Habitat for Humanity® of Metro Denver

Annual Impact Report 2026



Ripple effects **start with a home**

Dreams start with a home

Dear friends,

A few months ago, I found myself sitting in the stands at a local high school graduation, rubbing elbows, literally, with someone who looked familiar.

Just one month earlier, Habitat homeowners Sarah and Manuel were on stage with me at our annual Breakfast for Humanity. They shared how purchasing a Habitat home transformed their family's future, providing stability, security, and opportunity over the seven years they had lived there. Their daughter was 11 when they bought their Habitat home – and now they were watching her walk across the graduation stage! The pride and happiness on their faces was truly moving.

In that moment, I was reminded of a truth we see every day at Habitat Metro Denver: **dreams start with a home.**

Every family we serve has a unique story, but they share a common aspiration – the opportunity to build a better future through the stability of homeownership.

Today, that opportunity feels increasingly out of reach for many families across Metro Denver. **Rising housing costs continue to challenge households** and place tremendous strain on our communities. But in this report, **you'll see stories of resilience, partnership, and hope** as



***Jaime** (L) with **Sarah, Manuel and family** at their daughter's high school graduation, who was 11 when they bought their Habitat home.*

Habitat families, volunteers, donors, and community partners work together to create positive change. At a time when the dream of homeownership feels out of reach, this community is making it possible.

We are excited to share this report with you – a true testament to the possibilities that affordable homeownership creates. **It all starts with a home.**

Thank you for being part of this work. Because of your support, more families are building brighter futures, more children are growing up with stability, and more dreams are becoming reality.

Like Sarah and Manuel's family, their stories begin with a home.

With gratitude,

Jaime G. Gomez

Jaime G. Gomez, CEO

The impact of affordable homeownership



Ana and her husband, *one of the 30 households who partnered with Habitat for home repairs this year.*

Strong communities are built through the everyday ripple effects of stable housing. **It all starts with a home.**

By building and preserving homeownership, we create stability, strengthen neighborhoods, and expand opportunity for generations to come.

Because of you, 127 households experienced stability and opportunity through affordable homeownership and preservation this year!

New homeownership opportunities

19
new construction homes

21
renovations

10
homes resold

Preserving homeownership

42
CAPABLE modifications

30
home repairs

5
accessory dwelling units (ADUs)

We also served *80* households around the world this past year!
Turn to page 13 to learn more about our global work and impact.

Thank you to our Board of Directors

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Yonas, his wife Shewit, *and their three girls a few months after moving into their Habitat home.*

Homeowner story

A new chapter

After years of renting, affordable homeownership creates new foundations

For years, Yonas lived in a small one-bedroom apartment in Denver. After immigrating from Eritrea 27 years ago, it was the only Denver home he had known. When his wife, Shewit, joined him in 2018 and their three children were born, the apartment became increasingly crowded and unsuitable for family life. Rising rents and limited space made homeownership seem not just far-off, but unattainable.

Everything changed during a visit to the library, where Yonas met a Realtor who encouraged him to explore Habitat Metro Denver's homeownership program. He submitted an application the same day.

Habitat's Mountain View Community Homes development in Aurora was located near their jobs and extended family – just the foundation they had been searching for.

"We kept driving by the house during construction, dreaming about when we would live here," Shewit recalled.

Today, the family has a place to call home—one that provides the space, stability, and affordability they need. Their three kids have room to read and play now, and room to study and spread out as they grow. Most importantly, the family feels the renewed stability that comes with affordable homeownership.

"We're so happy here, there's no comparison," Yonas said. "We finally have space and stability."



Shevy and Krimzin** at closing in **2016



*. . . and in front of their home in **2026***

Homeowner story

Ten years at home

How a decade of homeownership created stability and financial flexibility

Ten years ago, Shevieve, or "Shevy," and her daughter, Krimzin, bought and moved into their home at Habitat Metro Denver's Sheridan Square community, south of Denver. For Shevy, homeownership ended years of uncertainty about lease renewals and rising rents and replaced it with something life-changing: stability.

With a consistent, affordable housing payment, Shevy was able to focus on building her career, strengthening community connections, and planning for the future with confidence. Financial coaching through Habitat helped her learn budgeting, saving, and long-term financial planning.

"That was eye-opening," Shevy said. **"Everyone can benefit from financial education, especially women,** to feel ownership of finances and know how to manage and steward them."

