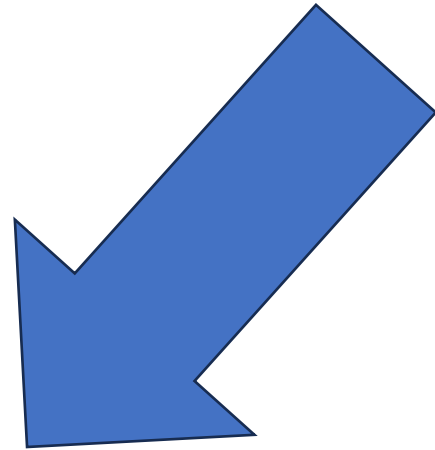




**Pikes Peak
Habitat
for Humanity®**

**BOARD OF DIRECTORS
Bi-Monthly Meeting**

FY 25-1: August 5, 2024



**Please note location at
Grace & St. Stephen's Episcopal Church
601 N. Tejon Street in Room 211**

Go to the flagpole doors (accessed from south lawn) and then go up the stairs to room 211. If you need elevator access, go to the accessible door on the Tejon and Monument street side and make a right towards the elevator.

also offered virtually via [Zoom](#)

Our Vision

A world where everyone has a decent place to live.

Our Mission

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

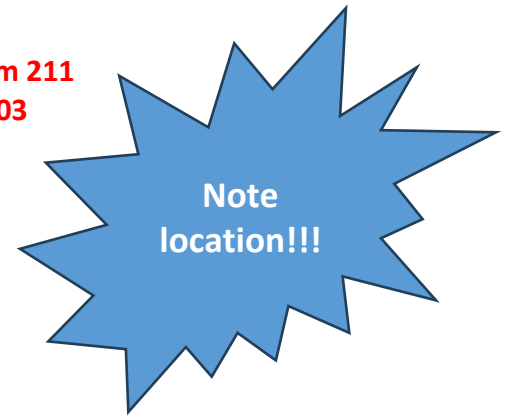


Our Core Principles

1. Demonstrate the love of Jesus Christ.
2. Focus on shelter.
3. Advocate for affordable housing.
4. Promote dignity and hope.
5. Support sustainable and transformative development.

AGENDA
PPHFH BOARD OF DIRECTORS
Grace & St. Stephen's Episcopal Church, Room 211
601 N Tejon St, Colorado Springs, CO 80903

also offered virtually via [Zoom](#)
August 5, 2024 at 5:45 p.m.



CALL TO ORDER: Eric Stolp

OPENING DEVOTIONS: Stephanie Sparks

ITEMS FOR PRESENTATION, DISCUSSION, AND VOTE:

- Presentation of “Donor Thank Yous, a primer” (Emma Price, Donor Relations Manager)
- Presentation, review, and **vote** for future homeowners vetted and recommended by Family Selection Committee (Janna Mulder)
- Presentation of annual finance policies and vote to approve as a slate (Rob Giunta)
 - Red Flag Policy
 - Whistle Blower Policy
- Eight resolutions (formalizing check signers for each financial institution) requiring **vote to approve** as slate (Rob Giunta)
- Presentation and **vote** on proposed sabbatical plan with leadership roles (Kris Lewis)
- Presentation of step-by-step timeline of ReStore hazardous materials removal: genesis to current status (Kris Lewis and Terry Anderson)
- Discuss proposal to revise future homeowner AMI criteria from 35-80% to 40-80% (Kris Lewis)
- Rising Moon update (Joe DesJardin)
- Update on trip to Washington, D.C. to Jordanian Embassy to accept award (Eric Stolp)
- “Board Builders” training session: “Everyday Advocacy” (Karla Probert)

FOR YOUR INFORMATION

- Kris scheduled time off: Oct 6-12 Disaster Response Build in Medford, OR – most likely in office October 14-18 to get all the mandatory Build reports to HFHI by the 18th.

Board Minutes

CONFIDENTIAL

PPHFH Board Meeting
(Virtual and in-person at Pikes Peak Habitat Business Office)
Meeting minutes prepared by Janna Mulder, Board Secretary.

Date: 6/3/2024

Board Members	Present?	Staff and Guests	Present?
Jay Carlson	A	STAFF:	
Joe DesJardin, <i>Vice President</i>	Y	Kris Lewis, <i>CEO</i>	Y
Rob Giunta, <i>Treasurer</i>	Y	Karla Probert, <i>Executive Assistant</i>	Y
Paul Hasty	excused	Terry Anderson, <i>COO</i>	Y
Peter Hilts	Y		
Ryan Mohling	Y	GUEST:	
Janna Mulder, <i>Secretary</i>	Y	Ashley Peacock, <i>UCCS Grad student</i>	Y
Ryan Panariso	Z		
Eric Stolp, <i>President</i>	Z		
Tim Trowbridge	Y		
Tye Tutt	Z	BOARD CANDIDATES:	
Candy Vandenberg	Y	Feda Jodeh	Y
Bill Wall	Y	Jeff Ader	Y
David Warner	Y	Stephanie Sparks	Y

CALL TO ORDER: Meeting of the PPHFH Board of Directors was called to order at 5:45pm by Joe DesJardin.

OPENING PRAYER & DEVOTION: Mr. Tim Trowbridge led the opening devotion on encouraging one another.

PRESENTATION OF 2024 HOMEOWNER IMPACT STUDY: Ashley Peacock, UCCS grad student presented her findings of the impact homeownership has had on our homeowners.

INTRODUCTION OF THE COO: Terry Anderson

INTRODUCTION OF BOARD CANDIDATES: Jeff Adler, Feda Jodeh, and Stephanie Sparks. After introductions, candidates were asked to leave the room. With a unanimous vote, all three candidates were approved.

APPROVAL OF MINUTES:

Motion made and seconded, and it was unanimously passed, to approve the 4/1/24 meeting minutes, as presented.

ITEMS REQUIRING DISCUSSION AND AND/OR VOTE:

- Slate of officers for Executive Committee were voted on and approved.
 - Eric Stolp, President
 - Joe DesJardin, Vice President
 - Rob Giunta, Treasurer
 - Tim Trowbridge, Secretary
- Presentation of FY25 budget by Mr. Rob Guinta. FY25 budget was approved as presented.
- Presentation, vote and unanimous approval of the Restore Gift Card Policy.

CONFIDENTIAL

- Mr. Joe DesJardin presented an update on the “Rising Moon” neighborhood.
- Discussion of the FY23-25 strategic plan update. No questions.

PRESENTATION OF PLAQUES TO THE OUTGOING BOARD MEMBERS

CLOSING STATEMENTS:

Meeting was adjourned by Mr. DesJardin at 7:00 pm.

Items for Discussion/Vote

Board Thank You Notes

At every board meeting thank you note assignments will be distributed to board members. Included in thank you note assignments are:

- Envelopes
- Stamps
- Printed off spreadsheet of relevant donor information for the thank you notes that are assigned that month

There will be a stack of cards available at each meeting. **Board members are responsible for keeping track of their thank you note stock, and taking more when necessary.** We suggest grabbing at least 15 at a time so you don't have to get more notes at each board meeting. If you cannot attend a board meeting in person, we will mail your thank you note assignments.

These notes are to be mailed by the end of the month they are assigned. If you do not mail the thank you notes in the same month they are assigned, please let Emma Price, Donor Relations Manager, or Karla Probert, Assistant to the CEO know so that we can keep track of which donors are receiving communications from us. We ask that you do not mail thank you notes after the month that they are assigned.

These notes go to donors who have made a donation of \$500+ and should be a few sentences thanking them for making a gift to Pikes Peak Habitat for Humanity.

Here are some sound bites that may be helpful:

- Your donation will help work-force families build strength, stability, and self-reliance through shelter.
- Thank you for believing in our mission to provide decent, affordable, and permanent housing.
- With your partnership, we can achieve our vision where everyone has a decent place to call home.
- Because of you, families in our community and around the world are building a better life. The need for decent, affordable shelter has never been more important in keeping families safe and healthy. Thank you!

Sometimes there will be specific information about a donor or their gift that we will provide that can be incorporated into the thank you note. Examples of this could be:

- First-time donor
- Hope builder (recurring donors)
- donated car through the Cars for Homes program
- has been a donor since xxxx year
- is also a volunteer
- is a past board member

This information is provided so you can add personal touches to each thank you note. Please do your best to utilize this information when you see fit. Please sign the notes with your name and “Pikes Peak Habitat Board Member” or “Pikes Peak Habitat Board of Directors”.

These handwritten thank you notes play a huge role in not only helping us thank our donors but also retaining them. We hope you see the value in this and that it can be something you look forward to. If there is ever anything we can do on our end to make this process smoother, please let us know and we will do our best to incorporate your ideas.

*** Please note that we are now asking board members to address the envelopes for their thank you notes. The reason for this is that there is consistency in the handwriting from the envelope to the notes as well as to honor Pikes Peak Habitat for Humanity staff time. ***

Habitat for Humanity Financial Requirements Worksheet

Name: Applicant 1 Reviewer: Amber

Date: 5/10/2024 Household Size: 3 Bedroom size: 3
 AMI 35%

Maximum Income Limit: \$5,853.33 calculates off of household size

	Monthly		
Gross Income:			
Wages, Salaries, Etc:	\$2,470.89	Total Monthly Income:	\$ 2,534.51
Food Stamps:	\$ -	Total Annual Income:	\$ 30,414.12
Social Security			
Child Support:			
Other Monthly Income:	\$ 63.62		

Child Care Expense \$ -
 (income - child care expense)

Comments: rent is 1400 + 500 every 5 weeks.

Home Payment Calculation

Current Rent: \$ 1,900.00 Current Housing Ratio: 75%
 Annual Income: \$ 30,414.12 Monthly Habitat Payment (30%): \$ 760.35

Debts/Liabilities: Verified with Credit Report

Type:	Balance:	Percentage of balance:	Payment:
Car Loan			
Student Loans	\$ -		\$ -
Installment Loans payments:			
Revolving Debts:		3%	\$ -
Student Loans deferred:		1%	\$ -
Collections/Judgments:	\$ -	3%	\$ -
Other:			
Total Debt:	\$ -		\$ -

Other: See Attachment

Calculation of Monthly Debt Ratio for Qualification

Monthly Habitat Payment: \$ 760.35

*DTI Ratio with Habitat Payment: 30%

***The household's monthly debt payments should not exceed 40% of the family's gross monthly income.**

Comment:

Applicant 1

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you must be willing to complete 200 "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working at the Habitat ReStore, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ 1400 plus propane \$500/every 5 wks. /month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

I was blessed with the opportunity to live in this home after dealing with heating & maintenance issues at my apartment. I met Ms. Linda applying for work at her fireworks stand, at the time her daughter lived in my home. She was planning a move, I cleaned her home, because she knew my situation. She asked me to apply for this house with her mother. I did, we moved in w/in a 2-month time frame. I moved in w/ my at the time significant other, after about a yr. of living there, things went south. The children & I have endured a lot & our home is no longer a home, we feel safe or comfortable in. It's time to move to bigger & better blessings w/a fresh start.

