yingst
David J. Ziegler
Abigail R. Zinman

*deceased

Year-end financials[1]

July 1, 2024-June 30, 2025

Assets

Cash and cash equivalents	2,603,673
Cash - Restricted	2,194,363
Investments	7,288,827
Grants receivable	461,000
Construction in progress	18,356,977
Land held in trust	8,341,338
Other receivables and assets	4,375,583
Mortgage notes receivable, net	19,724,040
Leveraged loan receivable - Navajo NMTC	15,081,899
Leased assets - operating lease right-of-use assets - net	3,831,879
Property and equipment, net	18,589,740
Total Assets	**$100,849,319**

Liabilities

Accounts payable	929,477
Line of credit	442,152
Accrued expenses	1,121,622
Homeowner deposits	9,317
Lease liabilities - Operating	4,159,813
Notes payable	10,597,952
Notes payable (forgivable loans)	1,315,304
Notes payable HFHI	154,109
Notes payable - Navajo NMTC	26,109,000
Total Liabilities	**$44,838,746**

Net Assets

Unrestricted:	
Board designated for land and infrastructure	2,000,000
Undesignated	41,983,489
Undesignated (land held in trust)	8,341,338
Temporarily restricted:	3,685,746
Total Net Assets	**$56,010,573**
Total Liabilities and Net Assets	**$100,849,319**

1 *Unaudited financials*

Revenues, Gains and Support

Contributions and grants	12,062,390
Forgiveness of debt	668,500
Donated goods and services	2,368,784
Home sales	11,056,706
Fee for Construction Services	3,191,704
Mortgage interest income	258,560
Sales from Habitat ReStores, net of cost of purchased inventory of $2,583,265 and refunds	5,331,922
Rental income	136,152
Ground lease income	345,107
Gain on settlement of NMTC note payable	1,587,752
Other income	784,597
Total revenue, gains and support	**$37,792,174**

Expenses

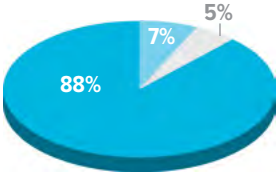
Program Expenses:	
Construction and Land Development Program	24,265,021
Homeowner Services and Support Program	3,076,668
ReStore Operations and Recycling Program[2]	6,776,994
Administration Expenses	2,983,572
Fundraising Expenses	1,890,505
Total Expenses	**$38,992,760**

Other Income

Investment income (net)	520,929
Total Other Income	**$520,929**

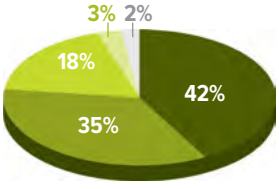
Expense Beakdown

- Program
- Administration
- Fundraising



Contributions & Grants by Source

- Government Grants
- Individuals
- Corporations
- Faith Congregations
- Foundations



2 *Our new headquarters/warehouse building has a New Markets Tax Credit (NMTC) agreement which includes ReStore purchased inventory that is stored and processed at the building. To meet NMTC financial requirements, we added a $889,905 surcharge to ReStore expenses shown above.*

Honoring the legacy of Kostas G. Messas

Kostas Messas (1957 - 2024) lived a life defined not by wealth or status, but by kindness, humility, and a belief in opportunity. Born in Ammoudia, Greece, Kostas came to the U.S. as a teenager through an exchange program. He earned his PhD and built a successful career, yet it was his volunteer work, charitable giving, and deep friendships that defined his legacy.

Though not a high-profile philanthropist, Kostas made a profound decision: he included Habitat Metro Denver in his estate plans. His generous gift will help families achieve the dream of homeownership, something he believed every person deserves.

To Kostas, "home" was more than a place. It was a symbol of stability, dignity, and opportunity. Having experienced the life-changing impact of a helping hand, he wanted others to feel that same sense of belonging and hope.

> "Kostas understood from an early age the degree to which one's life could be changed when a helping hand was extended."

"He cast an impact far and wide, and wider still when coupled with Habitat's vision," shared close friend Joy Townsend.

His family in Greece was deeply moved to learn of his gift. "They were quite taken with the organization's goals and approach," Joy wrote. "Tears flowed when I told them that a representative of Habitat had attended Kostas's Celebration of Life."

"Habitat's presence and support during a difficult time was a kind and thoughtful gesture for which we will always be grateful," Joy added.

Creating legacy doesn't require great wealth, just a generous heart. Habitat Metro Denver makes the process simple, smooth, and deeply meaningful.

Start a conversation today and build a legacy that brings lasting hope and belonging to families in need—Habitat Metro Denver will help you make it happen.

Joy Townsend & Natalie Mesko

Start a conversation:

Natalie Mesko
Senior Director of Leadership Giving
nmesko@habitatmetrodenver.org
720-382-1720

HabitatMetroDenver.org/Planned-Giving

EIN: 74-2050021