

**PPHFH Board of Directors**  
**Board Meeting**  
**(Virtual and in-person at ReStore NE, 6250 N Tutt Blvd.)**  
**Agenda**  
**August 2, 2021**

- 5:45 Opening Prayer & Greeting (Ryan P.)**
- Introduction
- 5:55 Opening Devotions (Bill W.)**
- 6:00 Approval of Minutes (Ryan P.)**
- June 7, 2021 Minutes (vote)
- 6:10 Finance Report (Rob G.)**
- June 2021 Financial Dashboard
- 6:15 ITEMS REQUIRING DISCUSSION &/OR VOTE**
- Anti-money Laundering Report (Stephanie)
  - Whistleblower Policy (Stephanie)
  - Red Flag Identify Theft Report (Stephanie)
  - FY2022 HFHI Covenant/Quality Assurance Report (Kris)
- 6:45 Executive Director & Staff Report**
- ED, Staff & Committee Report (Kris)
- 6:50 Committee Reports**
- Executive Committee (Ryan M)
  - Development/Faith Committees (Iain P.)
- 7:15 Adjournment**

**6 Strategic Plan Goals (FY2019-FY2021)**

- #1 Open 2<sup>nd</sup> ReStore – Update included in ED Report
- #2 Increase the number of families served through implementation of a Critical Home Repair program, growth in the Brush with Kindness program, and strengthening of homeowner services
- #3 Implement a Faith in Action Program (Iain P.)
- #4 Stabilize annual home construction to 7-8 homes per year
- #5 Strengthen Board Governance
- #6 Grow Organizational Capacity (See update in Board Packet)

**Calendar:**

August 15, 2021 4:00-6:00 pm, Fundraiser, La Rosa Restaurant, 25 Highway 105, Palmer Lake, CO 80133 | [Directions here](#) (pre-registration required by calling 719-368-7676)

August 26, 2021 5:45-7:00 PM ReStore Northeast by invitation V.I.P Event

August 30 2021 ReStore public “Soft Opening” 10:00- 6:00 PM (new hours for ReStore program)

September 6, 2021 PPHFH Business Office and construction sites closed in observance of Labor Day

September 12, 2021 11:30-1:30 PPHFH Staff and Board Picnic (Food truck) at Nancy Lewis Park, 2615 N. Logan Ave

September 18, 2021 9:30-11:00 ReStore NE Grand Opening, 6250 Tutt Blvd.

September 19, 2021 (Tentative) Country Living Neighborhood Closeout Celebration, Fountain, CO

September 25, 2021 8:30-1:00 PPHFH Board Retreat, [11550 Ent Parkway](#), right next to the Great Wolf Lodge off of I-25 @ Interquest. (Candy will reach out to you as she has to have security badges ready when we enter.)

October 2, 2021 COSILOVEYOU annual CityServe Day

October 4, 2021, 5:45-7:00, *World Habitat Day* PPHFH Board Meeting via zoom and in-person at ReStore South, 411 Wasatch – Family Selection Approval!

October 28, 2021, 4:45-6:30, Welcome Back and 35<sup>th</sup> Anniversary Celebration, The Pinery at the Hill, 775 W Bijou St.

November 1, 2021 PPHFH Board Meeting

November 6, 2021 COS Veteran's Day Parade – possibility of PPHFH having a float promoting 4<sup>th</sup> Annual Veterans Build and 2021 Gingerbread Home Build Event in support of Veterans Build

November 25 – 26, 2021 PPHFH Business Office and construction site closed in observance of Thanksgiving Day

November 30, 2021 Giving Tuesday

December 3 – 17, 2021 Gingerbread Build Event voting takes place

December 6, 2021 PPHFH Board Meeting

December 7, 2021 Colorado Gives Day

December 24, 2021 – January 3, 2022 Business Office and construction site closed for Christmas/New Year Break

# BOARD MINUTES

PPHFH (virtual) Board Meeting Minutes

DATE: June 7, 2021

Board Members	Present?	Staff and Guests	Present?
Shannon Baumgartner	Y		
Jay Carlson	Y		
Rob Giunta	Y	Stephanie Campbell, <i>Director of Finance/HR</i>	Y
Joel Hamilton	Y	Greg Kovach, <i>Director of Operations</i>	Y
Peter Hilts	Y	Kris Medina, <i>Executive Director/CEO</i>	Y
Martha Johnson, Vice President	Y	Iain Probert, <i>Director of Strategic Partnerships</i>	Y
Ryan Mohling, President	Y	Janet Risley, <i>Director of Homeowner Services/Real Estate Acquisition</i>	Y
Janna Mulder	Y	Jeff White, <i>Chief Retail Officer</i>	Y
Ryan Panariso, Secretary	Y		
Peter Scanlon, Treasurer	Y		
Chuck Smith	Y		
Eric Stolp	Y		
Ryan Teeples	Y		
Laurel Thorstensen	Y		
Candy Vandenberg	Y		
Bill Wall	Y	<b>Guests:</b>	

**CALL TO ORDER** The (virtual) June 7, 2021, regular meeting of the PPHFH Board of Directors was called to order at 5:47pm by Mr. Ryan Mohling, president.

**OPENING DEVOTIONS ~ INTRODUCTIONS ~ ANNOUNCEMENTS:**

Mr. Peter Scanlon led the opening devotions with a segment from the App “Pray as you go.”

**APPROVAL OF MINUTES:**

Motion made, seconded, and passed to approve the May 3, 2021, minutes as presented.

**FINANCE REPORT**

Mr. Scanlon presented the April 2021 Financial Dashboard. Items of note include the ReStore continuing with its record gross sales and maintaining expenses as well as the affiliate’s year-to-date performance exceeding budget and diligence in expense constraints. Given the oddities faced in this fiscal year with the unknown COVID-19 impact on staff and volunteer health as well as the affiliate’s ability to remain operational, Mr. Scanlon noted the staff led by Ms. Medina, deserve high praise for the efforts to not only meet and exceed the budget, and in keeping the doors open at the ReStore in a conservative and strategic manner, while building a second ReStore, and continuing to build and repair

homes, with record individual donor gifts, and including impressively, that no staff were impacted by ill health due to COVID-19.

**ITEMS REQUIRING DISCUSSION AND/OR VOTE:**

Motion made, seconded, and passed to accept the FY22 Cash and Profit and Loss Budgets as presented and recommended by PPHFH Finance Committee.

Motion made, seconded, and passed to ratify board members who joined in FY21 with board term beginning July 1, 2021, and ending June 30, 2023, for Rob Giunta, Janna Mulder, and Candy Vandenberg.

Motion made, seconded, and passed to renew board members Jay Carlson, Ryan Teeples, and Bill Wall for a second term of July 1, 2021, through June 30, 2023.