5. PROPERTY INFORMATION

Have you owned a home in the past three years? No Yes

Are you currently listed as an owner or co-signer on any property? No Yes

If you own your residence, what is your monthly mortgage payment? \$ N/A /month Unpaid balance \$ N/A

Do you own land? No Yes Monthly payment \$ N/A Unpaid balance \$ N/A

Habitat for Humanity Financial Requirements Worksheet

Name: Applicant 2 Reviewer: Amber

Date: 5.21.2024 Household Size: 2 Bedroom size: 2
 AMI 54%

Maximum Income Limit: \$5,200.00 calculates off of household size

	Monthly		
Gross Income:			
Wages, Salaries, Etc:	\$1,507.20	Total Monthly Income:	\$ 3,497.20
Food Stamps:	\$ -	Total Annual Income:	\$ 41,966.40
Social Security	\$ 508.00	VA	
Child Support:			
Other Monthly Income:	\$ 1,482.00		

Child Care Expense \$ - Comments: Veteran
 (income - child care expense)

Home Payment Calculation

Current Rent: \$ 1,012.00 Current Housing Ratio: 29%
 Annual Income: \$ 41,966.40 Monthly Habitat Payment (30%): \$ 1,049.16

Debts/Liabilities: Verified with Credit Report

Type:	Balance:	Percentage of balance:	Payment:
Car Loan			
Student Loans			
Installment Loans payments:			
Revolving Debts:		3%	\$ -
Student Loans deferred:		1%	\$ -
Collections/Judgments:	\$ -	3%	\$ -
Other:			
Total Debt:	\$ -		\$ -

Other:

Calculation of Monthly Debt Ratio for Qualification

Monthly Habitat Payment: \$ 1,049.16

*DTI Ratio with Habitat Payment: 30%

***The household's monthly debt payments should not exceed 40% of the family's gross monthly income.**

Comment:

Applicant 2

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you must be willing to complete 200 "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working at the Habitat ReStore, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room
 Other (please describe) 1 bedroom

If you rent your residence, what is your monthly rent payment? \$ 1012.31 /month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord:

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

We are both disable / Not able to walk 3 flights of stairs to bring laundry groceries to get out everyday without pain. The place we live in is very small. NO can get us out to the hospital due the amount of stairs. Always wanted a home I have lived in Colorado over 20 yrs and would love to have a place to call home. WE have grandchildren do not get to see or even can spend a night

5. PROPERTY INFORMATION

Have you owned a home in the past three years? No Yes

Are you currently listed as an owner or co-signer on any property? No Yes

If you own your residence, what is your monthly mortgage payment? \$ N/A /month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ N/A Unpaid balance \$ _____

Applicant 3

Habitat for Humanity Financial Requirements Worksheet

Name: Reviewer:

Date: Household Size: Bedroom size:
 AMI calculates off of household size

Maximum Income Limit:

	Monthly		
Gross Income:			
Wages, Salaries, Etc:	\$3,324.88	Total Monthly Income:	\$ 3,324.88
Food Stamps:	\$ -	Total Annual Income:	\$ 39,898.56
Social Security			
Child Support:			
Other Monthly Income:			

Child Care Expense
 (income - child care expense)

Comments:

Home Payment Calculation

Current Rent: Current Housing Ratio:
 Annual Income: Monthly Habitat Payment (30%):

Debts/Liabilities: Verified with Credit Report

Type:	Balance:	Percentage of balance:	Payment:
Car Loan			
Student Loans			
Installment Loans payments:			
Revolving Debts:		3%	\$ -
Student Loans deferred:		1%	\$ -
Collections/Judgments:	\$ -	3%	\$ -
Other:			
Total Debt:	\$ -		\$ -

Other:

Calculation of Monthly Debt Ratio for Qualification

Monthly Habitat Payment:

*DTI Ratio with Habitat Payment:

***The household's monthly debt payments should not exceed 40% of the family's gross monthly income.**

Comment:

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you must be willing to complete 200 "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working at the Habitat ReStore, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the house where you are currently living:

Kitchen Bedroom Living room Dining room
 Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ 850 /month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

BAD AREA LOTS OF SHOOTINGS AND HOMELESS
PEOPLE LIVE IN OUR HALLWAYS ALWAYS
DOING DRUGS AND STEALING OUR STUFF
MY KIDS CANT EVEN PLAY OUTSIDE...

5. PROPERTY INFORMATION

Have you owned a home in the past three years? No Yes

Are you currently listed as an owner or co-signer on any property? No Yes

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

Habitat for Humanity Financial Requirements Worksheet

Name: Applicant 4 Reviewer: Amber

Date: 5.17.2024 Household Size: 5 Bedroom size: 3
 AMI 57% calculates off of household size

Maximum Income Limit: \$7,020.00

Gross Income:	Monthly		
Wages, Salaries, Etc:	\$2,994.17	Total Monthly Income:	\$ 5,015.33
Food Stamps:		Total Annual Income:	\$ 60,183.94
Social Security	\$ 2,021.16		
Child Support:			
Other Monthly Income:			

Child Care Expense \$ -
 (income - child care expense)

Comments:

Home Payment Calculation

Current Rent: \$ 1,000.00 Current Housing Ratio: 20%
 Annual Income: \$ 60,183.94 Monthly Habitat Payment (30%): \$ 1,504.60

Debts/Liabilities: Verified with Credit Report

Type:	Balance:	Percentage of balance:	Payment:
Car Loan			
Student Loans	\$ -		\$ -
Installment Loans payments:	\$ 2,600.00		\$ 26.00
Revolving Debts:		3%	\$ -
Student Loans deferred:		1%	\$ -
Collections/Judgments:	\$ -	3%	\$ -
Other:	\$ 1,519.00		\$25.00
Total Debt:	\$ 4,119.00		\$ 51.00

Other:

Calculation of Monthly Debt Ratio for Qualification

Monthly Habitat Payment: \$ 1,504.60

*DTI Ratio with Habitat Payment: 31%

***The household's monthly debt payments should not exceed 40% of the family's gross monthly income.**

Comment:

Applicant 4

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you must be willing to complete 200 "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working at the Habitat ReStore, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe)

My daughters "Room" is a storage/office area within our basement living area. We live in the basement and we are allowed to share kitchen upstairs.

If you rent your residence, what is your monthly rent payment? \$ 1,000 /month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord:

[Redacted]

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

We are in critical need of a Habitat home because we feel that our children deserve to grow in an actual home (not a basement) with no mold, no plumbing issues, and to finally have a home of their own. We have constantly dealt with mold issues due to flooding which we fear is adding to our youngest sons asthma problems. He has been hospitalized twice in the last 2 years due to asthma. our family really needs your help.

5. PROPERTY INFORMATION

Have you owned a home in the past three years? No Yes

Are you currently listed as an owner or co-signer on any property? No Yes

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

Habitat for Humanity Financial Requirements Worksheet

Name: Applicant 5 Reviewer: Amber

Date: 5.21.2024 Household Size: 3 Bedroom size: 3
 AMI 62%

Maximum Income Limit: \$5,853.33 calculates off of household size

Gross Income:		Monthly		
Wages, Salaries, Etc:	1yr +	\$4,537.06	Total Monthly Income:	\$ 4,537.06
Food Stamps:		\$ -	Total Annual Income:	\$ 54,444.72
Social Security				
Child Support:				
Other Monthly Income:				

Child Care Expense \$ -
 (income - child care expense)

Comments: 3643.26 = 2 year average

Home Payment Calculation

Current Rent: \$ 811.00 Current Housing Ratio: 18%
 Annual Income: \$ 54,444.72 Monthly Habitat Payment (30%): \$ 1,361.12

Debts/Liabilities: Verified with Credit Report

Type:	Balance:	Percentage of balance:	Payment:
Car Loan	\$ 18,273.00		\$ 464.00
Student Loans	\$ -		\$ -
Installment Loans payments:			
Revolving Debts:		3%	\$ -
Student Loans deferred:		1%	\$ -
Collections/Judgments:	\$ -	3%	\$ -
Other:			
Total Debt:	\$ 18,273.00		\$ 464.00

Other: needs to pay off \$203 debt.

Calculation of Monthly Debt Ratio for Qualification

Monthly Habitat Payment: \$ 1,361.12

*DTI Ratio with Habitat Payment: 40%

***The household's monthly debt payments should not exceed 40% of the family's gross monthly income.**

Comment:

Applicant 5.

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you must be willing to complete 200 "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working at the Habitat ReStore, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe) I work from home so I have a dedicate room for work.

If you rent your residence, what is your monthly rent payment? \$ 811 /month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord:

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

My lease is a month to month lease and I would like a place to call my own, to put in the work into something that is mine and not a rental. Also live in mold do to several years without a roof replacement cause even more mold. Reported Roof Bad about 7 1/2 years ago they just come out 5/15 to replace the damaged Roof. Because I am on a month to month lease I feel I could be kicked out at any time. Being a single mom that makes me Unpeasy and Causes more Stress on me and my heart

5. PROPERTY INFORMATION

Have you owned a home in the past three years? No Yes

Are you currently listed as an owner or co-signer on any property? No Yes

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

Habitat for Humanity Financial Requirements Worksheet

Name: Applicant 6 Reviewer: Amber

Date: 5/16/2024 Household Size: 3 Bedroom size: 3
 AMI 53%

Maximum Income Limit: \$5,853.33 calculates off of household size

	Monthly		
Gross Income:			
Wages, Salaries, Etc:	\$3,600.13	Total Monthly Income:	\$ 3,900.13
Food Stamps:	\$ -	Total Annual Income:	\$ 46,801.56
Social Security			
Child Support:			
Other Monthly Income:	\$ 300.00		

Child Care Expense \$ -
 (income - child care expense)

Comments:

Home Payment Calculation

Current Rent: \$ 1,280.00 Current Housing Ratio: 33%
 Annual Income: \$ 46,801.56 Monthly Habitat Payment (30%): \$ 1,170.04