Homeownership also shaped Krimzin's future. Living in a stable home helped her gain independence, from walking to school on her own to navigating public transportation and managing her schedule.

Shevy still loves the close-knit Sheridan community and the connections she's built there. Shevy's home has become a gathering place filled with family, laughter and memories.

"Habitat has blessed me so much. My housing expenses are consistent, and I'm putting savings away for when Krimzin goes to college," Shevy said.

See more in the digital report!

In our digital annual report:

- Watch an interview with Yonas
- Read more of Shevy's story
- Access additional content, videos and more

HabitatMetroDenver.org/Annual-Report



*For **Carmen,** partnering with Habitat for home repairs restored stability.*

Home Preservation stories

For older adults, home repairs are costly...

As housing costs rise, Habitat helps homeowners remain safe, independent, and secure in the homes they love

Rising property taxes, insurance, utility costs, and home maintenance expenses make it increasingly difficult for longtime homeowners on fixed incomes to remain in their homes.

The average annual cost of owning and maintaining a home in Colorado now exceeds $25,000—excluding mortgage payments.

Nearly 28% of US homeowners age 65 and older are considered cost-burdened.[1]

Home repairs alone average nearly $13,000 annually in Colorado[2], creating significant barriers for older adults who want to age in place.

Habitat Metro Denver's Home Preservation programs help address these challenges by partnering with homeowners to remain safe, healthy, and independent in the communities they love. Both Carmen and Phyllis each found renewed security through Habitat's partnership.

Carmen had spent decades caring for the home where she raised her family. Over time, deteriorating windows and doors, a failing roof, and poor insulation left her worried about her safety and comfort. Through Habitat's Home Repair program, critical repairs—including a new roof, energy-efficiency improvements, safer windows and doors, tree removal, and exterior repairs—restored stability to her home while helping reduce utility costs.

[1] *Harvard Joint Center for Housing Studies, 2025*
[2] *US Census Bureau, 2025*



*For **Phyllis,** the CAPABLE program helped her restore vital confidence in her own home after a fall.*

...but partnership leads to preservation

For Phyllis, a serious fall made navigating her home feel frightening and uncertain. Through the CAPABLE program (Community Aging in Place—Advancing Better Living for Elders), healthcare professionals assessed her needs and Habitat installed accessibility and safety improvements in her home – including handrails, grab bars, and other modifications that reduce fall risks. The changes helped her regain confidence and continue living independently in the home she has loved for years.

Their stories illustrate the power of home preservation. Whether providing critical repairs or accessibility improvements, Habitat helps older adults stay safely in their homes, preserve their independence, and maintain stability in their chosen place.

In the digital report:

Watch an interview with Phyllis, describing how the CAPABLE program brought her comfort and stability at a critical time.

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*After Habitat installed grab bars in the tub and stairs, **Phyllis** could move freely in her home again.*

2026 project highlights

See where we built together this year





Opening doors

Griffith Station Homes, Arvada

This year, we celebrated the groundbreaking of Griffith Station, a new community of 20 affordable homes in Arvada. Featuring energy-efficient, three- and four-bedroom townhomes near parks, trails, transit, and Olde Town Arvada, Griffith Station will create pathways to affordable homeownership while helping more households stay connected to opportunity.







Expanding opportunity

Villa Park Homes, Denver

This year, we continued our investment in Denver's Villa Park neighborhood, breaking ground on six affordable homes near Dry Gulch Park, the Lakewood Gulch trail, and the RTD W line. These homes will provide more households with the opportunity to put down roots in a thriving, transit-connected community close to work, school, and recreation.

Building community

Augustana Homes, Denver

These eight homes in Denver's Washington Virginia Vale neighborhood are a beautiful example of affordable homes built to suit neighborhood context. Inspired by the area's mid-century architecture, our team built spacious three- and four-bedroom homes that will remain affordable long-term thanks to a land lease from Augustana Lutheran Church.





Celebrating 32 years of service

Celebrating Habitat Metro Denver's longest-serving volunteer

Over more than three decades of service, Cliff Fales became a cornerstone of Habitat Metro Denver, volunteering his time as an IT guru, software engineer, data entry volunteer, and trusted problem solver. This year, when Cliff celebrated his retirement as a Core Volunteer, we honored his service.