Motion made, seconded, and passed to accept the slate of board officers and members of Executive Committee recommended by Governance Committee as follows:

Ryan Panariso, president

Eric Stolp, vice president

Janna Mulder, secretary

Rob Giunta, treasurer

Peter Hilts, member at large

Ryan Mohling, member at large (past president)

Motion made, seconded, and passed regarding electronic vote on June 9, 2021, via email to renew board members Joel Hamilton and Martha Johnson for a third board term of July 1, 2021, through June 30, 2023.

Mr. Jay Carlson presented the second informational session regarding PPHFH establishing a 90-year affordability period deed restriction. As of FY2022 PPHFH homes sold in secondary sales of PPHFH homes will be deed restricted to qualifying homeowners with an AMI of 100 percent or less. The goal being homes built by PPHFH remain in affordable inventory. The initial sales price will be set as the cost of the home built with a maximum two percent annual market increase for equity measurement. Board members discussed the definition of "capital improvement" which will be defined in an updated mortgage and home sale policy as well as future mortgage documents. Title company would be responsible for ensuring the deed restriction is maintained and honored in future sales. The proposal includes there being no forgivable second mortgage for these homes to enhance the affiliate's sustainability.

Upon further discussion, motion was made, seconded, and approved so that: PPHFH is to establish a 90-year deed restriction on future PPHFH homes beginning in FY2022; so that sales of the home outside of PPHFH inventory be restricted to buyers not to exceed 100 percent of the Area Median Income; so that annual equity increase is to be capped at a market increase of no more than two percent; so that future second mortgages beginning in FY2022 will not be forgivable.

**EXECUTIVE DIRECTOR and STAFF REPORTS:**

**Executive Director and Staff Report**

Ms. Medina asked if there were questions regarding the report, being none, she informed the Board that Home Depot Foundation has approved the homes submitted for the veteran home repair grant of \$30,000.

**COMMITTEE REPORTS & RECOMMENDATIONS:**

**Executive Committee**

Mr. Mohling reported the committee met to review the slate of officers and ratification of board members as well as review three required policy reports that will be presented to the board at the August meeting.

**Governance Committee**

Mr. Ryan Teeples reminded the board members of upcoming board retreat to be held July 24. (Date and venue have since been changed to September 25, 2021, at the Ent corporate headquarters.)

**OLD BUSINESS:**

**NEW BUSINESS:**

**COMING EVENTS:**

**MEETING ADJOURNED:**

Mr. Mohling adjourned the meeting.

# FINANCIALS AND RELATED REPORTS

# FY 2021 Operations Dashboard

## Current Profit and Loss Highlights

Current Net Income (Loss)	\$ (192,255)
YTD Income (Loss)	\$ 455,354

## Balance Sheet Summary

ASSETS	
<b>Current Assets</b>	
Checking/Savings	\$ 1,032,978
Investment Cash/Equivalents	16,286
Investment Securities	1,315,054
Accounts Receivable	101,102
Other Current Assets	2,817,715
<b>Total Current Assets</b>	<b>\$ 5,283,135</b>
Fixed Assets	4,954,165
Other Assets	2,644,774
<b>TOTAL ASSETS</b>	<b>\$ 12,882,074</b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
Total Current Liabilities	\$ 451,815
Long Term Liabilities	2,820,661
<b>Total Liabilities</b>	<b>\$ 3,272,476</b>
Total Equity	9,619,597
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$ 12,892,074</b>



## Board of Directors

### Finance Committee Notes

#### FY21 summary:

- Individual monthly contributions were phenomenal
  - PPHFH has many generous supporters of affordable housing in El Paso County
  - Record months for ReStore sales that exceed the budget
  - Both the individual contributions and ReStore YTD have surpassed the annual budget
  - Investment account (unrealized gain/loss) had a remarkable year
- Exceptional YTD net income - a positive FY21 year-end

#### Available Cash Balance

Item	Apr-21	May-21	Jun-21	
Operations	\$ 1,026,977	44%		
Short Term	\$ 16,625	1%		
Long Term	\$ 1,314,715	56%		
<b>Total</b>	<b>\$ 2,358,317</b>			

→ Operations Target is 3-months of operating expenses [\$939,031] or 15%, whichever is greater.

→ Operations amount excludes the construction draw bank account.

#### Pending Major Disbursements

Item	Apr-21	May-21	Jun-21
Total			

## Development

### Current Donation Performance

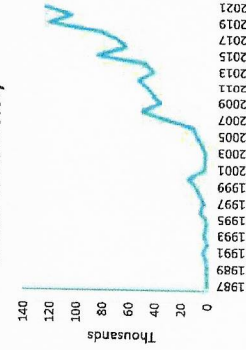
FY 2021	Actual	Budget	Variance	Var %
Indiv	\$ 7,968	\$ 11,552	\$ (3,583)	-31%
Bequest	\$ -	\$ -	\$ -	-
Corps	\$ 57,415	\$ 97,493	\$ (40,078)	-41%
Grants	\$ 39,458	\$ 83,500	\$ (44,042)	-53%
Other	\$ -	\$ 3,000	\$ (3,000)	-100%
<b>Total</b>	<b>\$ 104,841</b>	<b>\$ 195,544</b>	<b>\$ (90,703)</b>	<b>-46%</b>

FY 2020	\$ 117,329	\$ 166,450	\$ (49,121)	-30%
FY 2019	\$ 113,406	\$ 380,000	\$ (266,594)	-70%

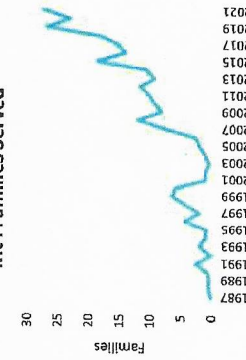
## Affiliate Ttthe Impact

Year	Amount	Fam. Srv'd
2021-CY	\$ 124,400	27.6
2020	104,875	27.9
2019	122,125	27.1
2018	88,571	15.6
2017	70,310	14.2
2016	64,000	10.8
2015	55,200	9.5
2014	48,484	11.9
2013	42,597	10.3
2012	53,581	
2011	45,471	
<b>35-Yr Total</b>	<b>\$ 1,096,791</b>	<b>294.0</b>