Debts/Liabilities: Verified with Credit Report

Type:	Balance:	Percentage of balance:	Payment:
Car Loan			
Student Loans	\$ -		\$ -
Installment Loans payments:			
Revolving Debts:		3%	\$ -
Student Loans deferred:		1%	\$ -
Collections/Judgments:	\$ -	3%	\$ -
Other:			
Total Debt:	\$ -		\$ -

Other:

Calculation of Monthly Debt Ratio for Qualification

Monthly Habitat Payment: \$ 1,170.04

*DTI Ratio with Habitat Payment: 30%

***The household's monthly debt payments should not exceed 40% of the family's gross monthly income.**

Comment:

Applicant 6

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you must be willing to complete 200 "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working at the Habitat ReStore, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ N/A /month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: N/A

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

Dangerous zone smoking shop 24 hours open brings all homeless to this parking lot drug addicts prostitutes etc laundry room always homeless living there I'm single mother 2 kids doors are not secured Police has been called to this apartments several times over the pass year (24 times in one month) Broken lines for water constant problem on drainage problems with Rocks - bed bugs - mice Ligning water into bulding - Dog poop d11 year round entrance

5. PROPERTY INFORMATION

Have you owned a home in the past three years? No Yes

Are you currently listed as an owner or co-signer on any property? No Yes

If you own your residence, what is your monthly mortgage payment? \$ N/A /month Unpaid balance \$ N/A

Do you own land? No Yes Monthly payment \$ N/A Unpaid balance \$ N/A

Habitat for Humanity Financial Requirements Worksheet

Name: Alternate Reviewer: Amber

Date: 5.10.2024 Household Size: 3 Bedroom size: 2
 AMI 36%

Maximum Income Limit: \$5,853.33 calculates off of household size

	Monthly		
Gross Income:			
Wages, Salaries, Etc:	\$2,655.10	Total Monthly Income:	\$ 2,655.10
Food Stamps:	\$ -	Total Annual Income:	\$ 31,861.14
Social Security			
Child Support:			
Other Monthly Income:			

Child Care Expense \$ - Comments:
 (income - child care expense)

Home Payment Calculation

Current Rent: \$ 1,200.00 Current Housing Ratio: 45%
 Annual Income: \$ 31,861.14 Monthly Habitat Payment (30%): \$ 796.53

Debts/Liabilities: Verified with Credit Report

Type:	Balance:	Percentage of balance:	Payment:
Car Loan	\$ 10,389.00		\$ 246.00
Student Loans	\$ -		\$ -
Installment Loans payments:			
Revolving Debts:		3%	\$ -
Student Loans deferred:		1%	\$ -
Collections/Judgments:	\$ -	3%	\$ -
Other:	\$ 416.00		\$32.00
Total Debt:	\$ 10,805.00		\$ 278.00

Other:

Calculation of Monthly Debt Ratio for Qualification

Monthly Habitat Payment: \$ 796.53

*DTI Ratio with Habitat Payment: 40%

The household's monthly debt payments **should not exceed 40% of the family's gross monthly income.*

Comment:

Alternate

Habitat for Humanity Application



- 1) Do you have a 2-year employment history with less than 3 month gap in employment?

No, I have closer to a 4 month gap but was advised to still apply and explain the situation. I was employed by Amazon in July of 2021 and had no plans on leaving that job. However I was unable to locate a CCAP daycare provider with openings for my two children for the summer of 2022. I made every effort to remain employed and was in the process of trying to get a work accommodation when I was let go near the end of May 2022. I stayed home and watch my children for the summer and gained employment with Colorado Springs House Cleaners on 09/09/2022 once the children went back to school.

- 2) Describe the condition of the house or apartment where you live. Why do you need a habitat home?

I feel very unsafe where I live not only because of the crime in my neighborhood but my actual neighbors. A whole bunch of men live upstairs and there is constant banging and booming. They play music extremely loud and party constantly throughout the week including school nights until early morning hours. My kids and I are beyond exhausted most days and it is starting to effect their school and my work. They drink until they are extremely intoxicated, vomiting all over, physically fighting people, and have throw beer cans at my living room and daughters bedroom windows. They stack bicycles in a small space beside my front door which I'm scared is going to fall and hurt my children or myself. They smoke inside the hallway and laundry room which ends up coming in my apartment. They trash the outside of the 4plex and the common laundry area. I have also found used needles in my driveway and in the yard that I walk my dog and my kids play. The first time I tried to speak to them there was a language barrier but they said they understood. The second and last time I tried to speak to them one of the guys turned to me with a smirk on his face and pushed his coat aside to show me a gun on his hip. I am now scared of possible retaliation if I make any complaints. I pay \$1200 a month which is more than 30% of my monthly income and I don't even have a bedroom for myself. My bed is in the living room so my children (one boy 9 and one girl 7) can have their own rooms.

Red Flag Rules

Purpose: 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) and the rules promulgated thereunder.

Definitions:

Identity Theft: A fraud that is committed or attempted using a person's identifying information without authority.

Covered Transactions/Accounts: Transactions/Accounts that are used primarily for personal, family, household or business purposes that involve or are designed to permit multiple payments or transactions. Any account where there is a reasonably foreseeable risk to Habitat families, donors, employees, employee applicants, ReStore customers, vendors and suppliers or the safety and soundness of Pikes Peak Habitat for Humanity. Covered transactions/accounts include, but are not limited to, applicant information, mortgage loans, credit card transactions, donor, customer, vendor and supplier information, check processing and employee payroll information.

Responsibility: The Pikes Peak Habitat for Humanity Board of Directors will approve this written program and approve any material changes; a senior management employee will oversee the development, implementation and administration, ensuring that staff is trained.

Administration methods for the program will include:

- Training staff members on specific responsibility for the program.
- Preparing and delivering to the board of directors an annual report regarding compliance with the Red Flag rules. *(This report should address matters related to the program and issues, such as the effectiveness of the policies and procedures that address the risk of identity theft in connection with the opening of covered accounts or existing covered accounts, significant incidents of identity theft and management's response to these incidents, and recommendations for material changes to the program.)*
- Providing guidance for the board of directors to approve material changes to the program.

Requirements:

Pikes Peak Habitat for Humanity will implement the following procedures to:

- Identify relevant red flags for covered transactions/accounts
- Detect red flags

- Respond appropriately to red flags to prevent and mitigate identity theft in connection with the opening of certain accounts or certain existing accounts and performance of certain transactions.
- Ensure policy and procedures are updated periodically to reflect changes in risks to Habitat families, donors, ReStore customers, employees, vendors, suppliers and Pikes Peak Habitat for Humanity.

Pikes Peak Habitat for Humanity will identify relevant red flags and conduct a risk assessment that includes—financial, operations, compliance, reputation, and litigation; and determine whether it offers or maintains covered accounts taking into consideration:

- Types of covered transactions/accounts offered or maintained
- Methods provided to open accounts
- Methods provided to access accounts
- Previous experiences with identity theft
- Methods used to reflect changes in identity theft

Pikes Peak Habitat for Humanity will address the detection of red flags by: (1) obtaining identifying information about and verifying the identity of the Habitat families and employees; (2) monitoring monthly mortgage payments; (3) verifying the validity of change of address requests, and (4) verifying the validity of employment verification requests.

Possible sources used for detecting red flags include:

- Alerts, notifications or other warnings received from consumer reporting agencies or service providers, such as fraud detection services
- Presentation of suspicious or altered documents
- Presentation of suspicious, inconsistent or altered personal identifying information such as a suspicious address change
- Attempts to access an account by unauthorized users
- Unusual use of or other suspicious activity related to a covered transaction or account
- Notice from Habitat families, donors, customers, employees, vendors and suppliers or other victims of identity theft, law enforcement authorities or other persons regarding possible identity theft in connection with covered accounts

Response Program: Pikes Peak Habitat for Humanity will provide appropriate responses for preventing and mitigating identity theft. These responses will consider factors that may heighten the risk such as: a data security breach; notification that a Habitat family, donor, customer, vendor or supplier has provided account information to someone claiming to represent Pikes Peak Habitat for Humanity; or has provided information on a fraudulent website. These responses may include:

- Monitoring a covered account for evidence of identity theft
- Contacting the Habitat families, donors, employees, customers, vendor, supplier, etc.
- Changing any passwords, security codes, or other security device that permit access to a covered account
- Reopening a covered account with a new account number

- Not opening a new covered account
- Closing an existing covered account
- Not attempting to collect on a covered account or not selling a covered account to a debt collector
- Notifying law enforcement
- Determining that no response is warranted under the particular circumstances

Updates: This policy and its procedures will be updated periodically to reflect and respond to:

- Experiences with identity theft
- Changes in methods of identity theft
- Changes in methods to detect, prevent, and mitigate identity theft
- Changes in the business arrangements of Pikes Peak Habitat for Humanity including mergers, acquisitions, alliances, joint ventures, and service provider arrangement.

Approved by Board of Directors:	11/03/2015
Reviewed and approved as is by Finance Committee:	07/18/2022
Approved by the Board of Directors:	08/01/2022
Approved by Finance Committee on:	07/17/2023
Approved by the Board of Directors on:	08/07/2023
Approved by the Finance Committee on:	07/15/2024

Employee Protection (Whistleblower) Policy

Objective: This Policy represents Pikes Peak Habitat for Humanity's course of action for Whistleblowers.

If any employee reasonably believes that some policy, practice, or activity of Pikes Peak Habitat for Humanity is in violation of the law, a written complaint must be filed by that employee with the **CEO** ~~Executive Director~~ or the President of the Board.

If any employee, volunteer or other constituent wishes to file an anonymous complaint regarding a safe, ethical workplace, they can file it directly, 24 hours a day, with Habitat for Humanity International via 800.461.9330 or at www.heal.habitat.org.

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. The support of all employees is necessary to achieving compliance with various laws and regulations. An employee is protected from retaliation only if the employee brings the alleged unlawful activity, policy or practice to the attention of the **CEO** ~~Executive Director~~ or the President of the Board of PPHFH and provides PPHFH with a reasonable opportunity to investigate and correct the alleged unlawful activity. The protection described below is only available to employees that comply with this requirement.

Pikes Peak Habitat for Humanity will not retaliate against an employee who in good faith, has made a protest or raised a complaint against some practice of PPHFH or of another individual or entity with whom PPHFH has a business relationship, on the basis of a reasonable belief that the practice is in violation of law, or a clear mandate of public policy.

Pikes Peak Habitat for Humanity will not retaliate against employees who disclose or threaten to disclose to a supervisor or a public body, any activity, policy, or practice of PPHFH that the employee reasonably believes is in violation of a law, or a rule, or regulation mandated pursuant to law or is in violation of a clear mandate or public policy concerning the health, safety, welfare, or protection of the environment.

