MEETING AGENDA
PPHFH BOARD OF DIRECTORS

Anderson Residence
130 Anchoria Way
Colorado Springs, CO, 80919

also offered virtually via Teams
December 1, 2025 at 5:45 – 7:00 p.m.

5:45 pm	**CALL TO ORDER**	**Joe**
5:45 pm	**OPENING DEVOTIONS**	**Jeff**
5:50 pm	**CONSENT AGENDA**	**Joe**
	• Approval of PPHFH Board Minutes from October 6, 2025 meeting*	
	• Approval of *Debt Leveraging Policy**	
	• Approval of FY 2025 Audit and 990 Tax Forms*	
5:55 pm	**FAMILY SELECTION COMMITTEE***	**Terry**
	• Review and vote on recommended partner families from latest round of applications.	
6:25 pm	**GOVERNANCE COMMITTEE***	**Stephanie**
	• Review of the committee's efforts to understand and evaluate the makeup of our board and a request to participate in a Board Composition Survey.	
6:35 pm	**GENERAL DISCUSSION ITEMS** *(as requested, and time permitting)*	
	• Update on land development*	**Joe**
	• CEO and Staff Report*	**Kris/Terry/Iain**
	• Financials*	**Rob**
6:45 pm	**ADJOURNMENT**	

***See Board Packet**

LOOKING AHEAD:

- **December 13th – Apostles Build Home Dedication**
- **February 2nd – Board Meeting** – see also attached calendar of upcoming events*

Excavation has begun for the last house in Sand Creek!

Last day to donate: 12/31

Board Gingerbread Build fundraiser update:
7 Donors

BOARD OF DIRECTORS
Bi-Monthly Meeting

FY 26-3: 01 December 2025

Please note location!
Terry Anderson's Residence
130 Anchoria Way
Colorado Springs, CO 80919

also offered virtually via Teams
(see calendar invitation for link)

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.

PPHFH Regular Board Meeting 26.2 Date:6 October 2025
(Virtual and in-person at Pikes Peak Habitat for Humanity Board Room)

Board Members	Present?	Staff and Guests Present	Present?
Jeff Ader	Y	**STAFF:**	
Joe DesJardin, *President*	Y	Terry Anderson, *COO*	Y
Rob Giunta, *Treasurer*	Y	Kris Lewis, *CEO*	Y
Paul Hasty	excused	Iain Probert, *CSO*	Y
Joe Laurel	Y	Karla Probert, *Exec. Assistant*	Y
Janna Mulder	Y	Eric Wells, *Dir. Const. Services*	Y
Stephanie Sparks, Vice *President*	Y	**GUESTS:**	
Eric Stolp	Z	None	
Tim Trowbridge, *Secretary*	Y		
Candy Vandenberg	Z		
David Warner	Y		

Z = virtual attendance via Zoom

CALL TO ORDER: The October 2025 regular meeting of the PPHFH Board of Directors was called to order at 5:45 p.m. by President Joe DesJardin. A quorum of members was present.

OPENING PRAYER & DEVOTION: Dave offered an opening prayer.

CONSENT AGENDA
- Approval of PPHFH Board Minutes from August 4, 2025, meeting*
- Approval of PPHFH Board Retreat Minutes from September 13, 2025*

A motion was made and seconded to approve the consent items as presented. ***Unanimously approved.***

BOARD RETREAT REVIEW
- President Joe DesJardin led a general discussion and review of the recent board retreat.
- VP Stephanie Sparks briefly reviewed the results of the post-retreat survey and noted that there were comments about the day of the week and duration of future retreats. Future retreat planning will review and take these comments into account.

2026 BALANCED SCORECARD REVIEW
- CEO Kris Lewis presented “50 for 50”, the new strategic plan framework from Habitat for Humanity International (HFHI) and discussed how our strategic plans and goals align with and reflect that structure.
- Q1 achievements and Q2 goals were not discussed, but the scorecard was briefly discussed.

HOME CONSTRUCTION FUNDING
- CEO Kris Lewis provided a detailed presentation of the funding sources for new home construction. Sources include the Fund for Humanity (mortgage payments), mortgage sales, ReStore sales, grants and donations.
- Our current construction cost is $290,000 per home and there are many stresses impacting our mission and pushing costs higher. These include construction material price increases caused by tariffs; permitting & regulatory compliance costs; reduced

government support; land and utility tap fees; and changes in our volunteer support (aging volunteers) which requires an increased use of subcontractors.
- The presentation is incorporated by reference herein.

FEE-FOR-SERVICE REPAIR PROGRAM BUSINESS PLAN
- CEO Kris Lewis provided an overview of the Draft Fee for Service Business Plan.
- The Fee for Service (FFS) residential repair and remodel program is intended to be marketed to area households with incomes above 80% AMI as a mechanism to provide additional funding for our mission. Specifically, profits of the FFS program would go towards funding the Critical Home Repair program.
- Given that we have a well-known brand, skilled staff and structure in place, this plan should have minimal impact to current operations but will allow us to serve more families and keep them in their homes while also providing additional funding, perhaps $200,000 net per year at maturity.
- Initial funding for the program and cost projections are still being developed.
- The board will be asked to approve a final plan at the December board meeting.
- The draft plan is incorporated by reference herein.

BOARD EDUCATION
- Board Secretary Tim Trowbridge provided a presentation to familiarize the board with the contents of our status & performance dashboards.

GENERAL DISCUSSION ITEMS
- December Board Meeting – The next board meeting will be a social affair at Terry Anderson's home on December 1st. RSVPs due by Thanksgiving for planning purposes. Spouses are welcome to attend the party.
- Update on land development – The formal groundbreaking for Rising Moon was held this morning and was well attended with good interactions with stakeholders.
- CEO and Staff Report
- Financials

ADJOURNMENT: President Joe DesJardin adjourned the meeting at 7:40 p.m.