### PPHFH Ttthe History

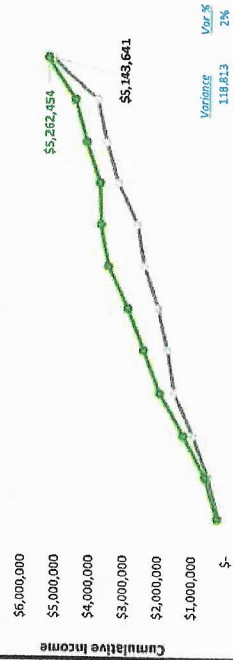


### Int'l Families Served

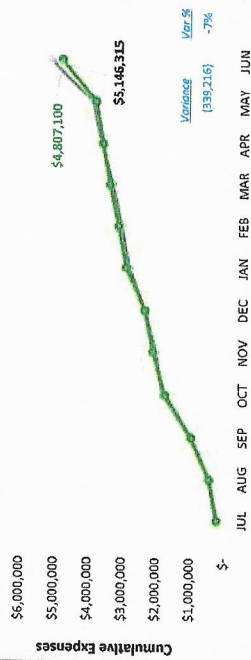


# June 2021 (UNAUDITED)

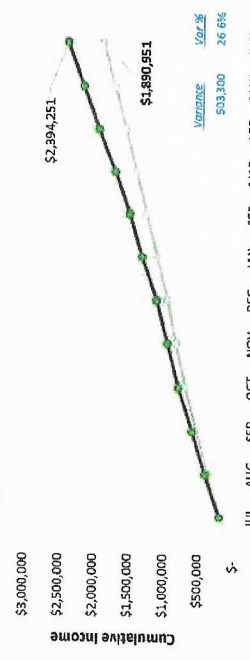
## PPHFH YTD Income Performance



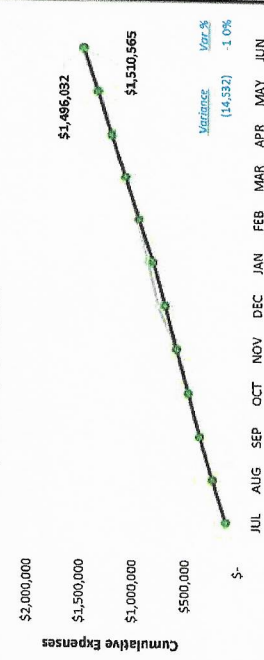
## PPHFH YTD Expense Performance



## ReStore South YTD Income Performance



## ReStore South YTD Expense Performance



## ReStore South

### Monthly Donations

Type	\$	#	Avg
Drop Offs	\$ 147,769	2102	\$ 70
Pick Ups	\$ 92,920	198	\$ 469
<b>Top 5 Sales Categories</b>			
<b>Class</b>	<b>Total</b>	<b>Qty</b>	<b>Avg</b>
Furniture	\$ 42,553	1409	\$ 30
Cabinets	\$ 19,177	700	\$ 27
Outdoors	\$ 17,787	3899	\$ 5
Doors	\$ 16,370	493	\$ 33
Tools	\$ 15,948	4647	\$ 3
<b>All Class Total</b>	<b>\$ 227,019</b>	<b>34,228</b>	<b>\$ 7</b>

### YTD Donation Performance

	Actual	Budget	Variance	Var %
Drop Offs	\$ 337,171	\$ 217,713	\$ 119,458	55%
Pick Ups	\$ 60,761	\$ -	\$ 60,761	100%
Corps	\$ 172,869	\$ 218,545	\$ (45,676)	-21%
Grants	\$ 509,688	\$ 545,813	\$ (36,125)	-7%
Other	\$ 27,136	\$ 30,092	\$ (2,956)	-10%
<b>Total</b>	<b>\$ 1,107,625</b>	<b>\$ 1,012,163</b>	<b>\$ 95,462</b>	<b>9%</b>

FY 2020	\$ 1,042,500	\$ (92,454)	-9%
FY 2019	\$ 799,059	\$ (71,941)	-8%

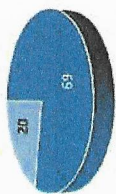


# Homeowner Services

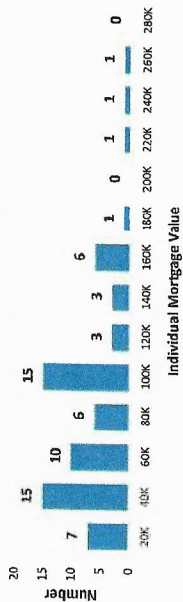
Total Active Mortgages: 89

Total Portfolio Value: \$5,352,143

Loans Serviced



69 Active PPHFH Mortgages



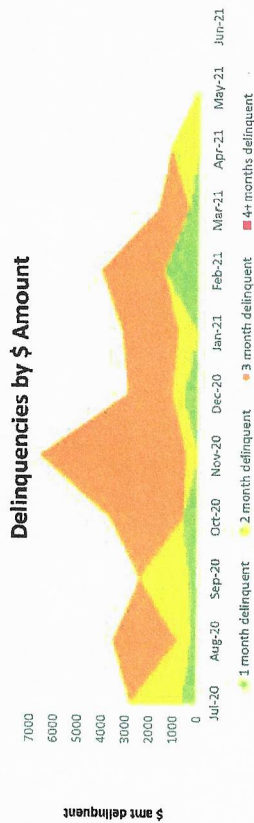
## Delinquency Report



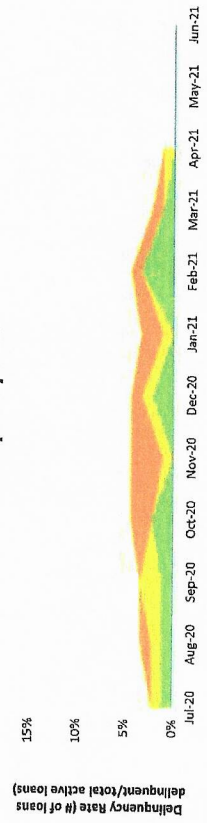
MONTHS DELINQUENT	# Loans	\$ Amt	% portfolio at risk
Less than 1 month behind	0	\$ -	0.00%
Last month	0	\$0.00	0.00%
1 month behind	0	\$ -	0.00%
2 months behind	0	\$ -	0.00%
3 months behind	0	\$ -	0.00%
4+ months behind	0	\$ -	0.00%
<b>Total</b>	<b>0</b>	<b>\$ -</b>	<b>0.00%</b>
Last month	0	\$0.00	0.00%
June 2020	4	\$2,547.86	4.17%