Approved by Board of Directors on:	11/03/2015
Approved by Finance Committee on:	07/18/2022
Approved by the Board of Directors on:	08/01/2022
Approved by Finance Committee on:	07/17/2023
Approved by the Board of Directors on:	08/07/2023
Approved by the Finance Committee on:	07/15/2024



Resolution FY25-01

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, Iain Probert, Chief Strategic Partnerships; and Laura Williams-Parrish, Assistant Director of Strategic Partnerships; are authorized signers for the ANB operating bank account(s).

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President



Resolution FY25-02

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, Toby Drury, Director of ReStores; are authorized signers for the ANB ReStore bank account(s).

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President



Resolution FY25-03

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, Iain Probert, Chief Strategic Partnerships; and Stephanie Campbell, Director of Finance; are authorized signers for the ANB money market and CD account(s).

Note: per the Finance Committee and the auditors, adding Stephanie Campbell to the Money Market Accounts and Certificates of Deposit as an authorized signer is appropriate.

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President



Resolution FY25-04

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, Iain Probert, Chief Strategic Partnerships; and Stephanie Campbell, Director of Finance; are authorized signers for the ENT money market and CD account(s).

Note: per the Finance Committee and the auditors, adding Stephanie Campbell to the Money Market Accounts and Certificates of Deposit as an authorized signer is appropriate.

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President



Resolution FY25-05

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, Iain Probert, Chief Strategic Partnerships; and Stephanie Campbell, Director of Finance; are authorized signers for the Academy Bank money market and CD account(s).

Note: per the Finance Committee and the auditors, adding Stephanie Campbell to the Money Market Accounts and Certificates of Deposit as an authorized signer is appropriate.

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President



Resolution FY25-06

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, and Iain Probert, Chief Strategic Partnerships; are authorized signers for the ENT checking account(s).

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President



Resolution FY25-07

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, Iain Probert, Chief Strategic Partnerships; and Stephanie Campbell, Director of Finance; are authorized signers for the Kirkpatrick Bank money market account(s).

Note: per the Finance Committee and the auditors, adding Stephanie Campbell to the Money Market Accounts and Certificates of Deposit as an authorized signer is appropriate.

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President



Resolution FY25-08

THE GOVERNING BOARD OF PIKES PEAK HABITAT FOR HUMANITY INC, (THE COMPANY) A COLORADO NONPROFIT CORPORATION, ADOPTS THE FOLLOWING RESOLUTION EFFECTIVE July 1, 2024

NOW THEREFORE BE IT RESOLVED, that Kristina J. Lewis, CEO; Eric Stolp, President; Joe DesJardin, Vice President; Rob Giunta, Treasurer; Tim Trowbridge, Secretary; Terry Anderson, Chief Operating Officer, and Iain Probert, Chief Strategic Partnerships; are authorized signers for the Ameriprise investment account(s).

BE IT THEREFORE FURTHER RESOLVED, that any and all actions heretofore taken by Kristina J. Lewis, CEO, Terry Anderson, Chief Operating Officer, and members of the Finance Committee to manage the day-to-day needs of these bank account(s), are hereby ratified and confirmed as the act and deed of the Company.

BE IT THEREFORE FURTHER RESOLVED, that this written consent, as executed by the undersigned, may be transmitted by facsimile machine, portable document format, or any other electronic means and shall be treated in all manners and respects as an original document and an original signature.

IN WITNESS WHEREOF, the undersigned has executed this Resolution with the Effective Date of

PIKES PEAK FOR HUMANITY, INC.
A Colorado nonprofit corporation,

By: _____
Eric Stolp
Title: President

TO: PIKES PEAK HABITAT FOR HUMANITY BOARD OF DIRECTORS
FROM: KRIS LEWIS, CEO
RE: REQUEST FOR SABBATICAL, OCTOBER 28, 2024 – JANUARY 31, 2025 (14 WEEKS)

The purpose of a sabbatical is to provide a time of “creative and intentional disruption” for the board, team and particularly this CEO. Though a sabbatical of three months may be disruptive to the team’s efforts and particularly the life routines of my executive team and the Executive Committee, studies of 61 sabbatical awardees and 30 interim leaders, interviews with staff and interviews with consultants and evaluators who support the various programs have shown that amazing things can happen when the leader steps away. Results include creation of new perspectives on the part of the leader, the board, and the staff regarding organizational vision, mission, shared leadership and skill development. I have complete faith that this team, with the occasional direct support of the board president and vice president, that a three-month “disruption” will lead to discoveries of how we can each and as a team do things better, how we each as individuals will develop in ways not thought of, and expand PPHFH’s impact in healthful ways. This is all about preparing for a future of better-equipped PPHFH and community leaders from all levels.

First, no, I am not considering leaving the organization. This is an opportunity for revitalization for me and to identify how to better share the leadership responsibilities. Second, I need a more extended break than a vacation provides from the stresses and demands of leadership that lead to intellectual, emotional, creative, and even physical burnout. For the past 10 years I have led the organization to impactful expansion of the mission and vision locally, nationally and internationally. This work has been done through a dedicated, professional and visionary team who have created amazing tactics and outcomes that fulfilled the board’s strategic plan goals throughout these ten years. We have more work to do, more people to serve, and a growing community that really needs to learn we are present, ready and willing to strengthen the entire community. This takes considerable energies from many sources to bring to reality, and I have learned that while I utilize my vacation time appropriately; I am finding I need a longer stint of intentional time away from the multitude of PPHFH responsibilities to recharge, refocus and reset with the intention of continuing to creatively and energetically lead this amazing affiliate for years to come with the support of the Board, an incredible team, and of course, the Holy Spirit’s guidance.

Questions that have been considered and related responses are below:

1. Q: Who will manage the day-to-day operations?

A1: Terry Anderson, COO will continue to oversee all the programs and administration. *(See attached Organization Chart.)* He will have specific affiliate-wide oversight duties, including liaison to Executive Committee and the Board of Directors. *(See attached Board/CEO chart.)* Weekly check-ins with board president will occur. *(See attached CEO/COO/CSO chart.)*

A2: Iain Probert, Chief Strategy Officer will continue to oversee all development, marketing and communications (*See attached Organization Chart*) with identified shared tasks with the COO while also reporting directly to the board president and vice president. Weekly check-ins with the board president will occur. (*See attached CEO/COO/CSO chart.*)

A3: Karla Probert, executive assistant to the CEO and Advocacy Ambassador, will report directly to the board president with daily task oversight via the COO.

2. Q: Is this a paid sabbatical?

A: **Yes**, the CEO's compensation is in the board-approved FY2025 budget.

3. Q: Will there be an interim CEO hired?

A: **No**. The COO and CSO will share in oversight of the organization with specific tasks already identified as to who will be the "Lead" (responsible part), or "Shared" responsibilities, or "Support" of the Lead for the tasks not already in their specific position description purviews.

4. Q: Will board meetings continue?

A: **Absolutely**, on the same schedule.

5. Q: Will Kris be available during her sabbatical to answer questions?

A: **No**. The board president and Karla Probert will be able to contact her if absolutely necessary. I do not foresee this need occurring.

6. Q: What are the desired outcomes of a sabbatical?

A1: Increased Organization Capacity

- In preparing for my absence, team members are identifying and being educated on what new skills or responsibilities they must take on.
- This leads to capacity of the second and third tier of management being enhanced.
- Upon CEO's return, CEO should be able to delegate more responsibilities and decision-making to these individuals.
- This helps identify how we can better recruit, retain, protect human resources – the most important resource of the organization's success.

A2: Direct tool for succession planning at several managerial layers

- This sabbatical will help clarify what the CEO's responsibilities actually are.
- Will help identify capacity of next tiers' leadership and potential professional development opportunities.
- Helps the c-suite and next level managers identify if the next level up is something they are interested in or not, and what skills do they need to acquire or enhance to move up.

A3: Strengthen governance

- Sixty percent of national survey conducted by Third Sector New England and Compass Point Nonprofit Services said their board of directors is more effective as a result of the planning and learning that surrounded their sabbatical process.

A4: Donors, Volunteers, and the Community Benefit

- They can see the organization will continue to thrive, remain focused, and is sustainable no matter who is at the helm.

**There are two appendixes at the end of this proposal that delineate the CEO, COO, CSO and board of director key operational responsibilities.*

Paired Leaders Responsibilities

The CEO is ultimately responsible for all the daily operations and meeting the board's strategic plan goals. This chart is in relation to operation responsibilities that are shared with the C-suite, or in absence of CEO, conducted by the C-suite team.

	Board	CEO	COO	CSO	
	<i>Board of Directors</i>	<i>Chief Executive Officer</i>	<i>Chief Operating Officer</i>	<i>Chief Strategy Officer</i>	
Visioning and Planning:					
Who runs the organization day-to-day	Support	Lead	Support	Support	*When CEO on sabbatical or CEO position is vacant
Legal officer on state registration		Yes			
Reports to Board		Yes	*	*	*When CEO on sabbatical, reports to board president, or
Ensures mission-based operational decisions	Support	Staff Lead	Support	Support	*Board determines governance decisions
Reports to CEO	No		Yes	Yes	
Seat on the Board	Yes	No	No	No	
Visioning	Lead as Board	Staff Lead	Support	Support	
Set Strategic Planning & Organization priorities	Lead	Recommend	Recommend	Recommend	
Assess, Monitor and Report Strategic Plan Accomplishments	Lead	Staff Lead	Support	Support	
Develop Operation Policies	Support	Lead	Support	Support	
Develop Governance Policies (Bylaws, Articles, Policies)	Lead	Support/Advise			
Relationship Building:					
Build and Sustain Organization Culture	Via hiring of CEO	Lead	Share	Share	
HR: Hire, assess staff		Share	Share	Support	
HR: Recruit, engage, assess volunteers		Support	Support	Lead	
Staff development, team building		Share	Share	Share	
Staff recognition		Support	Share	Share	
Volunteer recognition		Support	Support	Lead	
Community Building:					
Build Community Relationships	Lead	Share	Share	Share	
Raise Organization visibility	Share	Share	Share	Share	
Build culturally competent organization	Share	Share	Share	Share	
Resource Development:					
Create Fundraising Plans	Support	Support	Support	Lead	
Cultivate and ask major donors	Support	Support	Support	Lead	
Develop and analyze annual funds	Support	Support	Support	Lead	
Educate board regarding fundraising roles	Support	Lead	Support	Support	
Communication	Support	Support	Support	Lead	
Finance: Budget preparation and monitoring	Support	Support	Lead	Support	
Finance: Prepare financial statements (via Finance Committee)	Review/Recommend	Support	Lead	Support	
Risk Management/Insurance	Support	Support	Lead	Support	
ReStores		Support	Lead	Support	
PROGRAMS:					
Land Acquisition and Development	Support	Lead	Support	Support	
Relationship building	Share	Share	Share	Support	
Acquisition Negotiation	Support	Lead	Support		
Public Presentations	Support	Lead	Support	Support	
Site Selection Committee Liaison	Support	Lead	Support		
Development: Finances	Support	Lead	Support		
Development: Contracts	Support	Lead			
Development: Grants				Lead	
Volunteers				Lead (VAE, recruiting, mktg)	
Communication				Lead	
Homeowner Services			Lead		
Regulatory Compliance			Lead		
Application Cycle			Lead	Support	
Sweat Equity			Lead		
Media/Communication				Lead	
Ground Blessings/Dedications			Support	Lead	
Veteran Outreach Application Cycle			Lead	Support	
Veteran Outreach Fundraising/Volunteerism			Support	Lead	
Mortgage origination			Lead		
Mortgage servicing			Lead		
Homeowner interactions			Lead	port (Mktg, Communications)	
Construction			Lead		
Repairs					
CHR/Aging in Place			Lead	Support (Mktg)	
Fee for service research			Lead	Support (Mktg)	
ReStore		Support	Lead	Support (fundraising, adopt-a-days, volunteers)	
e_commerce		Support	Lead	Support (fundraising, adopt-a-days, volunteers)	
Administration					
Office maintenance			Lead		
Leadership Team/Business Office Staff meetings			Share	Share	Agenda creation between COO/CSO
All Staff *HR			Lead		
Budget (Director of Finance & Finance Committee)			Lead		
Lease			Lead		
Advocacy (Karla)		Lead	Support	Share (mktg, comm, funds)	
Board (Karla as board liaison when CEO unavailable)		Lead	*	*	
Legal	Support	Support	Lead		