POST MEETING ACTIONS
- Board Thank You Note writing

Respectfully submitted,

Tim Trowbridge
PPHFH Board Secretary

Debt Leveraging Policy

Purpose: This Debt Leveraging Policy provides a strategic framework for the responsible use of debt by Pikes Peak Habitat for Humanity (PPHFH). It outlines principles, thresholds, and approval processes to ensure that borrowing supports the organization's mission while maintaining financial health and transparency. Debt will be used to accelerate impact — such as acquiring property or financing construction — but not to cover operating deficits. The policy incorporates standards from the AICPA, banking institutions, and nonprofit best practices.

Objective: This policy defines the responsibilities, principles and standards governing PPHFH's use of debt, ensuring that all borrowing is strategic, transparent, and consistent with sound nonprofit financial management and stewardship practices.

Definitions

- **Debt-to-Equity Ratio**: Measures the proportion of debt to net assets. A lower ratio indicates financial stability. Financial institutions prefer 2x and accept up to 4x.
- **Debt Service Coverage Ratio (DSCR)**: Indicates the organization's ability to cover debt payments with net income. A ratio above 1.25x is considered healthy. However, financial institutions accept 1.15x to 1.2x, which is preferred.
- **Current Ratio**: Compares current assets to current liabilities. A ratio above 2.0 indicates strong liquidity though financial institutions will accept 1x. PPHFH current assets should never decrease below $1MM.
- **Program-Related Investment (PRI)**: A loan or investment made by a foundation to support charitable activities, often at below-market rates.
- **Community Development Financial Institution (CDFI)**: A mission-driven lender that provides capital to underserved communities and nonprofits.
- **Form 990**: The IRS annual reporting form for tax-exempt organizations, which includes financial disclosures.

Responsibilities

- The **Finance Committee** will review and recommend proposals to the **Board of Directors**.
- The **Board of Directors** must approve:
  - Any new debt exceeding $100,000
  - Any term longer than 12 months
- The Director of Finance is responsible for ensuring compliance with all legal, regulatory, and reporting requirements.

POLICY

Guiding Principles

PPHFH shall use debt as a strategic tool to:

- To fund the launch or expansion of programs or services that are essential to the organization's mission of affordable home ownership.

- Acquire and develop real property.
- Finance the acquisition of assets such as buildings or equipment that are deemed crucial for the organization's operations.
- Bridge timing gaps in funding.
- Leverage philanthropic and grant capital.
- Refinance existing debt.
- To address unexpected emergencies or critical mission needs that arise.

Debt shall not be used to cover operating deficits or recurring expenses. All borrowing must support long-term organizational sustainability and mission impact.

Debt Capacity Guidelines

To maintain financial health and creditworthiness, PPHFH will adhere to the following thresholds:

- **Debt-to-Equity Ratio**: Target 2.5%
- **Debt Service Coverage Ratio (DSCR)**: Target ≥ 1.25%
- **Current Ratio**: Maintain ≥ 1.0 with a floor of $1MM Current Assets
- **Maximum Annual Debt Service**: ≤ 15% of annual operating budget

These thresholds will be reviewed annually and adjusted based on strategic needs and financial performance.

Acceptable Debt Instruments

PPHFH may consider the following instruments:

- Bank term loans for capital projects
- Lines of credit for short-term liquidity
- Mortgages for property acquisition
- Program-Related Investments (PRIs) from foundations
- Loans from Community Development Financial Institutions (CDFIs)
- Loans from Habitat International and Habitat-affiliated organizations for land acquisition and development

All instruments must be reviewed for cost, risk, and alignment with mission. Variable-rate or high-interest debt will be avoided unless mitigated by hedging or short-term use.

Approval and Oversight

- All debt proposals must include:
  - Financial impact analysis as to cash flow and ability to meet above stated ratios
  - Repayment plan
  - Risk assessment
  - Ability to meet funding institution’s required covenants

Risk Management

PPHFH will:

- Avoid overleveraging beyond approved thresholds.
- Maintain operating reserves to support debt service.
- Diversify funding sources to reduce reliance on debt.
- Conduct stress testing to assess repayment capacity under adverse conditions.

Compliance and Reporting

- Debt will be recorded and disclosed per **AICPA Not-for-Profit Entities** standards (FASB ASC 958).
- All covenants will be monitored quarterly.
- Debt obligations will be transparently reported in Form 990 and annual reports.

Policy Review Cycle

This policy will be reviewed annually by the PPHFH Finance Committee and Board of Directors and updated as needed to reflect changes in financial position, strategic priorities, or external conditions.

References

- PPHFH Investment Policy
- Cash Management Policy
- Records Retention Policy

Approval History

Original Policy Approved by Finance Committee: 10/20/25
Approved by the Board of Directors: ....

Pikes Peak Habitat for Humanity, Inc.

Consolidated Financial Statements

Year Ended June 30, 2025
(With Comparative Totals for the Year Ended June 30, 2024)

WIPFLI

WIPFLI

Independent Auditor's Report

Board of Directors
Pikes Peak Habitat for Humanity, Inc.
Colorado Springs, Colorado

Opinion

We have audited the accompanying consolidated financial statements of Pikes Peak Habitat for Humanity, Inc. (the "Organization"), a nonprofit organization, which comprise the statement of financial position as of June 30, 2025 and 2024, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the consolidated financial statements.

In our opinion, the accompanying consolidated financial statements referred to above present fairly, in all material respects, the financial position of Pikes Peak Habitat for Humanity, Inc. as of June 30, 2025 and 2024, and the changes in its consolidated net assets and its consolidated cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America (''GAAP'').

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America ("GAAS"). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Consolidated Financial Statements section of our report. We are required to be independent of Pikes Peak Habitat for Humanity, Inc. and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about Pikes Peak Habitat for Humanity, Inc.'s ability to continue as a going concern for one year after the date the financial statements are available to be issued.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the consolidated financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the consolidated financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of Pikes Peak Habitat for Humanity, Inc.'s internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the consolidated financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about Pikes Peak Habitat for Humanity, Inc.'s ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control–related matters that we identified during the audit.