## Current Status

## Delinquencies by \$ Amount



## Delinquency Rate



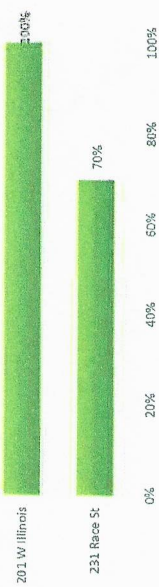
# Construction

## Active Building Progress

## % Site Completion

### Micah's View

### Fountain, CO

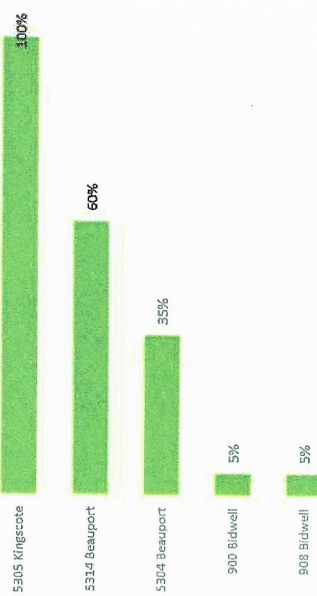


### 3 Home Site



### The Ridge at Sand Creek

### Colorado Springs, CO

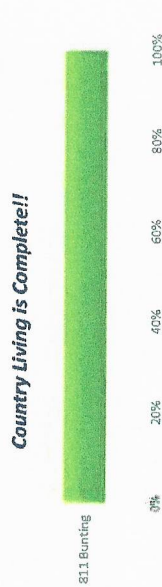


### 30 Home Site



### Country Living

### Fountain, CO



### 34 Home Site



## Repair Program

Repair Category	Applicants Selected	In Process	Complete
Critical Home Repair	2	0	2
Home Preservation	5	0	5
Critical & Home Preservation	2	0	2
<b>Program Completed</b>			

# PRIORITY ITEMS FOR DISCUSSION/VOTE

# MEMORANDUM

**DATE:** July 28, 2021

**TO:** Board of Directors

**FROM:** Kris Lewis  
Compliance Officer

**RE:** Annual Board Report for Anti-Money Laundering (“AML”)

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**Purpose:**

PIKES PEAK HABITAT FOR HUMANITY (“Habitat”) is committed to a comprehensive anti-money laundering (“AML”) program. It is the policy of Habitat to comply fully and completely with all applicable governmental requirements that have been designed to prohibit and prevent both actual and potential money laundering, as well as other activities that facilitate money laundering and the funding of terrorists and/or other criminal activity, including mortgage fraud.

Habitat intends that these AML Policy and Program Procedures (“the Policy”) will be reviewed at least annually and updated from time to time as necessary to keep up with changes in applicable law and changes in Habitat’s operations. The Policy is intended to be supplemented by training of all Habitat’s non-construction employees and any volunteers who perform administrative duties (“designated volunteers”). The Policy is solely for the use of, and is binding upon, Habitat’s employees and designated volunteers. Willful or grossly negligent failure of an employee or designated volunteer to follow this AML Policy and Program Procedures Policy and such additional procedures as shall be issued to implement this Policy may be grounds for discipline, up to and including termination, and may in certain circumstances expose the employee or designated volunteer to criminal prosecution, fine, and/or imprisonment.

**Summary:**

The Anti-Money Laundering (“AML”) policy revision was approved by the Board on November 2, 2015. There has been zero (0) incident(s) related to the AML policy.

**Effectiveness of Policies and Procedures:**

Staff continues to follow the AML procedures and respond appropriately to prevent and mitigate fraud.

**Material Changes to the Program:**

Finance Committee reviewed this policy at the June meeting and recommended no changes to the program material at this time.

# MEMORANDUM

DATE: July 28, 2021

TO: Board of Directors

FROM: Kris Lewis  
Compliance Officer

RE: Annual Board Report for Employee Protection (Whistleblower) Policy

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**Purpose:**

It is the intent of Pikes Peak Habitat for Humanity (PPHFH) to adhere to all laws and regulations that apply to the organization and the underlying purpose of this policy is to support the organization's goal of legal compliance. PPHFH implemented the Employee Protection (Whistleblower) policy and procedure for any employee who reasonably believes that some policy, practice, or activity of PPHFH is in violation of the law. This policy represents PPHFH's course of action for Whistleblowers.

**Summary:**

The Employee Protection (Whistleblower) Policy was approved by the Board on *November 3, 2015*. There has been zero (0) complaint(s) related to this policy where a course of action was necessary.

**Effectiveness of Policies and Procedures:**

Staff is reminded yearly of the Employee Protection (Whistleblower) policy and procedure; on how to file a complaint.

**Material Changes to the Program:**

Finance Committee reviewed this policy at the June meeting and recommended no changes to the program material at this time.

# MEMORANDUM

DATE: July 28, 2021

TO: Board of Directors

FROM: Kris Lewis  
Compliance Officer

RE: Annual Board Report for Red Flag Identify Theft Policy

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**Purpose:**

Pikes Peak Habitat for Humanity is required to implement a policy and procedures to maintain an identity theft prevention program in accordance with the requirements of the Federal Trade Commission (FTC) and the Fair and Accurate Credit Transactions Act (FACTA).

**Summary:**

The Red Flag Policy was approved by the Board on *November 3, 2015*. There has been zero (0) incident(s) related to identity theft where reinforcement of the policies and procedures was necessary.

**Effectiveness of Policies and Procedures:**

Staff continues to follow the procedures and respond appropriately to detect red flags to prevent and mitigate identity theft.

**Material Changes to the Program:**

Finance Committee reviewed this policy at the June meeting and recommended no changes to the program material at this time.

# FY2022 Covenant/Quality Assurance Checklist

Welcome to the annual electronic submission process for the U.S. Affiliated Organization Covenant and the Quality Assurance Checklist.

In response to affiliate feedback, the answers to a few questions in the Quality Assurance Checklist have been prepopulated for you based on information we already have in our records. For example, if our records show that you have served at least one family per year through new housing construction, a rehabilitated home, repaired home or weatherized home, you will see that you don't have to complete that question, and the tool will indicate that our records show you have met that standard. If our records show you have not served a family through one of these types of construction, the tool will indicate that you do not comply with the standard and will offer you only the "no" answer options to choose from. Similar prepopulated questions include those around tithing, minimum insurance requirements, qualified loan originator, competent person as well as the ability to bypass any Habitat ReStore questions if our records indicate you do not operate a store.

The U.S. Affiliated Organization Covenant (Covenant) is the foundational document between Habitat for Humanity International and U.S. affiliates. The Covenant continues to be our guiding spiritual and philosophical document. The yearly signing of the online Covenant ensures that, while affiliate leadership may change over time, the mission, mission principles and core tenets of Habitat for Humanity remain intact.

The Quality Assurance Checklist (QA Checklist) contains standards and practices that are expected of each affiliate. As required by the U.S. Affiliation Agreement, affiliates must exercise their best efforts to comply with each of the standards. Failure to meet these standards can potentially affect good standing and result in other disciplinary action.

The QA Checklist is divided into two sections.

Section 1: Core Requirements demonstrate sound, professional business practices and are also essential to one or more of the following: (a) protection and stewardship of the Habitat for Humanity brand and national reputation, (b) preservation of Habitat for Humanity's reputation and credibility with national, state and local government funders, (c) demonstration of practices that are considered critical by insurers and (d) demonstration of compliance with core Habitat for Humanity policies or other legal requirements binding on affiliates. While all of the QA Checklist requirements are critical, non-compliance with a Core Requirement poses a potentially greater risk on the Habitat for Humanity network as a whole.