(Who owns the process is the lead)



ReStore South Hazardous Materials Cleanup Timeline as of July 22, 2024

Historical Context

- A commercial vendor donated palletized and shrink-wrapped items to the ReStore located at 411 S. Wahsatch for resale over the past six years. The donations were accepted by the previous Chief Program Officer in good faith that all items were appropriate for resale.
- Upon opening the pallets over time from the deliveries, it was discovered that there were chemicals, sealants and other items in the center of the donation stack that could not be seen without unwrapping and unstacking the donation. Some of the items PPHFH cannot sell, including roofing tar, pesticides, and paints to name a few items. ReStore staff and CEO were not aware of the stockpiling.
- The items that could not be sold were removed from the pallets and stacked outside in the north yard of the ReStore with the intent to dispose of properly; however, disposal did not occur. Most of the items were stacked on pallets on asphalt though not covered from weather. Some items were placed directly on the asphalt.
- In May of 2022, shortly after being hired, the new Operations Manager inquired about the accumulated chemicals with the CPO and was told the backstory of how they ended up in that location and that a solution was being worked on.
- Again, in February 2023 and August 2023 the Operations Manager followed up with the CPO and was told that we were still looking for a solution.
- Shortly after the CPO moved on to another affiliate, the Operations Manager of RSS was promoted to Director of ReStores; he informed the interim CPO of the chemical issue, the backstory he was given, and that they needed to inform the CEO. They agreed to act and get quotes for the removal.
- Upon notifying the PPHFH CEO of the situation in early January 2024, it was determined that best course of action was to contact PPHFH's attorneys at Ireland Stapleton and receive legal advice as to how to handle the items as some containers were no longer identifiable because labels had worn away, cans had rusted, and some we simply did not know what they consisted of.
- PPHFH CEO, Interim CPO, and the Director of ReStores determined the need to have a licensed cleanup to occur and the Director of ReStore proceeded to get quotes from a variety of companies. One company that responded stated we should cease getting quotes until we were certain of how to move forward, identify potential legal and financial risks, due to possible environmental hazard if items had spilled into the soil and nearby creek. (There are no such spills.) The company also stated potential media issue should the information be used against PPHFH in retaliation by companies that did not move forward in the competitive quote to clean up the site.
- PPHFH contacted our legal firm, Ireland Stapleton, who then researched the situation and recommended stages of cleanup, which included removing all items identified as paint and recycling that through our state-certified paint recycling program; sorting items that could be identified from those that could not; getting quotes for identification and disposal of the items.

Timeline

January 2024 – Interim Chief Programs Officer (ICPO) was made aware of a collection of unknown materials located in the north lot of Restore South. ICPO and Operations Manager began conversations with Ireland Stapleton (Attorney) to determine the best course of action including identifying potential vendors for safe removal. CEO was informed who, in turn, notified the Board President and Vice President.

February – April 2024 – no substantial progress was made.

April 29, 2024 – New Chief Operating Officer (COO) was hired and was apprised of the situation.

May 2024

- 5/6 phone call with COO, Director of ReStores, Ireland Stapleton (attorney). Attorney was working to identify a vendor for the cleanup.
- Late May 2024
 - Despite several follow-up communications with Ireland Stapleton no progress was made to identify an appropriate vendor to conduct the cleanup.
 - Approximate cost related to interaction with Ireland Stapleton - \$2,000.
 - COO reached out to a General Contractor (Flintrock Construction) with whom he had worked on several environmental projects at Springs Rescue Mission including the demolition of a 1950's era bowling alley that was contaminated with asbestos.
 - A connection was made to Mid D Enterprises.

June 2024

- On 6/5 Mid D Enterprises submitted a quote for \$6,500 (attached) to remove and process any items that could safely be disposed of. This work was completed on or about 6/10/24.
- 06/18 PPHFH Executive Committee was apprised of the situation and provided with a detailed explanation and timeline. ExCom requested that the timeline and update be provided to the full Board at the August meeting.
- On 6/28 Mid D Enterprises secured a quote from Clean Harbors to safely dispose of the remaining material, clean up the site and issue a certificate of safe removal for \$43,013.65 (attached) which was approved by CEO.

July 2024

- Over the course of 7/15-17 Clean Harbors safely sorted, placed in palletized special containers, and removed all materials.
- 7/22 - remaining cleanup of the surface area has been completed, which concludes the materials removal and cleanup onsite.
- Upcoming – final reporting, final invoicing, and certification of clean up.

Notes:

1. Budgeted in FY25 budget for cleanup. \$100,000.
2. Clean Harbors is our vendor for dealing with any “accidental donations” to ensure that a new “collection of material” is not formed.
3. ReStore staff receiving additional training on allowable and unallowable donation materials.
4. ReStore signage and PPHFH website notification of allowable and unallowable donation materials are being reviewed and will be updated as appropriate.



Clean Harbors Environmental Services, Inc.
4721 Ironton Street, Unit B
Denver, CO 80239
www.cleanharbors.com

June 28, 2024

Attn: Mr. Dennis Gullion
Mid D Enterprises
411 S Wahsatch Ave.
Colorado Springs, CO 80903

Quote #4656866

Dear Mr. Gullion:

Thank you for considering Clean Harbors Environmental Services, Inc. (Clean Harbors) for your laboratory chemical waste management needs. We are pleased to provide you with the following pricing. Additionally, Clean Harbors has the appropriate permits and licenses for the acceptance and disposal of the waste streams identified within this quotation.

In addition to providing laboratory chemical management services and disposal to our company owned and operated facilities, Clean Harbors offers a broad range of environmental services including:

- Waste Transportation & Disposal
- Laboratory Chemical Packing
- Field Services
- 24-Hour Environmental Emergency Response
- Industrial Services
- InSite Services

I look forward to continuing to service your environmental needs. To place an order, please contact our Customer Service group at 800.444.4244. If you have any questions or need further assistance, you may reach me at the number below.

Sincerely,

Anthony Hernandez
Clh Specialist Cleanpack
Phone: 720.393.0241
hernandez.anthony@cleanharbors.com



MID D ENTERPRISES CLEANPACK SERVICE

DISPOSAL

Profile/Waste Code	Waste Description	Qty	UOM	Price	Total
D80L	NON-PCB ARTICLES FOR LANDFILL	1	10 gallon drum	\$160.00	\$160.00
LBD2	NI-CAD BATTERIES WET OR DRY FOR RECLAMATION	50	pounds	\$1.15	*\$75.00
LBLA	LEAD ACID BATTERIES FOR RECLAMATION	700	pounds	\$0.85	*\$595.00
LCCR	LABPACK FOR INCINERATION	13	55 gallon drum	\$450.00	\$5,850.00
LCCR	LABPACK FOR INCINERATION	1	10 gallon drum	\$270.00	\$270.00
LCCR	LABPACK FOR INCINERATION	2	30 gallon drum	\$337.50	\$675.00
LCCRQ	AEROSOLS FOR INCINERATION	4	55 gallon drum	\$450.00	\$1,800.00
LCCRQ	AEROSOLS FOR INCINERATION	1	5 gallon pail	\$135.00	\$135.00
LCCRU	LABPACK UNKNOWNNS FOR INCINERATION	1	30 gallon drum	\$337.50	\$337.50
LCCRU	LABPACK UNKNOWNNS FOR INCINERATION	1	16 gallon drum	\$270.00	\$270.00
LCCRU	LABPACK UNKNOWNNS FOR INCINERATION	2	5 gallon pail	\$135.00	\$270.00
LCHG2	LABPACK MERCURY DEVICES / MERCURY DEBRIS FOR RETORT	1	5 gallon pail	\$1,850.00	\$1,850.00
LCY1	PROPANE CYLINDERS FOR RECYCLING	1	medium cylinder	\$81.00	\$81.00
LCY1	PROPANE CYLINDERS FOR RECYCLING	20	lecture bottle	\$16.00	\$320.00
LCY2	REFRIGERANT GASES OR FIRE EXTINGUISHERS FOR RECYCLING	2	medium cylinder	\$81.00	\$162.00
LCY2	REFRIGERANT GASES OR FIRE EXTINGUISHERS FOR RECYCLING	9	small cylinder	\$73.00	\$657.00
LCY4	INERT OR CALIBRATION GAS CYLINDERS FOR DISPOSAL	1	medium cylinder	\$89.00	\$89.00
LPTN	NON-PROCESSABLE PAINT & PAINT RELATED MTRL FOR INCINERATION	3	flex bin	\$1,575.00	\$4,725.00
LPTN	NON-PROCESSABLE PAINT & PAINT RELATED MTRL FOR INCINERATION	3	55 gallon drum	\$450.00	\$1,350.00
LPTN	NON-PROCESSABLE PAINT & PAINT RELATED MTRL FOR INCINERATION	1	30 gallon drum	\$337.50	\$337.50
LRCT	LABPACK REACTIVES FOR INCINERATION	550	pounds	\$8.50	*\$4,675.00
				Total	\$24,684.00