Report on Summarized Comparative Information

We previously audited Pikes Peak Habitat for Humanity, Inc.'s 2024 consolidated financial statements, and we expressed an unmodified opinion on those audited consolidated financial statements in our report dated . In our opinion, the summarized comparative information presented herein as of and for the year ended June 30, 2024, is consistent, in all material respects, with the audited consolidated financial statements from which it has been derived.

Wipfli LLP

Wipfli LLP

Denver, Colorado
October 24, 2025

Pikes Peak Habitat for Humanity, Inc.

Consolidated Statements of Financial Position

June 30, 2025

(With Comparative Totals as of June 30, 2024)

ASSETS	2025	2024
Current Assets:		
Cash and Cash Equivalents	$ 2,119,583	$ 1,909,703
Certificates of Deposit	490,460	209,821
Contributions and Grants Receivable	210,756	59,350
Current Portion of Mortgages Receivable - Net of Unamortized Discount	84,470	83,747
Inventory - ReStore	154,571	79,628
Investments	1,319,583	1,246,155
Prepaid and Other	16,172	6,712
Land Held for Development and Construction-in-Progress	795,218	1,339,160
Total Current Assets	5,190,813	4,934,276
Property and Equipment - At Cost:		
Land	1,300,270	1,300,270
Buildings and Improvements	5,311,780	5,270,490
Equipment and Furniture	285,985	285,985
Vehicles	99,463	99,463
Software	14,738	5,613
	7,012,236	6,961,821
Less: Accumulated Depreciation	1,490,140	1,287,909
Property and Equipment - Net	5,522,096	5,673,912
Long-Term Assets:		
Long-Term Portion of Mortgages Receivable - Net of Unamortized Discount	3,291,915	2,644,663
Land Held for Development and Construction in Progress - Net of Current Portion	1,235,016	1,436,159
Total Long-Term Assets	4,526,931	4,080,822
Other Assets:		
Right-of-Use Assets - Operating Leases	785,814	51,504
TOTAL ASSETS	$ 16,025,654	$ 14,740,514

Pikes Peak Habitat for Humanity, Inc.

Consolidated Statements of Financial Position (Continued)

June 30, 2025

(With Comparative Totals as of June 30, 2024)

LIABILITIES AND NET ASSETS	2025	2024
Current Liabilities:		
Accounts Payable	$ 267,846	$ 194,717
Accrued Liabilities	166,346	167,445
Escrow Deposits Payable	11,727	11,170
Note Payable - Current	75,078	72,153
Operating Lease Liability - Current	46,280	43,724
Total Current Liabilities	567,277	489,209
Long-Term Liabilities:		
Note Payable - Long-Term, Net of Unamortized Debt Issuance Costs of $83,608 and $89,958, respectively	2,879,102	2,943,677
Forgivable Notes Payable	266,710	266,710
Operating Lease Liability - Long-Term	741,832	7,814
Total Long-Term Liabilities	3,887,644	3,218,201
Total Liabilities	4,454,921	3,707,410
Net Assets:		
Without Donor Restrictions	11,186,295	10,965,910
With Donor Restrictions	384,438	67,194
Total Net Assets	11,570,733	11,033,104
TOTAL LIABILITIES AND NET ASSETS	$ 16,025,654	$ 14,740,514

See accompanying notes to the consolidated financial statements.

Pikes Peak Habitat for Humanity, Inc.

Consolidated Statements of Activities
For the Year Ended June 30, 2025
(With Comparative Totals for the Year Ended June 30, 2024)

	Without Donor Restrictions	With Donor Restrictions	Total 2025	Total 2024
Revenues and Support				
Operating Revenues:				
Sales to Homeowners	$ 2,525,323	$ -	$ 2,525,323	$ 1,632,767
Mortgage Discount Amortization	227,446	-	227,446	214,429
Gain on Sale of Mortgages Receivable	190,499	-	190,499	494,196
Loss on Repurchase of Home	(30,469)	-	(30,469)	-
Gain on Forgivable Mortgages	52,763	-	52,763	75,880
Restore Sales	3,385,400	-	3,385,400	3,399,442
Other Income	848,403	-	848,403	124,986
Investment Income, Net	154,172	-	154,172	157,595
Total Operating Revenues	7,353,537	-	7,353,537	6,099,295
Support:				
Contributions and Grants	2,076,071	376,594	2,452,665	1,446,908
In-Kind Donations	192,848	-	192,848	870,382
Net Assets Released from Restrictions:				
Satisfaction of:				
Program Restrictions	25,000	(25,000)	-	-
Time Restrictions	34,350	(34,350)	-	-
Total Support	2,328,269	317,244	2,645,513	2,317,290
Total Revenues and Support	9,681,806	317,244	9,999,050	8,416,585
Expenses				
Program Services:				
Home Construction	5,391,182	-	5,391,182	4,165,441
ReStore	2,458,711	-	2,458,711	2,454,095
Total Program Services	7,849,893	-	7,849,893	6,619,536
Supporting Services:				
Management and General	770,791	-	770,791	507,927
Fundraising	840,737	-	840,737	674,251
Total Supporting Services	1,611,528	-	1,611,528	1,182,178
Total Expenses	9,461,421	-	9,461,421	7,801,714
Change in Net Assets	220,385	317,244	537,629	614,871
Net Assets - Beginning of Year	10,965,910	67,194	11,033,104	10,418,233
NET ASSETS - END OF YEAR	$ 11,186,295	$ 384,438	$ 11,570,733	$ 11,033,104

See accompanying notes to the consolidated financial statements.

Pikes Peak Habitat for Humanity, Inc.