Section 2: Other Essential Practices demonstrate sound, professional business practices and also demonstrate compliance with core Habitat for Humanity policies or other legal requirements binding on affiliates.

Please go through each question and provide the most accurate response for your affiliate. Note that you can choose to Save and Continue (blue button at the bottom center of each page) to move onto the next page of questions, or you can choose Save and Return Later (gray bar across the top of your screen) to come back to the QA Checklist later. An email will be sent to you with a unique link to return to your QA Checklist where you left off.

The deadline to electronically submit the **FY2022 Covenant and Quality Assurance Checklist is Sept. 30, 2021**. Your adherence to the deadline is appreciated.

## Affiliate Info

Affiliate Name

Pikes Peak HFH

**Affiliate ID**  
(XXXX-XXXX)

0121-0567

**State**

Colorado

**GSA**

Large

**Submitter Name**

Janet Risley

**Submitter Title**

Other

**Submitter Title**

Director of Homeowner Services

**Submitter Email**

janet@pikespeakhabitat.org

**Submitter Phone Number**

(Enter 10 digit # with no other characters)

7194757800

**1) Affiliate is an organization based on Christian principles and as such:**

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change
A) Adopts the official <a href="#">vision and mission statement</a> of Habitat for Humanity.	X		
B) Affiliate board of directors reads and signs the <a href="#">Covenant</a> annually.	X		
D) Adopts and follows the Habitat for Humanity <a href="#">non-proselytizing policy</a> .	X		

**1C) Affiliate is an organization based on Christian principles and as such supports the work of HFHI through an annual [tithe](#).**

**Our records indicate you have submitted a tithe contribution. Please move to the next question.**

2A) Affiliate serves at least one family per year through one of the following housing interventions: new housing construction, rehabilitated home, repaired home, weatherized home.

Our records indicate you have served at least one family in the past year and therefore meet this standard. Please move to the next question.

2B) Affiliate serves a minimum of one family over a three-year period through a rehabilitated or new home construction.

Our records indicate you have served at least one family through a rehabilitated or new home construction in the past three years and therefore meet this standard. Please move to the next question.

3) Affiliate makes all reasonable efforts to serve families who demonstrate a housing need. Need is evaluated by considering affiliate's service area median income, cost of living index, etc. Household incomes should not exceed 60% AMI and in no case exceed 80% AMI.

Yes

4) Affiliate activities are governed by written, duly-adopted policies that comply with all local, state and federal laws (Fair Housing Act, Equal Credit Opportunity Act, and other Fair Lending laws, Fair Credit Reporting Act, Privacy, Flood, Bank Secrecy Act - Anti-Money Laundering, Office of Foreign Assets Control, Real Estate Settlement Procedures and Truth in Lending, OSHA etc.) including but not limited to:

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change	N/A – Not applicable
A) <u>Anti-discrimination.</u>	X			
B) <u>Child labor prohibitions.</u>	X			
C) <u>Conflict of interest.</u>	X			
D) <u>Construction safety.</u>	X			
E) <u>Employment, including grievance.</u>	X			
F) <u>Fiscal safeguards.</u>	X			
G) <u>Mortgage origination</u> , including homeowner selection and house pricing and transfer (written policies are required of all affiliates, including affiliates that use third-party originators).	X			
H) <u>Mortgage servicing</u> , including escrow fund management (written policies are required of all affiliates, including affiliates that use third-party servicers).	X			
I) <u>Records retention.</u>	X			
J) <u>Sex offender registration check.</u>	X			
K) <u>Whistleblower.</u>	X			



5) Affiliate complies with Internal Revenue Service Section 501 (c)(3) and with all state and local tax laws.

Additionally:

Affiliate annually files the appropriate [IRS tax filings](#) in a timely manner (e.g., Form 990-N, Form 990EZ, Form 990, or Form 990-T) in full accordance with IRS regulations and requirements.

After filing with the IRS, the affiliate also provides a copy of their completed tax filings to the [Affiliate Document Center](#).

Affiliate donors receive a timely written receipt documenting their contributions, as required by IRS guidelines.

NOTE: If you have not uploaded documents previously to the Affiliate Document Center, please contact the Affiliate Support Center at [USSupportCenter@habitat.org](mailto:USSupportCenter@habitat.org) for access.

Yes

6) Affiliate has the required [minimum insurance coverage](#) for all aspects of its operations including General Liability, Builder's Risk, Volunteer Accidental Medical, Directors and Officers Liability, and, if applicable, workers' compensation and auto coverage.

Our records indicate you meet the minimum insurance requirements. Please move to the next question.

7) Affiliate [loan originator](#) activities are conducted by at least one loan originator qualified by:

Making a determination of demonstrated financial responsibility, character, and general fitness based on:

a criminal background check.

a credit check.

information about any other proceedings.

Ensuring each such staff member or volunteer has completed all required training on federal and state laws that apply to the activities.

All loan originator activities, as defined by federal law, are performed only by a qualified loan originator (QLOs are required of all affiliates, including affiliates that use third-party originators and/or servicers.)

Our records indicate you have a Qualified Loan Originator. Please move to the next question.

8) Affiliate uses the [HUD Equal Housing](#) logo or equal housing opportunity statement on all applicant-facing materials and web pages, and posted anywhere applications are submitted and/or provided to applicants.

Yes

9) Affiliate has at minimum one person who has been trained by HFHI as a [Competent Person](#).

Our records indicate you have a trained Competent Person. Please move to the next question.

10) Affiliate has [liability waivers](#) signed annually by all volunteers and retains those waivers for at least one year beyond expiration of the statute of limitations.

Yes

11) [Deselection](#) of approved applicants only occurs in the following cases:

A) Failure to complete requirements set forth in the letter of acceptance or Homeownership Agreement.

B) Negative change in financial condition which would significantly impact the ability to pay.

C) Fraud on the application.

D) Violation of a sexual offender policy.

Yes

12) Affiliates with revenues of more than \$250,000 per year or assets greater than \$500,000 [have had financial statements audited](#) by an external auditor within the past 12 months. Affiliate is exempt from audit only if both of the following are true:

Annual revenue is less than \$250,000 per year

**Response:**

Yes

13) Affiliate has officially adopted the registered [Habitat for Humanity logo](#) and, if applicable, Habitat ReStore identifier. (Affiliates with registered HFH logo but no Habitat ReStore should still select 'yes.')

Yes

14) Affiliate has and abides by [Habitat ReStore and/or retail operation safety standards](#), including, but not limited to:

- A) Safety Manual.
- B) Emergency Action Plan (EAP)/retail location.
- C) Fire Protection Plan (FPP)/retail location.
- D) Hazardous Communications Plan/retail location.