*The following minimum price(s) will apply:

Profile/Waste Code	UOM	Minimum Price
LBD2	5 gallon pail	\$75.00
LBD2	16 gallon drum	\$143.75
LBD2	30 gallon drum	\$218.50
LBD2	55 gallon drum	\$402.50
LBLA	55 gallon drum	\$297.50
LBLA	30 gallon drum	\$161.50
LBLA	16 gallon drum	\$106.25
LBLA	5 gallon pail	\$75.00
LRCT	55 gallon drum	\$1,530.00
LRCT	30 gallon drum	\$841.50
LRCT	20 gallon drum	\$552.50
LRCT	5 gallon pail	\$275.00

LABOR, SUPPLIES, AND EQUIPMENT

Amount	Description	Qty/UOM	Days	Unit Price	Extended Total
1	Chemist	8 hour*	2	\$81.00	\$1,296.00
1	Chemist Overtime	4 hour	2	\$121.50	\$972.00
1	Lead Chemist	8 hour*	2	\$88.00	\$1,408.00
1	Lead Chemist Overtime	4 hour	2	\$132.00	\$1,056.00
1	Box Truck	12 hour*	2	\$89.00	\$2,136.00
2	Standard Clean Pack PPE	1 each	n/a	\$20.00	\$40.00
1	16 Gal / 70 L Open Poly Drum 1H2/Y56/S	1 each	n/a	\$88.00	\$88.00
1	30 Gal / 120 Litre Open Poly Drum 1H2/Y142/S	1 each	n/a	\$108.00	\$108.00
3	5 Gal / 20 Litre Poly Drum 1H2/Y1.5/60	1 each	n/a	\$24.00	\$72.00
5	55 Gal / 205 Litre Open Head Poly, Reconditioned Drum 1H2/Y2	1 each	n/a	\$100.00	\$500.00
5	DOT Packing Tape	1 each	n/a	\$17.50	\$87.50
3	DOT Rated Heavy Duty Pallet	1 each	n/a	\$40.00	\$120.00
3	Flexbin, 1 Cubic Yard Flexbin 11G/Y/2022/1122	1 each	n/a	\$93.00	\$279.00
2	Lab pak box, 10 gal, UN4G/X40/S HD poly liner included	1 each	n/a	\$27.00	\$54.00
4	Lab pak box, 20 gal, UN4G/Y75/S HD poly liner included	1 each	n/a	\$37.00	\$148.00
4	Lab pak box, 30GAL, un 4g/y113/s HD poly liner included	1 each	n/a	\$35.00	\$140.00
1	Lab pak box, 5 gal, UN 4G/X18/S HD poly liner included	1 each	n/a	\$21.00	\$21.00



Amount	Description	Qty/UOM	Days	Unit Price	Extended Total
20	Lab pak box, 55gal UN 4G/Y147.3/S HD poly liner included	1 each	n/a	\$37.00	\$740.00
18	Vermiculite 4 cuft	1 bag	n/a	\$70.55	\$1,269.90
				Total	\$10,535.40

*Includes portal-to-portal travel time

TRANSPORTATION

Dispatch Location	Qty	Price UOM	Total
Rockies CleanPack (CO)	53	\$32.00 container	\$1,696.00

*Minimum charge \$316.00 per trip.

TOTAL ESTIMATE	\$36,915.40
Estimated Recovery Fee	\$6,091.04
Estimated Waste Fee	\$7.21
Estimated total, including Fees	\$43,013.65

WASTE CLASSIFICATIONS SPECIFICATIONS

Waste Code	Description
D80L	Non-PCB Articles For Landfill Non hazardous Source of PCB < 50 ppm Capacitors, Ballasts, Switches PRIMARY DISPOSAL METHOD: HAZARDOUS LANDFILL

QUOTE CONDITIONS

Please note that this price is based on assumptions made about the actual container sizes and volume of items for disposal. Final billing will be based upon the actual materials packaged for disposal based on the unit rates quoted.

Our chemists will provide fingerprint analysis of unknown compounds of lab pack size, provided they have an isolated area and proper ventilation (i.e. fume hood). This analysis allows the chemists to determine whether the unknown is acidic, basic, a cyanide, a sulfide or an oxidizing agent. This



QUOTE CONDITIONS

initial compatibility testing allows the chemists to segregate incompatible material and pack the compatible compounds together. However, if our chemists suspect that these unknown compounds are shock sensitive, unstable or reactive, the materials will be left on site and additional costs will be incurred.

CHES policy does not allow chemists to open unknown containers larger than 1 gallon for field testing or shipping as unknowns. Estimate assumes all unknowns are in 1-gallon or smaller containers.

Additional charges may be incurred for cylinders with deficiencies that cannot be identified through the basic on site evaluation. These charges include, but are not limited to:

- Analytical charge for improperly labeled cylinders
- Revalving Fee
- Tapping Fee
- Recontainerization Fee
- Overpack Fee

Compressed gas cylinders requiring special handling due to stuck valve cap will be assessed an additional charge of \$25.00 per cylinder. This charge may be sent as a supplemental invoice.

Prior to packaging and removing the cylinders, our field chemists will inspect them for integrity and transportability. This evaluation will include a leak test to ensure the cylinders are safe to handle and transport. The cylinders must have their original manufacturers label or a surcharge may be applied to your invoice. Cylinders with greater than 5% solids may be subject to surcharge or rejection.

Drum quantity material in containers larger than 5 gallons or 50 pounds will need to be profiled for shipment. Actual disposal pricing will be pending full profile review and approval. The drums are subject to additional charges if they do not conform to their specifications.

GENERAL CONDITIONS

- Except where superseded by an existing services agreement the following terms and conditions apply to this quoted business.
- Prices firm for 30 days.
- Terms: Net 30 Days
- Interest will be charged at 1.5% per month or the maximum allowed by law for all past due amounts.
- Local, state and federal fees/taxes applying to the generating location/receiving facilities are not included in disposal pricing and will be added to each invoice as applicable.
- Materials subject to additional charges if they do not conform to the listed specifications.
- A Profile Approval Fee of \$125 and Profile Recertification fee of \$35 for recertification will be charged upon profile approval or recertification.



GENERAL CONDITIONS

- Clean Harbors supports many invoice delivery options (E-mail, Electronic Invoicing, EDI, Etc.). Pricing is based on Clean Harbors' standard invoice delivery method of E-mail. If another delivery method is required there could be an additional service fee per invoice. Any alternate delivery methods must be reviewed and approved by Clean Harbors prior to acceptance and implementation.
- Compressed gas cylinders requiring special handling due to inoperable valves will be assessed an additional charge of \$400.00 per cylinder. Cylinders larger than medium size will be quoted case by case. This charge may be sent as supplemental invoice.
- A variable Recovery Fee (that fluctuates with the DOE national average diesel price), currently at 16.5%, will be applied to the total invoice. For more information regarding our recovery fee calculation please go to: www.cleanharbors.com/contact-us/customer-resources.
- Pickups that require same day or next day service may be subject to additional charges.
- Pickups cancelled within 72 hours of scheduling will be subject to cancellation charges.
- Transportation charges to the final disposal facility will be charged in addition to local transportation to our truck to truck hub/local facility and will vary with logistics and routing.
- Clean Harbors will provide a manifest and necessary labels for transportation with a charge of \$1.80 per label.
- Clean Harbors reserves the right to charge \$50 a day for all transportation equipment not owned or subcontracted by Clean Harbors that remain at a Clean Harbors TSDF in excess of 7 days of being emptied and the customer receiving notification that the equipment is available for pick up.
- Time over eight (8) hours in the normal workday and all day Saturday is considered overtime and will be billed at 1.5 times the applicable straight time rate for all billable personnel unless otherwise quoted. Sunday and Holidays are considered premium time and will be billed at 2.0 times the applicable straight time rate for all billable personnel unless otherwise quoted.
- Standard disposal conversions (excluding minimums) apply to containers other than 5 gallon drums unless otherwise quoted: 6-20g 60%, 21-30g 75%, 31-55g 100%, 56-85g 145%, FBIN 350%, TOT2(<300gal TOTE) 500%, TOTE 630%.
- Final invoicing will be based upon the unit rates for those items used in performance of the services and materials shipped for disposal. In the event the unit price of an item required for proper performance of service is not listed in this quotation, the item will be invoiced at list pricing.
- In the event that legal or other action is required to collect unpaid invoice balances, Customer agrees to pay all costs of collection, including reasonable attorneys' fees, and agrees to the jurisdiction of the Commonwealth of Massachusetts.
- E-Manifests: EPA Requires electronic filing and reporting of manifest. To cover the cost of the E-Manifest and administrative cost of entering manifest into the system and managing the data, Clean Harbors will charge \$27 per manifest on every invoice.
- Unless specifically noted, these rates are not valid where Prevailing Wages and / or certified payroll apply. Any Prevailing Wage rates will be quoted on a case-by-case basis.



June 28, 2024
Clean Harbors Quote #4656866

Page 7 of 7

ACKNOWLEDGEMENT

Your signature below indicates your acceptance of the pricing and terms detailed in the quote above.

Thank you for the opportunity to be of service.

Dennis Gallo

Signature

001001

PO#

7-1-24

Date

Dennis Gulligan

Print Name

Quote # 4656866

Date
 6/5/2024

Estimate # 1010

To
 Habitat for Humanity
 411 S. Wahsatch
 Colorado Springs, CO 80903

Instructions
 Clear out paint, bottles,
 fire extinguishers, motor
 oil, etc.

Quantity	Description	Unit Price	Total
1	Clear out trash equipment	\$1,100.00	\$1,100.00
2	Take paint and other household good to recycle facility	\$4,150.00	\$5,250.00
3	Recycle Fee (This is an estimate. Based on the price it could go up. <u>See attached spread sheet.</u>)	\$750.00	\$6,000.00
4	Clean up area	\$500.00	\$6,500.00
Subtotal			\$6,500.00
Total Due			\$6,500.00

Thank you for the opportunity!