Consolidated Statements of Functional Expenses

For the Year Ended June 30, 2025

(With Comparative Totals for the Year Ended June 30, 2024)

	Home Construction	ReStore	Fundraising	Management and General	Total 2025	Total 2024
Expenses						
Construction Costs	$ 2,823,049	$ 21,031	$ -	$ -	$ 2,844,080	$ 2,081,445
Salaries, Payroll Taxes, and Benefits	621,839	1,196,670	588,254	401,229	2,807,992	2,610,034
Mortgage Discounts	1,590,333	-	-	-	1,590,333	1,157,813
Cost of Purchased ReStore Items Sold	-	270,893	-	-	270,893	295,675
Insurance	48,534	134,625	26,694	27,198	237,051	214,998
Depreciation and Amortization	9,628	198,770	151	32	208,581	213,394
Tithe	191,600	-	-	-	191,600	154,000
Professional Fees	3,721	-	-	181,801	185,522	34,604
Advertising, Printing, and Publications	21,036	105,781	46,096	874	173,787	157,654
Repairs and Maintenance	555	141,177	-	2,631	144,363	39,162
Office Supplies and Expenses	3,961	28,913	43,884	60,233	136,991	111,588
Telephone and Utilities	12,173	84,651	15,179	13,072	125,075	117,063
Interest	-	124,129	-	-	124,129	127,111
Vehicle Expenses	33,106	68,455	-	-	101,561	117,891
Bank and Credit Card Fees	-	53,376	30,355	1,714	85,445	85,782
Conference, Meals, and Entertainment	7,824	14,618	26,039	29,165	77,646	113,641
Dues and Subscriptions	11,216	10,985	9,816	9,925	41,942	74,281
Occupancy	11,084	-	16,196	13,881	41,161	35,567
Promotions and Miscellaneous Fundraising Costs	-	-	31,948	-	31,948	21,688
Miscellaneous	1,523	4,417	6,125	29,036	41,101	38,173
Property Taxes	-	220	-	-	220	150
Total Expenses by Function	$ 5,391,182	$ 2,458,711	$ 840,737	$ 770,791	$ 9,461,421	$ 7,801,714

See accompanying notes to the consolidated financial statements.

Pikes Peak Habitat for Humanity, Inc.

Consolidated Statements of Cash Flows
For the Year Ended June 30, 2025
(With Comparative Totals for the Year Ended June 30, 2024)

	2025	2024
Cash Flows From Operating Activities:		
Change in Net Assets	$ 537,629	$ 614,871
Adjustments to Reconcile Change in Net Assets to Net Cash Flows From Operating Activities:		
Mortgage Loans Issued - Net of Discount to Net Present Value	(981,599)	(705,195)
Mortgage Discount Amortization	(227,446)	(214,429)
Gain on Sale of Mortgage Receivable	(190,499)	(494,196)
Loss on Repurchase of Home	30,469	-
Realized and Unrealized (Gains) on Investments	(29,654)	(64,111)
Non-Cash Lease Expense	49,003	42,463
Depreciation Expense	202,231	207,045
Amortization Expense of Loan Costs	6,350	6,349
Changes in Operating Assets and Liabilities:		
Contributions and Grants Receivable	(151,406)	302,229
Inventory - ReStore	(74,943)	35,028
Prepaid and Other	(9,460)	4,644
Land Held for Development and Construction-in-Progress	828,891	(504,734)
Accounts Payable	73,129	18,415
Accrued Liabilities	(1,099)	(8,095)
Escrow Payable	557	11,170
Operating Lease Liabilities	(46,739)	(42,496)
Net Cash Flows From Operating Activities	15,414	(791,042)
Cash Flows From Investing Activities:		
Purchase of Property and Equipment	(50,415)	(38,402)
Mortgage Payments Received	397,467	317,405
Proceeds from Sale of Mortgages Receivable	323,633	1,026,861
Repurchase of Home	(83,806)	-
Purchase of Investments	(905,332)	(595,200)
Purchase of Certificates of Deposit	(280,639)	-
Sale of Investments	861,558	548,152
Maturity of Certificates of Deposit	-	158,598
Net Cash Flows From Investing Activities	262,466	1,417,414
Cash Flows From Financing Activities:		
Payments on Note Payable	(68,000)	(65,017)
Net Change in Cash and Cash Equivalents	209,880	561,355
Cash and Cash Equivalents - Beginning of Year	1,909,703	1,348,348
Cash and Cash Equivalents - End of Year	$ 2,119,583	$ 1,909,703

Pikes Peak Habitat for Humanity, Inc.

Statement of Cash Flows (Continued)

For the Year Ended June 30, 2025

(With Comparative Totals for the Year Ended June 30, 2024)

	2025	2024
Supplemental Disclosure:		
Interest Paid	$ 124,129	$ 127,111
Non-Cash Transaction:		
Right-of-Use Asset Obtained in Exchange for a Lease Liability	$ 783,313	$ -

See accompanying notes to the consolidated financial statements.

Note 1: Summary of Significant Accounting Policies

Nature of Operations

Pikes Peak Habitat for Humanity, Inc. ("PPHFH") was formed on January 27, 1986 and is an affiliate of Habitat for Humanity International, Inc. ("Habitat International"), an ecumenical Christian Not-for-Profit organization whose purpose is to raise funds to build, rehabilitate, and repair affordable housing for low-income individuals who presently live in inadequate housing or cannot purchase housing through conventional sources. To qualify for housing, applicants must demonstrate need for housing, ability to pay for the services and willingness to partner with Habitat for Humanity. All future homeowners and partner families complete sweat equity, attend homeowner education classes, and pay an affordable mortgage for their home or a portion of the external home repairs. Financing for individuals purchasing homes is provided by PPHFH through an affordable mortgage and monthly payments that meet HUD's affordability standards. PPHFH serves Colorado Springs and Fountain with new construction in El Paso County, Colorado. Critical home repair and preservation are being performed throughout El Paso County including Calhan, Fountain, Cascade, and Colorado Springs.

PPHFH operates a Habitat for Humanity ReStore, a retail operation, where donated gently used and some new home furnishings, appliances, and various building materials are sold to the community to provide the community with a source of low-cost materials for home improvements, to reduce the volume of materials going to landfills, and to generate funds for PPHFH. Many of PPHFH's existing and future homeowners volunteer at the ReStore to earn sweat equity hours and work experience.