Yes

15) Affiliate board and staff members and volunteers in leadership positions abide by the standards and requirements of [Policy 34: Safeguarding](#), and affiliate is taking steps to implement the policy. The affiliate is creating and maintaining a work environment that is safe, productive and respectful for colleagues and one that prevents and responds to physical or sexual abuse or exploitation, harassment, or bullying of the people in the communities we serve (especially vulnerable adults and children) and the people with whom we work or partner.

Yes

16) [Affiliate has:](#)

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change
A) A dedicated publicly accessible office.	X		
B) A dedicated mailing address. (See "Q16 Details" below)	X		
C) A telephone number dedicated exclusively to affiliate with voice mail capacity which shall remain the property of affiliate in the event of the individual account holder's departure. (See "Q16 Details" below)	X		
D) An email address exclusive to affiliate which shall remain the property of affiliate in the event of the individual account holder's departure. (See "Q16 Details" below)	X		
E) Ownership of at least one computer with internet access and software for word processing and spreadsheets.	X		
F) A website (or other social media platform) displaying the Habitat for Humanity vision and mission statements and a reference to Habitat for Humanity's non-proselytizing policy. (See "Q16 Details" below)	X		
G) Corporate by-laws <a href="#">limiting the terms for its board of directors</a> which are enforced by affiliate.	X		

**NOTE: If any of the below information is incorrect or missing, please email the Affiliate Support Center at [USSupportCenter@habitat.org](mailto:USSupportCenter@habitat.org) to update the information.**

**Q16 Details:**

**Mailing Address:**

2802 N Prospect St Colorado Springs Colorado 80907

**Phone Number:**

+1 (719) 475-7800

**Email Address:**

office@pikespeakhabitat.org

**Website URL**

www.pikespeakhabitat.org

17) Affiliate abides by requirements for operating a [Habitat ReStore](#) or any other retail/resale operation, including but not limited to: Affiliates must employ no fewer than two paid staff members dedicated exclusively to each Habitat ReStore location. These staff members must be within the facility during business hours and available to manage daily operations while maintaining legally required breaks.

Yes

18) Affiliate [tracks volunteer hours](#).

Yes

19) Affiliate board annually approves a [written budget](#), which includes projected sources and amounts of income and anticipated expenses. Affiliate and its board review the actual income and expense statements at least quarterly and compare them to the budget.

Yes

20) Affiliate has and abides by a board-approved [Anti-Money Laundering \(AML\) program](#), ensuring that the following provisions are met:

	Yes	No - Policy/procedure in this area is in progress or pending board resolution	No - We understand we are not adhering to the standard and there are no plans to change
A) Policies and procedures, which include internal controls, are developed and applied consistently.	X		
B) An AML compliance officer is appointed and aware of their responsibilities.	X		
C) Ongoing training is conducted with all applicable staff and volunteers.	X		
D) An independent audit tests the compliance and effectiveness of the AML program.	X		
E) Suspicious Activity Reporting is done properly.	X		

21) Affiliate and its board review the performance of affiliate's mortgage loan portfolio using the delinquency definitions in the [Affiliate Statistical Report](#), comparing the number of delinquencies and amount of arrearages with prior periods, at least quarterly.

Yes

22) Affiliate has designed, implemented, and currently maintains safeguards to [keep consumer information confidential](#) and protect it from threats and hazards such as unauthorized access or use of such records.

Yes

23) If the Fair Market Value (FMV must be established by an independent, third-party appraisal for each housing unit) of the affiliate's housing units are more than the sum of (i) the first mortgage, plus (ii) any cash down payment paid by the homebuyer, plus (iii) any third-party subordinate mortgages, then the affiliate must utilize [deferred subordinate mortgages](#) (commonly called a "soft" mortgage) to protect equity.

Yes

24) Affiliate sells the housing units it builds and/or rehabs by providing buyers with affiliate-originated mortgage financing at zero percent interest or via a third-party-originated affordable mortgage that is recognized as an authorized financing option or [other HFHI-approved financing model](#).

Yes

25) Affiliate provides homeowner [pre- and post-support services](#) to all selected families through appointed volunteers, staff, HUD Certified Counselor, or other professionals.

Yes

26) Affiliate complies with all [applicable state and local building codes](#). Where there are no state/local codes, affiliate builds in compliance with the 2006 version of the International Residential Code (the IRC).

Yes

27) Affiliate builds houses generally in accordance with the [Habitat House Design Criteria](#).

Yes

28) Affiliate is [not overly dependent on any single source of revenue](#), including Habitat ReStore, government funding, or single private donors. (As a guideline, affiliate generally has no single source of revenue on a continuing basis that exceeds 40 percent of the annual affiliate operating budget.)

Yes

29) Affiliate adheres to [U.S. Collaborative Development Handbook](#).

Yes

30) Affiliate uses all contributions for the purpose expressed by the donor.

Yes

31) Affiliate fundraising personnel, including employees, volunteers and independent consultants, [are not compensated on a percentage of the amount raised or any other commission formula](#).

Yes

## U.S. Affiliated Organization Covenant

### Preface

Habitat for Humanity U.S. affiliated organizations work to create decent, affordable housing in partnership with those in need and to make shelter a matter of conscience with people everywhere. This Covenant outlines the relationship between Habitat for Humanity International and its affiliated organizations in the United States.

### Mission Vision

A world where everyone has a decent place to live.

### Mission Statement

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

### Mission Principles

(1) Demonstrate the love of Jesus Christ. We undertake our work to demonstrate the love and teachings of Jesus, acting in all ways in accord with the belief that God's love and grace abound for all, and that we must be "hands and feet" of that love and grace in our world. We believe that, through faith, the minuscule can be multiplied to accomplish the magnificent, and that, in faith, respectful relationships can grow among all people.

(2) Focus on shelter. We have chosen, as our means of manifesting God's love, to create opportunities for all people to live in decent, durable shelter. We put faith into action by helping to build, renovate or preserve homes, and by partnering with others to accelerate and broaden access to affordable housing as a foundation for breaking the cycle of poverty.

(3) Advocate for affordable housing. In response to the prophet Micah's call to do justice, to love mercy and to walk humbly with God, we promote decent, affordable housing for all, and we support the global community's commitment to housing as a basic human right. We will advocate for just and fair housing policy to eliminate the constraints that contribute to poverty housing. And, in all of our work, we will seek to put shelter on hearts and minds in such powerful ways that poverty housing becomes socially, politically and religiously unacceptable.

(4) Promote dignity and hope. We believe that no one lives in dignity until everyone can live in dignity. We believe that every person has something to contribute and something to gain from creating communities in which all people have decent, affordable places to live. We believe that dignity and hope are best achieved through equitable, accountable partnerships.

(5) Support sustainable and transformational development. We view our work as successful when it transforms lives and promotes positive and lasting social, economic and spiritual change within a community; when it is based on mutual trust and fully shared accomplishment; and when it demonstrates responsible stewardship of all resources entrusted to us.