Mid D Enterprises

719-505-3378 10364 Ross Lake Dr Dennis.Gullion@gmail.com
 Peyton, CO 80831

House Pricing Policy

1. **Purpose:** This policy is adopted in order to establish consistent guidelines for house pricing so that Pikes Peak Habitat for Humanity (“PPHFH”) is able to:
 - a. provide affordable homeownership opportunities to qualified individuals and families in El Paso County earning between **35 and 80%** of Area Median Income; *(change to 40 – 80%?)*
 - b. ensure that all PPHFH partner families are treated equally and equitably with respect to monthly and total housing costs; and
 - c. operate sustainably by recovering construction and related house costs through mortgage payments.
2. **Background:** In accordance with Habitat for Humanity International (“HFHI”) policies and guidelines, PPHFH intends to recover total construction costs up to the fair market value of Habitat homes, while maintaining an affordability formula in which starting monthly house payments (including principal, taxes, insurance, Metro District fee, and HOA fees) are no more than 30% of a family’s gross monthly income. Homes will be financed with a 0% 1st mortgage; 2nd mortgage and may include additional subsidies from PPHFH and other entities.
3. **Responsibility and Policy Review:** The Homeowner Services Manager, with support from the COO, CEO, and the Director of Finance will be primarily responsible for consistent application of these policies and procedures. The PPHFH Finance Committee will be responsible for completing an annual review of the policy. Substantive changes to the policy must be approved by the PPHFH Board of Directors.
4. **Key Terms:**

Total Construction Costs
Total construction costs of a PPHFH home are defined by this policy as the total amount of actual construction expenses incurred by PPHFH, in addition to the in-kind value of donated materials and professional services. In addition, per HFHI guidance, PPHFH may include up to an additional 10% of the previously named costs to account for the indirect (overhead) costs associated with building the home. **See attachment A for a summary of total construction costs.**

Contract Sales Price
The contract sales price is the total sales price agreed upon by lender (PPHFH) and buyer (PPHFH partner family). This is the amount listed on line 101 of the HUD-1 Settlement Statement. The contract sales price encompasses all down payments paid by the partner family, the total of all mortgages and deferred development fees on the property. In general, the contract sales price should be equal to the fair market value of the home at closing, established by an appraisal of the property upon completion of the home.
5. **Policy:** The contract sales price for each PPHFH home will be established by a final appraisal of the home after construction has been completed. The total cost to the homeowner, to be paid back to PPHFH by way of a down payment and a 0% first mortgage will be established by the total construction costs, but not to exceed the final appraised value or the maximum amount that a partner family can pay according to the affordability formula. The difference between the value of the first mortgage and the contract sales price will be encompassed by a second mortgage that requires repayment. The second mortgage may also be reduced by subsidies obtained by PPHFH from grants and other sources.

6. **Procedure:** Upon acceptance of a partner family into PPHFH's homeownership program, PPHFH will provide a partnership invitation letter to the partner family that communicates an estimated sales price based on preconstruction estimates and estimated appraisal values. PPHFH will also communicate a maximum total cost to the partner family, with monthly payments based on 30% of the partner family's gross monthly household income at the time of the application.

Upon completion of the home, PPHFH will obtain a final appraisal to determine the contract sales price of the home and calculate the total costs in order to determine the cost to the partner family. PPHFH will recertify the eligibility of the partner family and recalculate the partner family's income. However, the total cost to the partner family may not exceed the amount communicated in the initial partnership invitation letter.

The Homeowner Services Manager will use a mortgage calculation tool in order to compile the relevant figures (*see attachments B and C*) for approval from the COO prior to finalizing the Sales Contract. Partner families may be offered loan terms of up to 30 years as long as the loan terms offered remain affordable to the homeowner.

7. PPHFH reserves the right to separately price any unique homes, or homes within unique developments, on a project-by-project basis. PPHFH reserves the right to separately price houses that are acquired in a manner other than new construction; such as purchase, re-purchase, foreclosure, or purchase for rehabilitation (repair/remodel), etc. For example, when pricing a PPHFH home which has been re-acquired through foreclosure and rehabilitated, PPHFH may choose to calculate the Total Costs by including the remaining mortgage amount owed on the properties in addition to costs associated with the rehabilitation.
8. PPHFH reserves the right to adjust house pricing as needed through Finance Committee review in response to circumstances that may arise including but not limited to changes to development costs, significant change in house costs, tap fees or other relevant factors.

2024-08-01 Rising Moon - Project Schedule

ID	Task Name	Duration	Start	Finish	2023	2024	2025	2026	2027	2028	2029	2030	2031
					Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
1	Acquisition (9.0 ac)	301 days	Wed 11/30/22	Wed 1/24/24									
13	Preliminary Plan (lots)	362 days	Thu 8/24/23	Fri 1/10/25									
14	EPC Early Assistance	0 days	Thu 8/24/23	Thu 8/24/23									
15	Preliminary Design	92 days	Thu 1/25/24	Fri 5/31/24									
16	County Review x 3	120 days	Mon 6/3/24	Fri 11/15/24									
17	Public Hearings	40 days	Mon 11/18/24	Fri 1/10/25									
18	Early Grading	200 days	Mon 7/29/24	Fri 5/2/25									
19	Design & Reports	40 days	Mon 7/29/24	Fri 9/20/24									
20	County Review x 3	120 days	Mon 9/23/24	Fri 3/7/25									
21	Approval	40 days	Mon 3/10/25	Fri 5/2/25									
22	Final Plat (lots)	240 days	Mon 11/18/24	Fri 10/17/25									
23	Final Design	40 days	Mon 11/18/24	Fri 1/10/25									
24	County Review x 3	120 days	Mon 1/13/25	Fri 6/27/25									
25	Public Hearings	40 days	Mon 6/30/25	Fri 8/22/25									
26	Plat Recordation	0 days	Fri 10/17/25	Fri 10/17/25									
27	Site Development (lots)	930 days	Mon 6/2/25	Fri 12/22/28									
28	Erosion Control	20 days	Mon 6/2/25	Fri 6/27/25									
29	Grading	20 days	Mon 6/30/25	Fri 7/25/25									
30	Water/Sewer/Storm	60 days	Mon 7/28/25	Fri 10/17/25									
31	Water Quality Pond	20 days	Mon 10/20/25	Fri 11/14/25									
32	Dry Utilities	60 days	Mon 11/17/25	Fri 2/6/26									
33	Curb & Gutter	20 days	Mon 2/9/26	Fri 3/6/26									
34	Base Course	20 days	Mon 3/9/26	Fri 4/3/26									
35	Pavement	20 days	Mon 4/6/26	Fri 5/1/26									
36	Sidewalks	20 days	Mon 5/4/26	Fri 5/29/26									
37	Amenities	20 days	Mon 6/1/26	Fri 6/26/26									
38	Record Drawings	130 days	Mon 6/29/26	Fri 12/25/26									
39	Warranty Period	520 days	Mon 12/28/26	Fri 12/22/28									
40	Vertical Construction	1043 days	Wed 7/1/26	Fri 6/28/30									
41	FY 27 Home Build	261 days	Wed 7/1/26	Wed 6/30/27									
42	FY 28 Home Build	262 days	Thu 7/1/27	Fri 6/30/28									
43	FY 29 Home Build	260 days	Mon 7/3/28	Fri 6/29/29									
44	FY30 Home Build	260 days	Mon 7/2/29	Fri 6/28/30									

Task		Project Summary		Manual Task		Start-only		Deadline	
Split		Inactive Task		Duration-only		Finish-only		Progress	
Milestone		Inactive Milestone		Manual Summary Rollup		External Tasks		Manual Progress	
Summary		Inactive Summary		Manual Summary		External Milestone		Slippage	

Financials & Related Reports

FY 2024 Operations Dashboard

June 2024 (UNAUDITED)

Current Profit and Loss Highlights

Current Net Income (Loss)	\$	643,644
YTD Income (Loss)	\$	728,006



Board of Directors

Balance Sheet Summary

Finance Committee Notes

ASSETS			
Current Assets			
Checking/Savings	\$	1,843,631	
Investment Cash/Equivalents		18,238	
Investment Securities		1,494,633	
Accounts Receivable		59,350	
Other Current Assets		3,041,807	
Total Current Assets	\$	6,457,659	
Fixed Assets	\$	5,763,869	
Other Assets		2,748,357	
TOTAL ASSETS	\$	14,969,885	
LIABILITIES & EQUITY			
Liabilities			
Total Current Liabilities	\$	512,674	
Long Term Liabilities		3,310,969	
Total Liabilities	\$	3,823,642	
Total Equity		11,146,243	
TOTAL LIABILITIES & EQUITY	\$	14,969,885	

Current net income (loss):
 June was a positive month
 RS's NI YTD is 134% of the annual budget
 Total contributions received YTD is 124% of the annual budget and grants received YTD is 90% of the annual budget
 Investment account had a positive impact on the revenue for the month and year
 YTD net income is solid

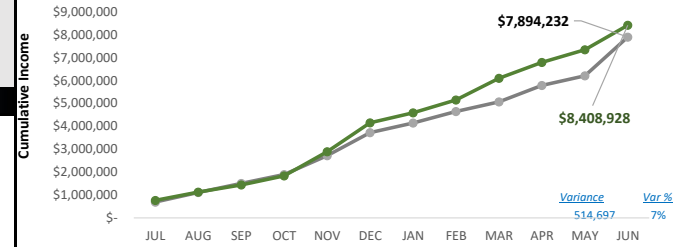
Pending Major Disbursements

Operations	\$	1,843,631	55%
Short Term	\$	232,285	7%
Long Term	\$	1,280,586	38%
Total	\$	3,356,503	

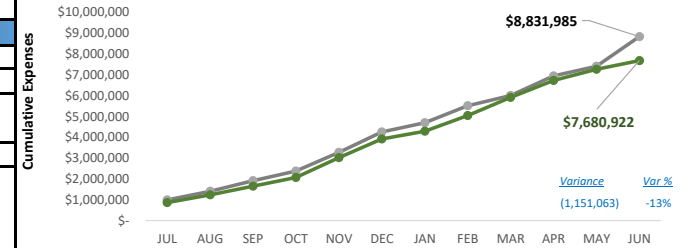
Item	Jul-24	Aug-24	Sep-24
Total	-	-	-

→ Operations Target is 3-months of operating expenses [\$1,317,030] or 15%, whichever is greater.