On May 23, 2018, PPHFH formed PPHFH Community Housing Development, Inc. for purposes of administering Home Investment Partnership Act (HOME) funding awarded to PPHFH in September 2018 by the City of Colorado Springs. PPHFH is the sole shareholder of PPHFH Community Housing Development, Inc. These entities are collectively referred to as the "Organization" throughout these consolidated financial statements.

Principles of Consolidation

The accompanying consolidated financial statements include the accounts of Pikes Peak Habitat for Humanity, Inc. and PPHFH Community Housing Development, Inc. All intercompany transactions and balances have been eliminated.

Basis of Presentation

The consolidated financial statements of the Organization have been prepared on the accrual basis of accounting in conformity with accounting principles generally accepted in the United States (GAAP).

Note 1: Summary of Significant Accounting Policies (Continued)

Classification of Net Assets

Consolidated net assets and revenues, expenses, gains, and losses are classified based on the existence or absence of donor imposed restrictions. Accordingly, net assets of the Organization and changes therein are classified and reported as follows:

Net assets without donor restrictions: Net assets available for use in general operations and not subject to donor restrictions.

Net assets with donor restrictions: Net assets subject to donor or certain grantor imposed restrictions. Some donor imposed restrictions are temporary in nature, such as those that will be met by the passage of time, or other events specified by the donor. Other explicit donor imposed restrictions are perpetual in nature, where the donor stipulates that resources be maintained in perpetuity. The Organization had no funds held in perpetuity as of June 30, 2025 and 2024. Donor imposed restrictions are released when a restriction expires, that is, when the stipulated time has elapsed, or when the stipulated purpose for which the resource was restricted has been fulfilled.

Use of Estimates in Preparation of Consolidated Financial Statements

The preparation of consolidated financial statements in conformity with GAAP requires management to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results could differ from those estimates.

Income Taxes

The Organization is exempt from federal income taxes under Section 501(c)(3) of the Internal Revenue Code. However, income from certain activities not directly related to the Organization's tax-exempt purpose is subject to taxation on unrelated business income. In addition, the Organization qualifies for the charitable contribution deduction under Section 170(b)(1)(A) and has been classified as an organization other than a private foundation under Section 509(a)(1).

In accordance with GAAP, an entity is required to disclose any material uncertain tax positions that management believes does not meet a "more-likely-than-not" standard of being sustained under an income tax audit, and to record a liability for any such taxes including penalty and interest. Management of the Organization has not identified any uncertain tax positions that require the recording of a liability mentioned above or further disclosure.

Note 1: Summary of Significant Accounting Policies (Continued)

Comparative Financial Information

The consolidated financial statements include certain prior year summarized comparative information in total, but not by net asset class. The prior year presentation does not include sufficient detail to constitute a presentation in conformity with GAAP. Accordingly, such information should be read in conjunction with the audited consolidated financial statements for the year ended June 30, 2024, from which the summarized information was derived.

Cash and Cash Equivalents

The Organization considers all highly liquid debt instruments with an original maturity of three months or less to be cash equivalents. However, the Organization does not include certificates of deposit with a maturity of three months or less within the cash and cash equivalents balance as these amounts are separately reported as certificates of deposit.

Contributions and Grants Receivable

Contributions and grants receivable represent written or oral agreements to contribute cash or other assets to the Organization. At June 30, 2025 and 2024, management deemed all contributions and grants receivable to be fully collectible; accordingly, no allowance for uncollectible contributions and grants was required. All amounts are expected to be received within one year.

Mortgages Receivable

The Organization constructs homes to be sold with interest-free mortgages. These mortgages are discounted to their present value based upon the prevailing market interest rates at the inception of the mortgage. The discount is amortized over the life of the loan using the interest method. The rates determined by the Internal Revenue Service used to discount the mortgages funded for the years ended June 30, 2025 and 2024 were 8.01% and 8.02%, respectively. From time-to-time, the Organization may sell mortgages rather than hold them to term. In this situation, the gain or loss on the sale of mortgages is recorded in the year in which the mortgage is sold.

All mortgages receivable are collateralized by the respective homes sold. A committee of the Board meets together with management on a regular basis to review delinquent loans and to consider if any foreclosure proceedings should be initiated. Receivable balances are considered to be delinquent based on the contractual terms. The need for an allowance is based on past collection experience and an analysis of current mortgage receivable collectability. Management believes that the fair value of each underlying mortgaged property exceeds the value of the associated outstanding mortgage loan and, therefore, no allowance for uncollectible mortgages is recorded.

Note 1: Summary of Significant Accounting Policies (Continued)

Allowance for Credit Losses

The estimate of an allowance for credit losses is based on an analysis of historical loss experience, current receivables aging, and management's assessment of current conditions and expected changes during a reasonable and supportable forecast period. The Organization uses an aging method to estimate allowances for credit losses. Management assesses collectability by pooling receivables and contract assets with similar risk characteristics and evaluates receivables and contract assets individually when specific customer balances no longer share those risk characteristics. The estimated allowance for credit losses for contract assets, that will eventually become accounts receivable, is evaluated with accounts receivable. An allowance for credit losses for was not considered necessary at June 30, 2025 or 2024.

Inventory - ReStore

Inventories are stated at the lower of cost or net realizable value. Net realizable value is the estimated selling price in the ordinary course of business, less reasonable predictable cost of completion, disposal, and transportation.

Investments

The Organization carries investments in marketable securities with readily determined fair values and all investments in debt securities at their fair values in the Consolidated Statements of Financial Position. Quoted market prices in active markets are used as the basis of measurement. Unrealized gains and losses are included in the change in net assets in the accompanying Consolidated Statements of Activities. Investment fees are netted against income on the Consolidated Statements of Activities.

Certificates of Deposit

Certificates of deposit are carried at cost plus accrued interest. Certificates of deposit are not required to be classified in one of the levels prescribed by the fair value hierarchy.

At June 30, 2025, the Organization held multiple certificates of deposit totaling $490,460, at yields ranging from 3.21% to 5.50%, which are schedule to mature in fiscal year 2026. At June 30, 2024, the Organization held multiple certificates of deposit totaling $209,821.