In addition, in recognition of and commitment to the global nature of the Habitat for Humanity mission, each U.S. affiliate is expected to contribute (tithe) at least 10 percent of its undesignated cash contributions to Habitat for Humanity's international work.

#### Agreement to Covenant

In recognition of the Mission Principles stated in this Covenant, Habitat for Humanity International and Pikes Peak HFH covenant as follows.

#### Habitat for Humanity International Covenants:

- To support the work of Habitat for Humanity affiliated organizations through program development, communication, learning opportunities, advocacy, and protecting and promoting the good name of Habitat for Humanity;
- To coordinate global fund-raising efforts;
- To create a global movement around the need for decent and affordable housing;
- To administer tithe funds contributed by affiliates in support of the efforts of Habitat for Humanity national organizations and affiliates.

#### Pikes Peak HFH Covenants:

- To support the work of Habitat for Humanity affiliated organizations through program development, communication, learning opportunities, advocacy, and protecting and promoting the good name of Habitat for Humanity;
- To comply with the minimum operational standards contained in an annual certification process;
- To conduct its operations within its defined service area;
- To tithe for Habitat for Humanity's housing work outside the United States;

- To reject any support that is conditioned on deviating from the Mission Principles outlined earlier or other approved policies and practices;
- To conduct its operations in a manner that protects and promotes the good name of Habitat for Humanity and contributes to the growth of the Habitat for Humanity movement and is in the best interests of other affiliates and of Habitat for Humanity International including, but not limited to, actions that are specified in this covenant and in Habitat for Humanity policies.

This Covenant is valid upon approval by the affiliate board of directors and a designated representative of Habitat for Humanity International.

## Covenant Signatures

**Habitat for Humanity International:**

**By: Sue Henderson, Vice President, U.S. Operations**  
**07/30/2021**

**By: Pikes Peak HFH:**

07/30/2021

**Covenant Approval by Board of Directors**

**I certify that the Covenant between Habitat for Humanity International and Pikes Peak HFH was approved by the board of directors at a meeting held on:**

07/30/2021

**Quality Assurance Checklist Approval by Board of Directors**

**I certify that the Quality Assurance Checklist for Pikes Peak HFH was approved by the board of directors at a meeting held on:**

07/30/2021

**Secretary of Board of Directors (name only):**

Janna Mulder

**If any of the below information is incorrect or missing, please take this opportunity to update these fields.**

## Board Secretary Information

**Name**

Janna Mulder

**Phone:**

719-331-1256

**Email:**

janna.m.mulder@gmail.com

**Board President Information**

**Name**

Ryan Panariso

**Phone:**

719-381-5602

**Email:**

ryan.panariso@anbbank.com

**Board Vice President Information**

**Name**

Eric Stolp

**Phone:**

719-466-3448

**Email:**

eric.stolp@thrivent.com

**Board Treasurer Information**

**Name**

Rob Giunta

**Phone:**

515-263-5818

**Email:**

robert.giunta823@gmail.com

**Affiliate Contact Information**

**Name:**

Kris Lewis

**Title:**

Contact Person;ED/CEO

**Phone:**

+1 (719) 475-7800 \*104

**Email:**

kris@pikespeakhabitat.org

**Affiliate Website URL:**

www.pikespeakhabitat.org

**Board Approval and Certification**

	Yes
The affiliate board of directors has reviewed the answers provided on this U.S. Affiliated Organization Covenant and Quality Assurance Checklist, certified them as correct, and approved this submission as an accurate declaration of the affiliate. We understand that failure to submit a timely and accurate Covenant and QA Checklist may result in loss of good standing or other disciplinary action.	X

**It appears that you have changed the Board Secretary information:**

**Is the former Board Secretary Ryan Panariso still on the board?**

Yes

**Optional QA Checklist Feedback**

**Do you have any general feedback about the Covenant and QA Checklist you would like to share with our team? Responses might include feedback about specific questions, items you found confusing, ideas for improvements, or the ease or difficulty of using this survey to submit your Covenant and QA Checklist. We review all responses as we look to make adjustments in the future. Thank you!**



# STAFF & COMMITTEE REPORTS

**Executive Director, Staff, & Committee Report**  
**August 2, 2021**

**Development**

- Recent grants include The Marson Foundation, \$2K for Home Repairs Program; and Wells Fargo, \$15K for 5304 Beauport.
- Owens Corning (HFHI partner) and Total Roofing Company donated the roof for this year's Veterans Build house.
- Kris, Janet, and Laura attended a work session, "Housing For All Series - Solutions that Make Sense", hosted by the Affordable Housing Collaborative and Colorado Springs City Council.
- Board thank you note assignments for June and July will be mailed to each Board Member the first week of August
  - Thank you all for your prompt attention to writing and mailing these notes! We so appreciate it.
  - Any questions, please get in touch with Sarah Bunch
- You can now sign up for ReStore sales emails on our website
- ReStore NE campaign has received over \$8K so far
  - Please continue to help us spread the word
    - Campaign web page is linked on our website header
      - Online and printable donation forms are on this web page
    - Printed campaign packets are available for in-person asks
      - If you would like a packet, please ask Jeff or Iain
- A couple of reminders:
  - The Cares Act incentives and Enterprise Zone donations guides are still available on our donation page
    - GIK to our construction sites and stock donations of \$250 or more are eligible to be processed for the EZ
    - Donations to ReStore or our Home Repair Program are not eligible for the EZ State Income Tax Credit
- Gingerbread Home Build Event Committee meetings are underway
- We're searching for candidates for our **Donor Relations Specialist** and **Faith in Action Program Manager positions**, so any help in getting the word out for these positions would be greatly appreciated!

**Faith In Action**

- Home in person doorstep visits throughout the month of June made to every member (13) of the faith advisory committee
  - Volunteer gift bags also distributed
- First Thrivent Build Day (1<sup>st</sup> Christian Church) took place at The Ridge at Sand Creek on July 10<sup>th</sup>
- Next IBU Build Day at The Ridge at Sand Creek to be held Saturday 31<sup>st</sup>, July

**Homeowner Services:**

- Staff submitted PPHFH's Community Housing Development Organization (CHDO) re-certification status to the City's Community Development Division, for down payment assistance, for The Ridge at Sand Creek Subdivision.

**Homeowner Support:**

- Staff is happy to report that over the last two months (June and July), there have been no delinquencies to report. THANK YOU to our mortgage servicer provider, Impact Development Fund!

### Family Selection:

- Homeowner application cycle started July 19<sup>th</sup> and runs through July 30<sup>th</sup>. As of this report, staff has received 36 applications. Family Selection Committee will meet August 26<sup>th</sup> @ 12:00 – 1:00 to review staff's recommendations and assign home visits.
- June 28, 2021, staff closed on two loans: 201 W. Illinois, Dawn Courkamp and 5305 Kingscote, Elizabeth Lizarraga.