PPHFH YTD Income Performance



PPHFH YTD Expense Performance



Strategic Partnerships

ReStore Operations - Income & Expense Performance

Current Donation Performance

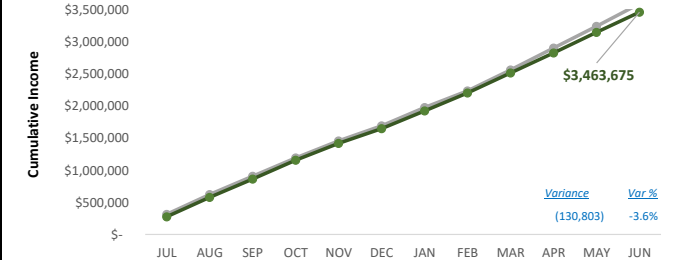
FY 2024	Actual	Budget	Variance	Var %
Indiv	\$ 29,204	\$ 16,000	\$ 13,204	83%
Bequest	\$ -	\$ -	\$ -	
Corps	\$ 9,360	\$ 8,500	\$ 860	10%
Grants	\$ 155,000	\$ 457,000	\$ (302,000)	-66%
Other	\$ 1,158	\$ -	\$ 1,158	#DIV/0!
Total	\$ 194,723	\$ 481,500	\$ (286,777)	-60%

YTD Donation Performance

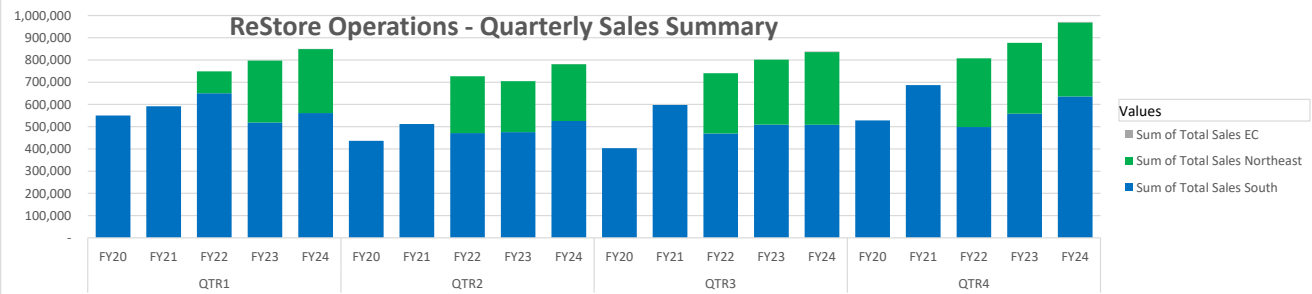
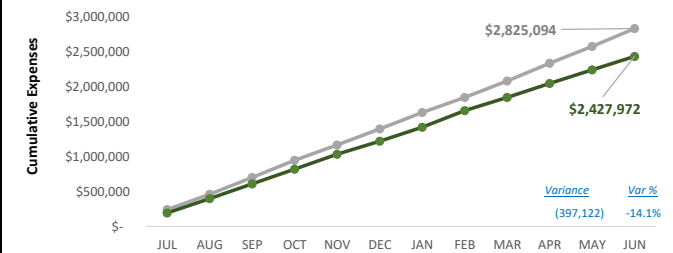
FY 2024	Actual	Budget	Variance	Var %
FY 2024	\$ 1,411,305	\$ 1,353,304	\$ 58,001	4%
FY 2023	\$ 1,430,535	\$ 1,184,254	\$ 246,281	21%
FY 2022	\$ 980,834	\$ 743,840	\$ 236,994	32%



ReStore Ops YTD Income Performance



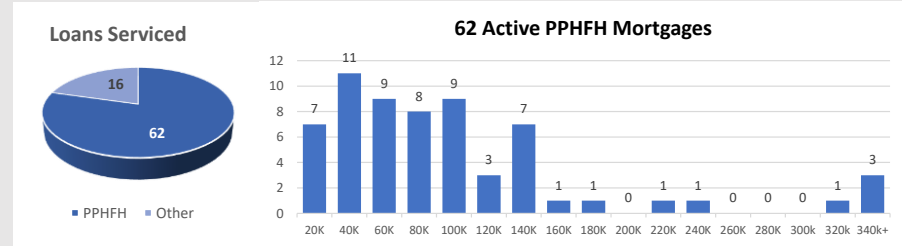
ReStore Ops YTD Expense Performance



Homeowner Services

Total Active Mortgages: 78

Total Portfolio Value: \$5,583,793

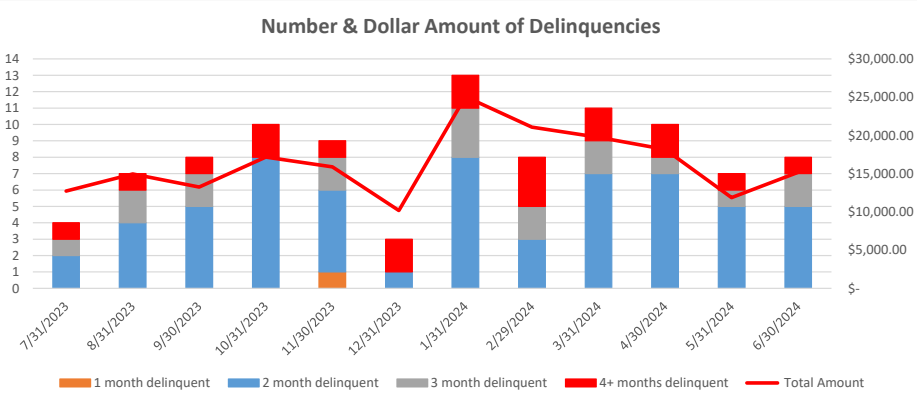


Delinquency Report

Current Status ▲

- ▲ Healthy
- ▲ Needs Attention
- ▲ Major Problem

MONTHS DELINQUENT	# Loans	\$Amt	% portfolio at risk
Less than 1 month behind	0	\$ -	0.00%
<i>Last month</i>	0	\$0.00	0.00%
1 month behind	0	\$ -	0.00%
2 months behind	5	\$ 7,493.01	6.49%
3 months behind	2	\$ 5,463.16	2.60%
4+ months behind	1	\$ 2,231.76	1.30%
Total	8	\$ 15,187.93	10.39%
<i>Last month</i>	7	\$ 11,858.22	9.09%
<i>June 2023</i>	7	\$ 8,742.92	5.00%

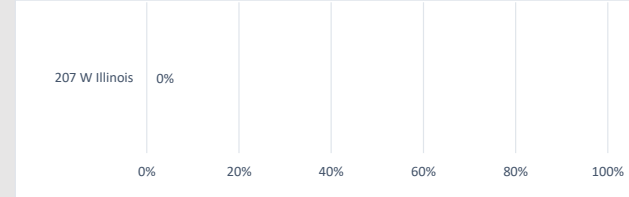


Construction

Active Building Progress

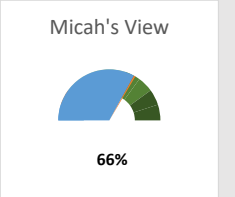
Micah's View

Fountain, CO



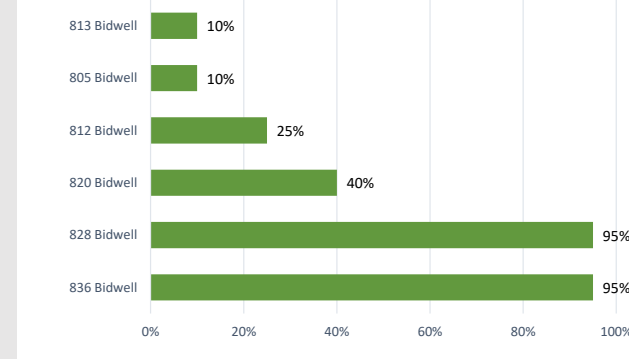
% Site Completion

3 Home Site

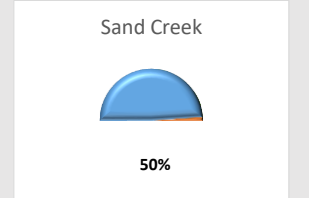


The Ridge at Sand Creek

Colorado Springs, CO



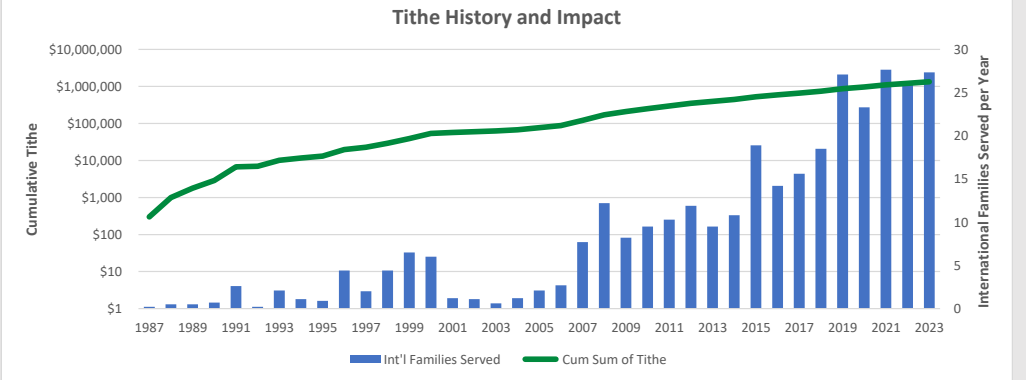
30 Home Site



Repair program

Repair Category	Budgeted Applicants	In Process	Complete
<i>Critical/Home Repairs</i>	44	5	39
<i>Capable</i>	25	0	41

Affiliate Tithe Impact



Calendar of Events

COMING EVENTS:

LEGEND:
Required
Requested
Suggested
Informational

AUGUST 2024

- **Monday, August 5, 5:45 p.m.:** PPHFH Board Meeting
- **Week of August 12:** PPHFH Auditors onsite

SEPTEMBER 2024

- **Saturday, September 14, 8:30 a.m. – 2:30 p.m.:** **Annual Board Retreat** to discuss strategic plan. Ent Headquarters (11550 Ent Pkwy., Colorado Springs, CO 80921). Breakfast and lunch will be provided.
- **Saturday, September 21:** Joint **ground blessing** at 09:30 a.m. for Glenda and Tamara followed by the **home dedication** of Fund for Humanity (Miranda) at 10:30 a.m. at The Ridge at Sand Creek
- **Wednesday, September 25, 5:45 p.m.:** **Donor appreciation event.** The Pinery North (9633 Prominent Point)

OCTOBER 2024

- **Monday, October 7, 5:45 p.m.:** PPHFH Board Meeting
- **Sunday, October 13, 9:00 a.m. to 2:00 p.m.:** **Mike Maroone Charity Car Show** benefitting Pikes Peak Habitat for Humanity

NOVEMBER 2024

- **Saturday, November 9:** **Home dedication** of Veteran Build (Damian & Trinady) at 10:30 a.m. at The Ridge at Sand Creek

DECEMBER 2024

- **Saturday, December 14:** **Home dedication** of Apostles Build (Bernadette) at 10:30 a.m. at The Ridge at Sand Creek