The certificates of deposit are held at a financial institution with maturities ranging from three to twelve months, and renew automatically unless the Organization directs otherwise.

Note 1: Summary of Significant Accounting Policies (Continued)

Certificates of Deposit (Continued)

These securities are either explicitly or implicitly guaranteed by the U.S. government, are highly rated by major rating agencies, and have a long history of no credit losses. Based on this analysis, the Organization believes it will collect all amounts owed on these securities and has not recognized an allowance for credit losses on these securities.

Land Held for Development and Construction-in-Progress

All costs incurred to acquire land held for development are capitalized. All costs incurred in constructing a home are capitalized and stated at the lower of cost or market using the specific identification method. These costs include donated goods and services associated with the individual project. Resale homes are stated at repurchase cost. These accumulated costs are not subject to depreciation.

Property and Equipment

Property and equipment is carried at cost or fair market value at date of contribution. Property and equipment acquired with an estimated useful life in excess of one year and a cost of $5,000 or more is capitalized and depreciated using the straight-line method over the estimated useful live of the respective asset. Useful lives range from 30 to 39 years for buildings, 5 to 39 years for building and leasehold improvements, 3 to 10 years for equipment and furniture, 5 to 7 years for vehicles, and 3 years for software.

Donations of assets are recorded at estimated fair market value. Long-lived assets are recorded without implying a time restriction, therefore, increasing net assets without donor restrictions at the fair market value in the year which the assets are received.

Debt Issuance Costs

The Company applies Financial Accounting Standards Board ("FASB") Accounting Standards Update ("ASU") No. 2015-03, *Simplifying the Presentation of Debt Issuance Costs.* Accordingly, on the Consolidated Statements of Financial Position, long-term debt is presented net of debt issuance costs with related annual amortization expense presented as a component of interest expense on the Consolidated Statements of Activities.

Long-Lived Assets

The Organization reviews its long-lived assets periodically to determine potential impairment by comparing the carrying value of those assets with the estimated future undiscounted cash flows expected to result from the use of the assets, including cash flows from disposition. Should the sum of the expected future undiscounted cash flows be less than the carrying value, the Organization would recognize an impairment loss at that time. No impairment loss was recognized during the years ended June 30, 2025 and 2024.

Note 1: Summary of Significant Accounting Policies (Continued)

Recognition of Revenue and Support

Operating Revenues: Revenue from operations is primarily derived from ReStore and home sales. Revenues from these sources are recognized when the services are provided, in an amount that reflects the consideration that the Organization expects to be entitled to in exchange for those services. All revenues from contracts with customers is recognized at a point-in-time.

ReStore sales revenue are primarily from customers in El Paso County and surrounding counties with payment due at the point of sale. The nature of these sales does not give rise to contract costs or any variable consideration or warranties.

The Organization excludes from revenue all taxes assessed by a governmental authority that are imposed on the sales from ReStore and collected from customers (e.g., sales tax).

Home sales are to qualified low-income individuals and families in the greater Colorado Springs area. Homes are sold at the appraised or fair market value of the home and funded primarily through financing provided by the Organization. Home sales are recorded at the discounted value of payments to be received over the lives of the mortgage. Some qualified buyers may receive down payment assistance from other agencies to reduce their loan amount. The Organization recognizes revenue from home sales when a home closing occurs and title is transferred to the home buyer. The nature of these sales does not give rise to any other contract costs or variable considerations.

The key factor affecting the amount, timing and uncertainty of the Organization's revenue is its concentration of revenue attributed to Restore sales and sales to homeowners. Management does not believe that the Organization is exposed to any significant risk to its concentration of revenues.

The Organization does not have any contract liabilities and does not have any significant contract-related assets outside of mortgages receivable.

Net receivables and contract balances from contracts with customers were as follows:

	Mortgages Receivable, at Face Value
July 1, 2023	$ 5,334,158
June 30, 2024	5,577,075
June 30, 2025	$ 7,277,959

Note 1: Summary of Significant Accounting Policies (Continued)

Recognition of Revenue and Support (Continued)

Contribution Revenues: Contributions, including promises to give, are considered conditional or unconditional, depending on the nature and existence of any donor or grantor conditions. A contribution or promise to give contains a donor or grantor condition when both of the following are present:

- An explicit identification of a barrier, that is more than trivial, that must be overcome before the revenue can be earned and recognized.
- An implicit right of return of assets transferred or a right of release of a donor or grantor’s obligation to transfer assets promised, if the condition is not met.

Conditional contributions are recognized when the barrier(s) to entitlement are overcome. Unconditional contributions are recognized as revenue when received.

Unconditional contributions or conditional contributions in which the conditions have been substantially met or explicitly waived by the donor are recorded as support with or without donor restrictions, depending on the existence and nature of any donor restrictions. When a restriction expires, net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the Consolidated Statements of Activities as net assets released from restrictions. Contributions that are restricted by the donor are reported as increases in net assets without donor restrictions if the restrictions expire in the fiscal year in which the contributions are recognized. The Organization has a similar policy related to its investment income.

Grant Revenues: Grants are either recorded as contributions or exchange transactions based on criteria contained in the grant award.

Grant Awards That Are Contributions - Grant awards that are contributions are evaluated for conditions and recognized as revenue when conditions in the award are satisfied. Unconditional awards are recognized as revenue when the award is received. Amounts received in which conditions have not been met are reported as a refundable advance liability.

Grant Awards That Are Exchange Transactions - Exchange transactions are those in which the resource provider or grantor receives a commensurate value in exchange for goods or services transferred. Revenue is recognized when control of the promised goods or services is transferred to the customer (grantor) in an amount that reflects the consideration to which the entity expects to be entitled in exchange for those goods or services. Amounts received in excess of recognized revenue are reflected as a contract liability. The Organization received no grant awards considered exchange transactions for the years ended June 30, 2025 and 2024.