### ReStore:

- ReStore South sales will probably set a new all-time record. (Enough to cover both stores' FY21 budgets)
- We are in process of hiring staff for the new store.
- RSNE update, we have a temporary Certificate of Occupancy and are able to start loading and training staff in the store!
- Development and ReStore are planning a VIP party for 8/26 to celebrate the opening of the new store.
- soft opening of RSNE is tentatively scheduled for 8/28.

### Accounting and Administration:

- Welcome Crystal Stillabower to PPHFH as the Assistant Accountant!
- We continue to receive resumes for the Executive Assistant to the Executive Director/CEO and the Human Resource positions.



## TITHE DASHBOARD REPORT

Tithe Data as of: 06/30/2021

1210567  
Pikes Peak HFH (CO)  
2802 N Prospect St  
Colorado Springs, CO 80907

### FY2021 TITHE STATEMENT

July 2020 - June 2021

<u>Gift Date</u>	<u>Payment Amount</u>	<u>Designation</u>
9/28/2020	\$6,600	Habitat pour l'Humanite Cote d'Ivoire (I
9/28/2020	\$2,200	Tithe for International Disasters
9/28/2020	\$6,600	Nepal HFH
9/28/2020	\$6,600	Orphans and Vulnerable Groups
12/31/2020	\$2,910	Tithe for International Disasters
12/31/2020	\$8,730	Habitat pour l'Humanite Cote d'Ivoire (I
12/31/2020	\$8,730	Nepal HFH
12/31/2020	\$8,730	Orphans and Vulnerable Groups
3/29/2021	\$3,550	Tithe for International Disasters
3/29/2021	\$10,650	Habitat pour l'Humanite Cote d'Ivoire (I
3/29/2021	\$10,650	Nepal HFH
3/29/2021	\$10,650	Orphans and Vulnerable Groups
6/29/2021	\$3,780	Tithe for International Disasters
6/29/2021	\$11,340	Habitat pour l'Humanite Cote d'Ivoire (I
6/29/2021	\$11,340	Nepal HFH
6/29/2021	\$11,340	Orphans and Vulnerable Groups
<b>TOTAL:</b>	<b>\$ 124,400</b>	

HFHI will make every effort to honor the designation made by the Habitat affiliate. However, HFHI reserves the right to apply the funds to another location if--in the sole judgment of the International Board of Directors of HFHI--the original designation becomes, in effect, unnecessary, incapable of fulfillment, or inconsistent with the charitable needs of the community or area served. Please e-mail [tithe@habitat.org](mailto:tithe@habitat.org) with any questions or concerns.



## TITHE DASHBOARD REPORT

Tithe Data as of: 06/30/2021

1210567

Pikes Peak HFH (CO)

2802 N Prospect St

Colorado Springs, CO 80907

### TITHE IMPACT REPORT

Affiliation Through June 2021

<u>Year</u>	<u>Tithe</u>	<u>Average Cost of Housing Solution</u>	<u>International Families Served</u>
2021	\$ 124,400	\$ 4,500	27.6
2020	\$ 104,875	\$ 4,500	23.3
2019	\$ 122,125	\$ 4,500	27.1
2018	\$ 83,378	\$ 4,500	18.5
2017	\$ 70,310	\$ 4,500	15.6
2016	\$ 64,000	\$ 4,500	14.2
2015	\$ 85,025	\$ 4,500	18.9
2014	\$ 48,484	\$ 4,500	10.8
2013	\$ 42,597	\$ 4,500	9.5
2012	\$ 53,581	\$ 4,500	11.9
2011	\$ 46,471	\$ 4,500	10.3
2010	\$ 42,850	\$ 4,500	9.5
2009	\$ 37,040	\$ 4,500	8.2
2008	\$ 51,033	\$ 4,200	12.2
2007	\$ 32,528	\$ 4,200	7.7
2006	\$ 11,472	\$ 4,200	2.7
2005	\$ 8,994	\$ 4,200	2.1
2004	\$ 5,112	\$ 4,200	1.2
2003	\$ 2,509	\$ 4,200	0.6
2002	\$ 2,820	\$ 2,500	1.1
2001	\$ 3,121	\$ 2,500	1.2
2000	\$ 15,101	\$ 2,500	6
1999	\$ 9,740	\$ 1,500	6.5
1998	\$ 6,546	\$ 1,500	4.4
1997	\$ 3,047	\$ 1,500	2
1996	\$ 6,536	\$ 1,500	4.4
1995	\$ 1,418	\$ 1,500	0.9
1994	\$ 1,602	\$ 1,500	1.1
1993	\$ 3,097	\$ 1,500	2.1
1992	\$ 241	\$ 1,500	0.2
1991	\$ 3,866	\$ 1,500	2.6
1990	\$ 1,078	\$ 1,500	0.7
1989	\$ 794	\$ 1,500	0.5
1988	\$ 700	\$ 1,500	0.5
1987	\$ 300	\$ 1,500	0.2

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## TITHE DASHBOARD REPORT

Tithe Data as of: 06/30/2021

1210567  
Pikes Peak HFH (CO)  
2802 N Prospect St  
Colorado Springs, CO 80907

### TITHE IMPACT REPORT

Affiliation Through June 2021

<u>Year</u>	<u>Tithe</u>	<u>Average Cost of Housing Solution</u>	<u>International Families Served</u>
	\$1,096,791		266.3

HFHI will make every effort to honor the designation made by the Habitat affiliate. However, HFHI reserves the right to apply the funds to another location if--in the sole judgment of the International Board of Directors of HFHI--the original designation becomes, in effect, unnecessary, incapable of fulfillment, or inconsistent with the charitable needs of the community or area served. Please e-mail [tithe@habitat.org](mailto:tithe@habitat.org) with any questions or concerns.

## HFHI Conference Information

Please note PPHFH Board members are eligible to attend the HFHI Conference in Atlanta, GA. If you are interested in attending and need financial assistance to do so, please let me know. You can access more information on My.Habitat.org. If you have not registered for the website and would like access, please let me know.

<b>EARLY BIRD RATE: Available from registration opening on Nov. 15 through Dec. 17, 2021</b>		<b>Standard conference fee</b>
*Preconference (with meals)		\$300
**Preconference (without meals)		\$235
Virtual preconference		\$199
*Main conference (with meals)		\$600
**Main conference (without meals)		\$499
Virtual main conference		\$299
<b>REGULAR RATE: Available from Dec. 18 through March 1, 2022</b>		<b>Standard Conference Fee</b>
*Preconference (with meals)		\$355
**Preconference (without meals)		\$295
Virtual preconference		\$250
*Main conference (with meals)		\$665
**Main conference (without meals)		\$550
Virtual main conference		\$399