



Habitat
for Humanity®
of Metro Denver



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.**

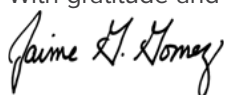
I see that same story unfolding every day in the lives of the Habitat homeowners we serve. Belonging is an unspoken but invaluable outcome of affordable homeownership. When families become Habitat homeowners or receive critical home repairs, they gain stability, pride in ownership, and the joy of being 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.

Together, we build foundations for tomorrow

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 challenge¹, and 25% of households are housing cost-burdened – meaning that they pay more than 30% of their gross income towards housing². 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

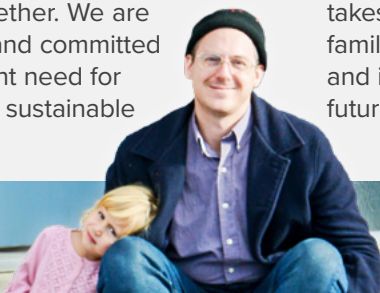
¹ Colorado Health Foundation PULSE Poll, 2024

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.



Together, we build stories of stability



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

Together, we build stories of renewal



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

Together, we build possibilities

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

\$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.

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

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

\$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

\$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

\$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

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
Lowe's

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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John & Nancy Battilega
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+

Anonymous (3)
Wendy & Gary Atkinson
JoAnn P. Beckman
The Louis R. & Dorothy M. Meister
Foundation
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Charlene Bieber
Joyce Bostick
Gregory & Rebecca Bowlm
Randy G. Buffum
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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	Page-Murray Family Charitable Fund	Howard & Kathleen Brand	Rev. Dr. Eugene Downing & Nichelle
The Bailey Stanford Family	Denise Peine	Joseph J. Bronesky & Jacquelin	Rae Downing
Foundation	Milam R. Pharo & Joey Porcelli	Medina	Julia Downs
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Javan & Julie Ottoson	Valerie Brackett	Debbie & Charles Dowden	Hickenlooper

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Derek Hoover	Nancy Lambertson	Chris & Wendy McPhillips	Susan Patterson
Lee & Leslie Hopkins	Lisa Lannerd	Mark & Janine Melberg	Christopher C. & Leigh A. Pauly
Mary Jane Hopkins	Lynda Larson	Dr. & Mrs. Paul Melinkovich	Marjorie Susan Pawlik
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Mark Ibsen	Ed & Leslie Lippert	Jeff Miller	Paul & Ellen F. Powell
Geeta Iyer	Michael L. & Lori Lohaus	Jeff L. Miller & Diane K. Jansson	Holly & Jonathan Radin
Paul & Nancy Jacobs	Pamela Lopert	Denise Mills	Richard Rainaldi & Martha Records
Betty Jacobson	Sally Lowe	Nancy Mills	Charles Ramunno
Evan Jansen	Lawrence U. & Beverly J. Luchini	Philip Moeller	The Raphael Levy Memorial Foundation
Howard Jenkins	Katy & Greg Lunsford	Christopher Mone	Dalton L. Rasmussen
The John & Nancy Ross Charitable Foundation	Patrick G. Lynch	Lara Monroe	Cathy L. A. Duncan & Timothy C. Raup
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Iris Johnson	Michael Maciolek	Thomas & Gatha Moore	Richard A. Remington
Susan Johnson	Gordon Macrae	Jake Mortell	Mary Retka
Theresa & David Johnson	Lydia Manuel	Sam Mortellaro	Daniel Revelle & Laura Curtis
Jameson Jones & Mallene Wiggan	John Mares	Peter Mueller	Peter Rickershauser
Robert & Sheryl Josephson	Abigail Marsh	Daniel Murphy	Brigitte Riddo
Barbara Kaifesh	Sandra Martin	Michael Nagle	Doug & Jennifer Rider
Carl & Marybeth Kantner	Susan A. Martin	Hal Naiman	Monroe Rifkin
Barbara J. Kelley	Rosamond Mate	Caitlin Nelson	Ellen Riley
Mark E. Kelley	Clare & Richard Mathe	Suzy Newman	Jonathan Rinehart
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Karen S. Kennedy	Rosann Glas McCullough	Kendra Noble	John & Lisa Romero
John Kenyon	Carol & Dirk McDermott	James & Elizabeth Nollenberger	Elaine Rose
Dan Kiesel	David McDermott & Jenny Truax	Jeremy Nothdurft	Nancy M. & J. Robert Rosi
Maggie King	Beth McDonald	Konrad Nottingham	Brian & Laura Rossbert
Chris & Tammy Kinsman	Janalee McDonald	Patricia J. Oakley	Carol Rothman
		Bonnie & Robert O'Connell	

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	Joe Short	Justin Stump	Timothy Weiss
Paula & William Rueb	Janet C. Siebert	Alison Suthers	Michael Westover
Silvia B. Ruiz	Brandon Simmons	Katheryn A. Swanson	Donna M. & Malcolm E. Wheeler
Kristen Russell	Bruce E. Simmons	Frederick Tarbell	Charles & Nancy White
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James E. Schauf	David Sparks	Garrett Vap	David & Cathy Wilson
Wayne Schell	Cathleen Speidel	Devin Vigil	Tom & Noel Wilson
Taylor & Kimberly Schollmaier	Scott & Mary Spuler	Anne Vitale	Earl Wing
Ruth Ann Schumann	Paul Stanko	William Von Drehle	John Wisor
Rhett & Elizabeth Schweitzer	Cheryl Stearns	Stephen & Jamie Walker	Denise E. Woodward
Evan Sell	Margaret Steen	Susan & Paul Walker	Mary A. Woodward
Cynthia Sennett	Lisa Steers	Christopher Walsh	Robert Young
Jeffrey Sepich	Jeff Stemper	Gunter & Susan Walter	Thomas C. & Kimberly E. Zeiner
Jeffrey Shanahan	James Steverson	Melissa & Kevin Waples	Lois Zerbe
Virginia Shank	Elizabeth Stillwell	John B. Wasserman & Esther S. Starrels	David Zinger
Ralph Shaw	Merrill & Emily Stillwell	Julia Wcislo & Zach Ettelman	Mary Zinn
Kevin & Mary Elaine Shea	Melvin Stolzenburg	Erin Webber	Robert & Patricia Zoetewey
Judith L. Shelton	William B. Stratton	Gary Wegher	Michael C. Zumwalt
Paul Shepherd	Robert & Marlene Struthers	Susan Weinstein	
Daryl & Nancy Shoop	Dianne Stump		

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

Together, we build

Year-end financials¹

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**

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**

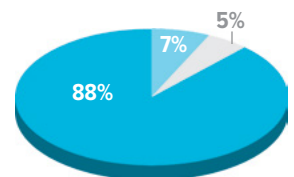
Other Income

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

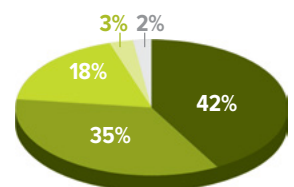
Expense Breakdown

Program	88%
Administration	7%
Fundraising	5%



Contributions & Grants by Source

Government Grants	42%
Individuals	35%
Corporations	18%
Faith Congregations	3%
Foundations	2%



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.

¹ Unaudited financials

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