Note 1: Summary of Significant Accounting Policies (Continued)

Donated Materials and Services

Donated services are recognized as contributions in accordance with GAAP for Not-for-Profit Organizations, if the services (a) create or enhance non-financial assets or (b) require specialized skills, are performed by people with those skills, and would otherwise be purchased by the Organization. During the years ended June 30, 2025 and 2024, the Organization received and recognized $192,848 and $870,382, respectively, of donated materials and services. Volunteers also provided assistance with specific programs and fund-raising events throughout the year that were not recognized as contributions in the consolidated financial statements because the recognition criteria were not met.

Functional Allocation of Expenses

The Consolidated Statements of Functional Expenses reports certain categories of expenses that are attributed to more than one program or supporting function. Therefore, expenses require allocation on a reasonable basis that is consistently applied. The expenses that are allocated include indirect costs, such as, advertising, printing, and publication, bank and credit card fees, conferences, meals and entertainment, depreciation, insurance, office expenses, telephone and utilities, vehicle expenses, occupancy, dues and subscriptions, fundraising, repairs and maintenance, miscellaneous, and employee costs, which are allocated on the basis of estimated time and effort. Construction costs, interest, mortgage discount, mortgage fees, property taxes, and tithe are considered direct program expenses.

Advertising

The Organization expenses the costs of advertising as incurred. Advertising costs totaled $81,412 and $86,905, for the years ended June 30, 2025 and 2024, respectively.

Lease Accounting

The Organization is a lessee in noncancelable operating leases. If the contract provides the Organization the right to substantially all the economic benefits and the right to direct the use of the identified asset, it is considered to be or contain a lease. Right-of-use (ROU) assets and lease liabilities are recognized at the lease commencement date based on the present value of the future lease payments over the expected lease term. The ROU asset is also adjusted for any lease prepayments made, lease incentives received, and initial direct costs incurred.

The lease liability is initially and subsequently recognized based on the present value of its future lease payments. Variable payments are included in the future lease payments when those variable payments depend on an index or a rate. Increases (decreases) to variable lease payments due to subsequent changes in an index or rate are recorded as variable lease expense (income) in the future period in which they are incurred.

Note 1: Summary of Significant Accounting Policies (Continued)

Lease Accounting (Continued)

The Organization has elected to use a risk-free rate for a term similar to the underlying lease as the discount rate if the implicit rate in the lease contract is not readily determinable.

The ROU asset for operating leases is subsequently measured throughout the lease term at the amount of the remeasured lease liability (i.e., present value of the remaining lease payments), plus unamortized initial direct costs, plus (minus) any prepaid (accrued) lease payments, less the unamortized balance of lease incentives received, and any impairment recognized. For operating leases with lease payments that fluctuate over the lease term, the total lease costs are recognized on a straight-line basis over the lease term.

For all underlying classes of assets, the Organization has elected to not recognize ROU assets and lease liabilities for short-term leases that have a lease term of 12 months or less at lease commencement and do not include an option to purchase the underlying asset that the Organization is reasonably certain to exercise. Leases containing termination clauses in which either party may terminate the lease without cause and the notice period is less than 12 months are deemed short-term leases with lease costs included in short-term lease expense. The Organization recognizes short-term lease cost on a straight-line basis over the lease term.

For all underlying classes of assets, the Organization separates lease and non-lease components to determine the lease payment.

Subsequent Events

The Organization has evaluated events and transactions for potential recognition or disclosure in the consolidated financial statements through October 24, 2025, which is the date the consolidated financial statements were available to be issued.

Note 2: Liquidity and Availability of Financial Resources

Financial assets available for general expenditure, that is, without donor or other restrictions limiting their use, within one year of the consolidated statements of financial position date, comprise the following:

As of June 30,	2025	2024
Cash and Cash Equivalents	$ 2,119,583	$ 1,909,703
Certificates of Deposit - Current	490,460	209,821
Contributions and Grants Receivable - Current	210,756	59,350
Investments	1,319,583	1,246,155
Mortgages Receivable - Current	84,470	83,747
	4,224,852	3,508,776
Less: Restricted Contributions included in Cash and Cash Equivalents	173,682	32,844
Total Financial Assets Available for General Expenditure	$ 4,051,170	$ 3,475,932

The Organization has a cash management policy in place to ensure that sufficient funds are available to meet the on-going expense and capital needs of the Organization. The Organization has a goal to maintain financial assets in liquid form such as cash and cash equivalents and investments to cover a minimum of approximately three months of operating expenses.

Note 3: Concentrations of Credit Risk

Financial instruments which potentially subject the Organization to credit risk consist of cash accounts that may, during the year, exceed the federally insured limit set by the FDIC, and mortgage notes receivable. Since the Organization places cash in individual financial institutions in excess of FDIC insured limits, the Organization periodically reviews the financial condition of the financial institutions to reduce the Organization's credit risk associated with cash and cash equivalents. At June 30, 2025 and 2024, the Organization's uninsured cash balance totaled approximately $196,000 and $1,104,000 respectively.

The Organization finances the construction and ownership of homes to low-income individuals in El Paso County, Fountain, and Colorado Springs, Colorado. The mortgages are secured by a deed of trust. The Organization has established procedures to limit the risk of default by limiting the sales prices of the homes and not charging interest in order to establish a monthly mortgage payment that is manageable by the owner. Homes are appraised for value prior to sale and the original sales price may be set below the appraised value. The values of the mortgaged homes that collateralize the mortgage notes receivable are subject to market value fluctuations beyond the control of the Organization.

Note 3: Concentrations of Credit Risk (Continued)

Credit risk with respect to contributions receivable is limited due to the number and creditworthiness of the corporations, foundations, churches, and individuals that comprise the contributor base.