"Cliff is one of those people who everyone naturally gravitates to," said Rachel Bailey, Data Administration Director. "He has a contagious lust for life that just energizes you. Working with him [was] definitely one of the highlights of my week!"

An elementary school teacher by education, Cliff was inspired to give of his time and answered a call for volunteers in the Habitat newsletter in 1994, back when the organization was small and relied heavily on volunteers for day-to-day operations. After learning more about the organization's significant needs in IT, he taught himself everything he could about computers and was soon doing everything from setting up routers to supporting users, ultimately playing a key role in transitioning the organization to the digital age. Before officially retiring, he spent about a year



volunteering at the Arvada ReStore, where he supported metals recycling, continuing his commitment to Habitat's mission through hands on service. Cliff shares that friendship, collaboration, and the power of home are what kept him engaged with Habitat's mission for more than three decades.

Thank you, Cliff, for reminding us that every act of service has an infinite ripple effect of impact.



Cliff was honored with a celebration recognizing his 32 years of volunteer service.

In the digital report:

See recent celebrations with Cliff, including his Everyday Hero award from Denver7 and Habitat retirement celebration.

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Volunteer impact

The power of our volunteer network

Homes built and preserved, ReStore donations gathered and purchases made – it is all made possible by our community of committed people willing to give their time and talents for the good of their neighbor. **Your partnership strengthened and expanded access to affordable homeownership for more households this year.**

19,909
total volunteers

106,326
total volunteer hours

40,885
hours contributed by 235 Core Volunteers

260
volunteer groups

Hearing from our volunteers!

Why is it important to volunteer?

"Volunteering gives us an opportunity to use our time, experience, and abilities to improve the lives of others. **It strengthens communities by bringing people together around a shared purpose** and reminds us that meaningful change is often accomplished through many individuals making practical contributions. Personally, I've had volunteering in my blood for most of my adult life."

- John, Administrative Core Volunteer

"**I like being a volunteer at Habitat because it allows me to do something for our community.** So many people come to our ReStore, looking for bargains of course, but also wanting to donate to our cause. The money we make is important to build homes for people who might never own their own home."

– Linda, ReStore Core Volunteer

"It is important for me to volunteer because I enjoy being productive and **I like being a part of something bigger than myself."**

– Nancy, Construction Core Volunteer

What is your favorite part about being a Core Volunteer?

"I didn't always think construction was something I was good at and never imagined I'd become a crew leader on a build site. Habitat's patient, encouraging staff changed that by helping me build confidence and new skills. Now, as a Core Construction Crew Leader, I love helping newer volunteers discover that same confidence. **If someone leaves a build feeling more capable than when they arrived, that's a great day."**

– Jake, Construction Core Volunteer

Building skills. Creating impact.

Specialized volunteer opportunities create meaningful impact and professional growth

Metal recycling volunteers

participate in a program that builds skills while supporting Habitat's mission. At each of Habitat Metro Denver's four ReStores, volunteers carefully separate metal from donated items, sorting the materials for recycling and helping generate funding.

Fifteen Core Volunteers specialize in metal recycling, running every aspect of the program. They train new volunteers and take apart donated products, sorting them for the recycling center. Payment is then given for copper and other valuable metals. Two Core Volunteers even took the time to assemble a training guide to share best practices and guidelines for new volunteers.

"The impact of their work extends far beyond what they do," said DJ Hagerman, Vice President of ReStore Operations. "It helps fund affordable homeownership in our community.



Metals recycling volunteers (L to R) Kent Woods, Jim Curtis, and Jim Barwick.



Habitat electrician Ryan Hooker (L) with electrical Core Volunteers Randy Givan, and Beth Heider.

Electrical volunteers

also gain hands-on experience in a skilled trade, which can culminate in professional stepping stones. The electrical volunteer team began as an all-volunteer crew, but is now led by a Master Electrician and Apprentice, who lead and work alongside fourteen Core Volunteers.

"The impact of our electrical volunteers is huge," said Joseph Freyta, Master Electrician. "Due to their work, we can cut the cost of electrical work easily by 75% for each unit. The volunteers bring so much real world experience that translates to problem-solving skills and opportunities."

In the digital report:

Hear a Core Volunteer describe how metal recycling creates impact in our ReStores!

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Habitat Metro Denver teammates celebrate with a local homeowner in the Dominican Republic in 2026.

Volunteer impact

The global impact of home

Habitat's international work forges unforgettable memories and belief in the power of home

Long-time Habitat volunteer David "Ziggy" Ziegler has partnered with Habitat for Humanity across six continents – literally. "It changes you forever," said Ziggy, who has participated in Global Village trips worldwide.

"It's inspiring that people go on these trips to help others and ask nothing in return."

In addition to building across the United States, Habitat for Humanity builds in over 60 countries worldwide, and affiliates can partner with international affiliates through tithing and the Global Village program.

Habitat Metro Denver tithes more than $250,000 per year, making it the second-highest tithing affiliate in the United States. $100,000 of these funds go towards a base tithe to Habitat programs in Brazil, Lesotho, Nepal, and Jordan. The additional funding goes towards a project (or projects) proposed by an affiliate, and our staff and Core volunteers voted this year to contribute funds towards a sustainable rent-to-own program with Habitat Tanzania.

The Global Village program brings volunteers together to build with Habitat in one-week builds worldwide, allowing US volunteers to get to know the culture and the role that Habitat plays in local housing solutions.

Gerry Schmidt, another dedicated Habitat volunteer and Global Village team leader, joined a Habitat Metro Denver affiliate trip to Brazil in 2024, where volunteers helped build large rainwater-harvesting cisterns for families living in an arid region with limited access to clean water.

"You can't have a stable situation unless you have access to water," Gerry explains. "Building these 42,000-gallon cisterns meant families could have a reliable source."

Gerry's experiences also reinforced the idea that anyone can participate in Habitat's global impact. "There is work for every skill level," Gerry said. "There's always work that needs to be done."

Thank you to our supporters!

This year, 127 families experienced the security and stability of home, thanks to your partnership. Home is where possibilities take root—where families can plan for the future, build savings, and put down roots in communities they love. Every home we build, renovate, repair, or preserve strengthens households today while helping create more resilient communities for generations to come.

Corporations, Foundations & Government Organizations

$250,000

City & County of Denver, Dept. of Housing Stability (HOST)
City & County of Denver, Climate Action, Sustainability and Resiliency (CASR)
City of Aurora, Community Development Division
City of Golden
Colorado Dept. of Local Affairs (DOLA), Division of Housing (DOH)
Colorado Office of Economic Development and International Trade (OEDIT)
Jefferson County
U.S. Dept. Of Housing & Urban Development (HUD)

$100,000+

Concord Energy LLC
Cross of Glory Lutheran Church
The Holy Hammers
Land Title Guarantee Company
Lowe's
The Transamerica Foundation

$75,000+

Colorado Housing & Finance Authority
EOG Resources, Inc.
SM Energy Company
Wells Fargo

$50,000+

The Anschutz Foundation
Bellco Credit Union
The Carpenter's Helpers
John Laing Charitable Trust
KeyBank Foundation
Loaves & Fishes
Maraba Fund
ZOMA LAB

$25,000+

Arrow Electronics
BMO Bank
Colorado Federal Savings Bank
D&D Remodeling, LLP
Energy Outreach Colorado
FirstBank
Golden Civic Foundation
Habitat Interfaith Alliance
Intermountain Health
Marathon Petroleum
Oxy
Prologis
U.S. Bank
United Properties
Vectra Bank Colorado

$12,000+

Amazon
Bank of America Foundation
Bank of Colorado
BKV Corporation
The Duke Street Kings' Blues & BBQ for Better Housing Block Party
Eaton Corporation
Enterprise Mobility
Epsilon
First American Title Insurance Company
Jeffco Interfaith Partners
K&G Petroleum
MidwestOne Financial Group
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Mortenson
NACC Construction
NBH Bank
Niagara Bottling
Opus Foundation
PNC Bank
The Travelers Companies, Inc.
TransMontaigne
Ulysses Development Group
UPS
Walmart Foundation
Wings Credit Union
Womble Bond Dickinson (US) LLP

$6,000+

Alpine Bank
American Family Insurance
AppFolio
ARCO Murray
Ares Management Corporation
ArLand Land Use Economics
Aspect Software
BOK Financial
BuildMark
Catamount Constructors, Inc.
CBRE
Centerspace
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Delta Dental of Colorado
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DUAL North America
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FMI Corporation
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HealthONE
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MidFirst Bank
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Oak View Group
On Tap Credit Union
PCL Construction Services, Inc.
Powers Products
The Presbytery of Denver
Redwood Trust Inc.
RK Foundation
RockSol Consulting Group, Inc.
Salesforce Foundation
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Gifts in Kind

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American Painting Specialists, Inc.
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Energy Logic
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iFoam
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Jeld-Wen Doors
Jendy
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Liberty Home Products
Lightward
LivingHR
Pella Windows & Doors, Inc.
Sensera Systems
Sharp Business Innovations
Summit Mortgage Corp.
Urban Exteriors LLC
Verkada
Walmart
Whirlpool Corp.

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$100,000+

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Hugh & Michelle Harvey
The Estate of William Meredith
The Mistler Family Foundation
Schoen Foundation
The Estate of Linda B. Tempel
Herbert & Karen Vogel

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Ruthanne Polidori

$20,000+

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Ellen Blum
Michelle & Ian Campbell
Roger & Beth Dickinson
Robert & Jeannie Dorsett
Arthur O. Evans
The Maloof Foundation
Dorothy S. & Stanley B. New
Pine Tree Foundation
Jamie & Heather Sabatier
The Estate of Sheral A. Stumbaugh
George VanHeeren
Martin Zinn

$10,000+

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Joyce & Frederick Coville
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WJD Foundation
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$2,500+

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Sheila & David Bengtson
William Bennett
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Amy Cara
Helena Chum

CHFA

Sponsor spotlight

Habitat for Humanity of Metro Denver has partnered with the Colorado Housing and Finance Authority (CHFA) since 1999.

CHFA supports Habitat as a philanthropic partner, providing financial support to help create new homeownership opportunities throughout Metro Denver, and as a purchaser of Habitat mortgages.



By purchasing mortgages, CHFA helps Habitat realize the value of those loans immediately rather than receiving mortgage payments over a 30-year period. This innovative partnership has been a key driver of Habitat Metro Denver's growth and ability to serve more households.

Beyond its financial support, CHFA is also an engaged volunteer partner. Each year, CHFA employees participate in Habitat build days, working alongside future homeowners to strengthen communities. In FY26 alone, CHFA employees contributed more than 300 hours of volunteer service.

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Dale N. Holter
The David & Susan Honeyfield Family
Gail Hons
Deonne Hootman
Derek Hoover
Lee & Leslie Hopkins
Randy & Nancy Howell
Michael Hughes & Sandra L. Ager
The Humphreys Foundation
Sumner Hushing
Mark Hyams
Greg Iturreria
Geeta Iyer
Paul & Nancy Jacobs
Brad Jeanneret
Christopher Jemapete
Howard Jenkins
Marlene P. Johnson
Michaella Johnson
Susan Johnson
Gladys Jones Turnbough
Carl & Marybeth Kantner
Hud & Carol Karshmer
Eric Katz
Heidi A. Katz
Robert Keesy
Barbara J. Kelley
Judith Kelly
Elroy & Sarah Kelzenberg
John Kenyon
Chris Kervan
Brian R. Kiely
Dan Kiesel
Kevin Kilgore
Caitlin Nelson
Denise & Thomas King
E. King
Sebastian King
Shauna King
Chris & Tammy Kinsman
Warren Knop
Martha G. Koestner
John Kolstoe
Peter & Lorraine Kornafel
John & Kathryn Krause
Dennis Kruger
James Kullberg
David A. Kumpe

John W. Kure & Cheryl L. Solich
Kirk Lacey
Heather Lafferty & Dart Winkler
Nancy Lambertson
Gene & Barbara Lang
Lisa Lannerd
Lynda Larson
Susan & Lynn Lasswell
Amy Latham & Tim Hoover
Debby Lawrence
James M. Lee
Tiffany Leichman
Janet & Charlie Lenore
Leonida Family Foundation
John Letzelter
David W. & Mary W. Lewis
Michael L. & Lori Lohaus
Ann Ludwig
Katy & Greg Lunsford
Gordon Macrae
Peter & Kate Manning
John Mares
Judith E. Markoff
Shelly & Mark Marquez
Abigail Marsh
Ted & Yasi Martin
Charlie & Wendy Martin
Jennifer Martin
Sandra Martin
Susan A. Martin
Rosamond Mate
Clare & Richard Mathe
Jeffrey Mather
Mark & Saranne Maxwell
Bobby & Nancy Maynard
Mary & James McCarron
Rosann Glas McCullough
Janalee McDonald
Lydia Manuel
Jake McWilliams
George Meitzner
Michael Mennem
Giacomo Meschia
Natalie C. Mesko
David & Marilou Metcalf
Susan L. Middagh
Stephen Mill
Douglas Millan
Melissa Millan & Kelsey Green
Marion K. Miller
Nancy Mills
Philip Moeller
Gary Moore & Jane Costain
Thomas & Gatha Moore
Jake Mortell
Patricia Mulligan
Hal Naiman
Jim & Sue Nichols
Kathleen & Bob Nicolls
Robert Niedringhaus
Shelby Noble & Greg Cox
Konrad Nottingham
Gary Nuss
Paul A. Nutting
Bonnie & Robert O'Connell
Cecile Ogden
Steven & Catherine Ojala
Jane D. Oppenheim
Roger Page
Steven & Janet Parker
Kevin & Dianne Pascoe
Marjorie Susan Pawlik
Robert & Betty Payne
David Pearce
Denise Peine
Pete & Kim Pendergast
Charles Perez
Michael Perry
Michelle Peterman
Drs. Diane & Charles Petersen
Peter & Ruth Philpott
Melinda Pickering
Judith Pottle
Paul & Ellen F. Powell
Julie Prange
Holly & Jonathan Radin
Richard Rainaldi & Martha Records
Trish Rainbow
Charles Ramunno
Cathy L. A. Duncan & Timothy C Raup
Patricia Rawlings
John Read
Tim Redmond & Diane Sanelli
Richard A. Remington
Mary Retka
Daniel Revelle & Laura Curtis
Ralph S. Rice
Peter Rickershauser
Doug & Jennifer Rider
Monroe Rifkin
Deborah & Richard Robertson
James Robertson
John & Lisa Romero
Nancy M. & J. Robert Rosi
Brian & Laura Rossbert
Laura J. Rothenberger
Delbert & Joann Roupp
Tom & Gail Rowe
Paula & William Rueb
Silvia B. Ruiz
Cory Rutz
Kirk Salveson
Ray D. Samuelson
Kris & Scott Saucke
Sheila Saunders
Bruce Savage
Mary Ellen Scanlan
Thomas Scavuzzo
Carolyn A. Schanot
James E. Schauf
Taylor & Kimberly Schollmaier
Jeffrey Shanahan
Ralph Shaw
Kevin & Mary Elaine Shea
Mary Shear
Judith L. Shelton
David Sherk
Joe Short
Sandra & Clifford Siegel
Brandon Simmons
Bruce E. Simmons
Mark Sippel
SLICC Family Fund
Marijn Smit & Julie Percept
Jerome Sobetski
Jacqueline Soister
Jo Ann Soker
Mark Solomon
David Sparks
Nancy Spoor
Scott & Mary Spuler
Greg & Jill Staffelbach
Susan Standish
Cheryl Stearns
Margaret Steen
Lisa Steers
Robert Sterman
Gary & Leslie Stiefler
Sherri Stinson
Jeanne Stotler
William B. Stratton
Chris Strother
Robert & Marlene Struthers
Ryann & Chris Stuart
Justin Stump
Alison Suthers
Frederick Tarbell
Carson & John Taylor
Ronald R. Thomas & Joan McGriff
Paul K. Tokheim
Mona Turner
Elizabeth Twohy
Daniel Tyler
Jon Underkofler
Usaj Realty
Robert M. Valentine
Margaret (Meg) Van Ness
Devin Vigil
Michael R. Vitek
William Von Drehle
Lisa Wagner
Melinda & Bob Walker
Susan & Paul Walker
Douglas & Gail Walter
Constance Wanke
Melissa & Kevin Waples

Concord Energy

Sponsor spotlight

Concord Energy has been a steadfast partner for nearly two decades. Since 2008, the company has contributed more than $1.6 million to help build 16 Habitat Metro Denver homes, providing lasting stability for more than 65 adults and children.



Beyond financial support, Concord Energy employees volunteer their time and talents on build sites, while company leadership inspires broader community investment through industry collaborations and mentorship programs. Their commitment to partnership, service, and opportunity extends from supporting hardworking families to mentoring students and veterans, helping strengthen our communities and create brighter futures for generations to come. This year, we were proud to nominate Concord Energy for a National Philanthropy Day, which they received, recognizing their exceptional leadership, generosity, and lasting impact on our community!

John B. Wasserman & Esther S. Starrels
Susan Weinstein
Timothy Weiss
Michael Westover
Donna M. & Malcolm E. Wheeler
John G. Whellock
Charles & Nancy White
Mary L. Widmaier
Wiener Family Fund
Greg & Maryl Wilensky
Sue Williams & Mark Rudiger
Tom & Noel Wilson
Earl Wing
John Wisor
Marcella Wolfe
Paul Wood
Denise E. Woodward
Ruth M. Yeager
Megan Young
Robert Young
Thomas C. & Kimberly E. Zeiner
Mary Zinn
Robert & Patricia Zoetewey
Mark D. Zuiderveen

Legacy Builders

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

Anonymous (9)
Dr. Al W. Adams
Alice Suzanne Hamilton Trust
Ingrid & Warren Anderson
Jane M. Armstrong
Marcia & Rick Ashton
Wendy & Gary Atkinson
Patricia A. Baker*
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 Susan H. Brant*
The Estate of Dorothy M. Brauch*
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*
The Estate of Violet J. Cribbs*
Burke Curtis
John Dorey
The Estate of Bette B. Duffey*
The Estate of Elizabeth Eaton*
Arthur O. Evans
Fiacre E. Fantodji
The Estate of Judith Ferguson *
Mallory Fischbach
Laura R. Fisher
Lydia Frederick
The Estate of Virginia A. Garrison*
Ginny Gelbach
Bob Jones Pass It on Fund
The Estate of Grace Dorothy Grutza*
The Estate of Karin Gustine*
Donald Hagengruber & Antoinette Macaluso*
The Estate of Phyllis M. Hannon*
Carolyn Hayes
Vincent Iannuzzi
Rebecca Jordan
Sandie Kerlagon
The Estate of Connie King*
The Estate of Raymond C. & Marianne D. Kluever*
Randy & Debbie Komisarek
Roger & Betti Krapfl
Heather Lafferty & Dart Winkler
The Estate of Robert Lepic*
Kamila & Roger Mach
Howard & Charlotte Mai*
The Estate of Betty A. Meadows*
The Estate of William Meredith*
The Estate of Kostas G. Messas*
Ariane A. Meyer
The Flora Muri Trust*
The Estate of Melody Kay Nedrud*
The Estate of Donald & Laurabel Neithercut*
Catherine Nicholas
Mona Nicholson
Abigail A. Olker
Marianne Pascoe
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*
The Estate of Marilee Ann Price*
Johnny M. Reagan & Danette Anderson
Paul Richardson* & Jennifer Fowler
Doug & Jennifer Rider
George J. & Elizabeth P. Robinson Trust*
Michael & Mary Ann Rousseau
The Estate of Florence M. Rush*
Sandra C. Scanlon & Mary Petryszyn
The Estate of Ruth E. Schoening*
Mark & Loren Shaiken
The Estate of Robert A. Solkey*
Janet Spooner
Charlotte Stelmok & Ilene Kasper
Doris Stipech
The Estate of Sheral A. Stumbaugh*
The Estate of Linda B. Tempel*
Jessie Tramutolo
Michael D. Trollinger *
George VanHeeren
Patricia Vick
Diane F. Vigoda
The Estate of Natalie F. West*
Lisa J. Williams
Elizabeth Anne Wilson
Todd D. Wolff
The Estate of Patricia A. Yingst*
David J. Ziegler
Abigail R. Zinman

*deceased

Habitat for Humanity® | ReStore®

Products with the power to give back

Every donation, purchase, and volunteer effort with the Habitat ReStores expands access to affordable homeownership while keeping reusable materials out of local landfills. Thank you to our donors, shoppers, and supporters for helping our ReStores impact our community this year:



- **$868,209 generated in total profits** to support Habitat's homeownership programs.
- More than **25,000 donations** of furniture, appliances, and other home improvement items collected across four ReStore locations.
- Over **3,000 residential & business pickups** completed by ReStore trucks.
- **10 million pounds of material** diverted from local landfills through reuse and recycling.
- **17,000 pounds of metal** recycled and kept out of the waste stream.

Year-end financials[1]

July 1, 2025-June 30, 2026

Assets

Cash and cash equivalents	8,540,390
Cash - restricted	2,041,090
Investments	11,752,741
Grants receivable	143,575
Construction in progress	19,339,718
Land held in trust	8,589,862
Other receivables and assets	4,224,614
Mortgage notes receivable, net	11,245,680
Investment in related entities - NMTC	15,081,899
Leased assets - operations lease right-of-use assets, net	3,209,992
Property and equipment, net	18,481,195
Total Assets	**$102,650,756**

Liabilities

Accounts payable	640,486
Other liabilities	760,000
Accrued expenses	1,511,118
Lease liabilities - operating	3,539,592
Notes payable	12,025,693
Notes payable - forgivable loans	2,809,146
Notes payable - HFHI	124,576
Notes payable - Navajo NMTC	26,026,961
Total Liabilities	**$47,437,572**

Net Assets

Unrestricted:	
Board designated for land & infrastructure	2,000,000
Undesignated	43,491,025
Undesignated - land held in trust	8,589,862
Temporarily restricted:	1,132,297
Total Net Assets	**$55,213,184**
Total Liabilities and Net Assets	**$102,650,756**

Revenues, Gains and Support

Contributions and grants	14,770,169
Donated goods and services	2,179,862
Home sales	7,760,000
Fee for Construction Services	3,008,633
Mortgage interest income	589,261
Sales from Habitat ReStores, net of cost of purchased inventory of $2,868,013 and refunds	6,052,200
Other income	1,602,951
Total revenue, gains and support	**$35,963,076**

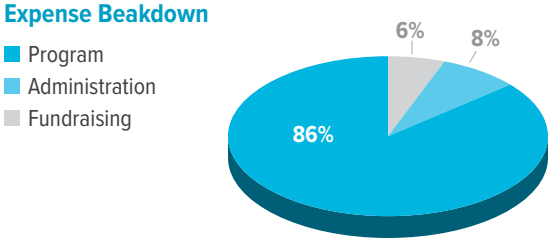
Expenses

Program Expenses:	
Construction & Land Development Program	21,341,694
Homeowner Services & Support Program	3,371,921
ReStore Operations & Recycling Program	7,430,236
Administration Expenses	3,161,568
Fundraising Expenses	2,140,941
Total Expenses	**$37,446,360**

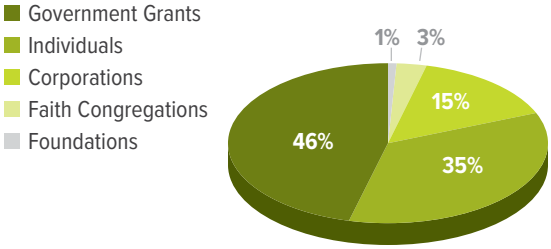
Other Income

Investment income (net)	684,196
Total Other Income	**$684,196**

Expense Beakdown



Contributions & Grants by Source



1 *Unaudited financials*

The ReStore volunteer with a forever commitment

Meet Jessie, loyal supporter and legacy donor



Growing up in New England, Jessie Tramutolo never thought much about whether her family had money. "Even though my parents didn't have a lot of money, my sister and I didn't really pay attention to that because we were fed, warm, and safe," Jessie recalls.

Later, after traveling for work and seeing the housing challenges many families faced, she purchased and renovated affordable properties in the 1980's. Jessie still rents those homes at below-market rates, driven by the belief that everyone needs a safe place to call home.

That commitment to housing stability later connected her to Habitat. Following her retirement in 2007, Jessie became a familiar face at the Denver ReStore and served as a volunteer cashier for nearly 10 years, supporting Habitat's mission through both service and giving. In fact, Jessie made her first donation in 1994, long before she began volunteering.

Because affordable housing has remained central to her values, Jessie recently chose to include Habitat Metro Denver in her estate plans. Her future gift will help Habitat continue serving families for years to come, ensuring more parents and children have access to the safety, stability, and opportunity that a home provides.

"My annual giving to Habitat Metro Denver is a gift that I know is put to good use," she says. **"This particular planned legacy gift continues with the same benefit each year after I'm not here to manage it. I am confident that Habitat will be here long after I'm gone."**



***Jessie** with **DJ Hagerman,** 17-year ReStore employee and current VP of ReStore Operations.*

Start a conversation today

If Jessie's story resonates with you, contact us and build your own legacy for future generations of Habitat homeowners.

Natalie Mesko
Senior Director of Leadership Giving

nmesko@habitatmetrodenver.org
720-382-1720
HabitatMetroDenver.org/Planned-Giving

EIN: 74-2050021