Note 4: Land Held for Development and Construction-in-Progress

Land held for development and construction-in-progress consists of undeveloped land and infrastructure costs, as well as partially completed single-family dwellings. At June 30, 2025 and 2024, 6 and 9 units, respectively, were under development beyond the land purchase date, and 9 and 14 units, respectively, were in land held for development. There were no completed homes ready for use at June 30, 2025 and 2024. The following is a summary of land held for development and construction-in-progress:

As of June 30,	2025	2024
Construction-in-Progress	$ 795,218	$ 1,339,160
Land and Property Held for Development	1,235,016	996,712
Donated Land Held for Development	-	439,447
Total Land Held for Development and Construction-in-Progress	$ 2,030,234	$ 2,775,319

During the year ended June 30, 2025, the Organization paid $83,806 in cash to repurchase a home from a homeowner, which had an outstanding mortgage receivable balance of $127,340 at the time of repurchase, resulting in a loss of $30,469 from the transaction. The Organization also recorded $83,806 in construction-in-progress related to the repurchase.

Note 5: Mortgages Receivable

Mortgages receivable balances are as follows:

As of June 30,	2025	2024
Mortgages Receivable at Face Value	$ 7,277,959	$ 5,577,075
Less: Unamortized Discount	3,901,574	2,848,665
Net Mortgages Receivable	3,376,385	2,728,410
Less: Current Portion - Net of Unamortized Discount	84,470	83,747
Long-Term Portion - Net of Unamortized Discount	$ 3,291,915	$ 2,644,663

Note 5: Mortgages Receivable (Continued)

The following are future payments due under the mortgages receivable for the years ending June 30:

2026	$	350,427
2027		350,427
2028		349,054
2029		344,744
2030		340,680
Thereafter		5,542,627
Total	$	7,277,959

At June 30, 2025 and 2024, the Organization had 68 and 62 outstanding mortgages receivable, respectively, with applicable discount rates ranging from 6.25% to 8.78%, respectively. The Organization did not have any non-performing mortgages receivable during the years ended June 30, 2025 and 2024. The discount rates are set by Habitat International based on the annual simple average of the rates published by the Internal Revenue Service under 2011-5 Section 42(B)(2) for buildings placed into service during the period. The rate in effect at the time the loan is made is the rate that is used to discount the mortgage.

In addition to the reported mortgage loans receivable described above, a forgivable promissory note is established at the closing of each home for the difference between the appraised value and the actual sales price of the home. The forgivable loan is forgiven ratably over the life of the mortgage note. No amounts associated with the forgivable note are reflected in these consolidated financial statements as the balance is only due in the instance that the homeowner sells the house prior to the maturity of the mortgage note. During the year ended June 30, 2024, the Organization implemented a 90-year non-forgivable second mortgage policy. During the years ended June 30, 2025 and 2024, the Organization received $52,763 and $75,880, respectively, of proceeds from forgivable mortgages.

Loan Sales

During the year ended June 30, 2024, the Organization sold six loans to a financial institution and received $1,026,861 in cash proceeds from the sale. The Organization recognized a gain of $494,196 from the sale. According to the agreement between the Organization and the financial institution, if a homeowner defaults on a mortgage note sold, the Organization will be obligated to substitute another mortgage of equal or greater value.

During the year ended June 30, 2025, the Organization sold one loan to a financial institution and received $323,633 in cash proceeds from the sale. The Organization recognized a gain of $190,499 from the sale. According to the agreement between the Organization and the financial institution, if a homeowner defaults on a mortgage note sold, the Organization will be obligated to substitute another mortgage of equal or greater value.

Note 6: Investments

The following summarizes investments at June 30, 2025:

	Cost	Fair Value
Mutual Funds	$ 968,451	$ 1,053,350
Common Stocks and Exchange Traded Funds	181,692	266,233
Total Investments	$ 1,150,143	$ 1,319,583

The following summarizes investments at June 30, 2024:

	Cost	Fair Value
Mutual Funds	$ 977,058	$ 1,042,515
Common Stocks and Exchange Traded Funds	135,990	203,640
Total Investments	$ 1,113,048	$ 1,246,155

Investment income (loss) was composed of the following:

Years Ended June 30,	2025	2024
Realized Gains (Losses)	$ 4,303	$ (22,420)
Unrealized Gains	25,351	86,531
Interest and Dividends, Net	124,518	93,484
Investment Income	$ 154,172	$ 157,595

Note 7: Fair Value Measurements

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). There were no changes in methods or assumptions during the years ending June 30, 2025 and 2024. The levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 Fair Value Measurements - Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Organization has the ability to access.

Note 7: Fair Value Measurements (Continued)

Level 2 Fair Value Measurements - Inputs to the valuation methodology include:

-quoted prices for similar assets or liabilities in active markets;
-quoted prices for identical or similar assets or liabilities in inactive markets;
-inputs other than quoted prices that are observable for the asset or liability;
-inputs that are derived principally from or corroborated by observable market data by correlation or other means

If the asset or liability has a specified (contractual) term, the Level 2 Input must be observable for substantially the full term of the asset or liability.

Level 3 Fair Value Measurements - Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Mutual funds, common stocks, and exchange traded funds are valued at quoted market prices in active markets.

The following tables set forth, by level within the fair value hierarchy, the Organization's assets at fair value on a recurring basis as of June 30, 2025 and 2024:

	Fair Value of Assets as of June 30, 2025			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 1,053,350	$ -	$ -	$ 1,053,350
Common Stocks and Exchange Traded Funds	266,233	-	-	266,233
Total Assets in the Fair Value Hierarchy	$ 1,319,583	$ -	$ -	$ 1,319,583

	Fair Value of Assets as of June 30, 2024			
	Level 1	Level 2	Level 3	Total
Mutual Funds	$ 1,042,515	$ -	$ -	$ 1,042,515
Common Stocks and Exchange Traded Funds	203,640	-	-	203,640
Total Assets in the Fair Value Hierarchy	$ 1,246,155	$ -	$ -	$ 1,246,155

Note 8: Property and Equipment

Property and equipment, net of accumulated depreciation, consisted of the following:

As of June 30,	2025	2024
Land	$ 1,300,270	$ 1,300,270
Building and Improvements	4,106,893	4,237,785
Equipment and Furniture	103,102	117,487
Vehicles	11,831	18,370
Property and Equipment - Net	$ 5,522,096	$ 5,673,912

Depreciation expense charged to operations for the years ended June 30, 2025 and 2024 was $202,231 and $207,045, respectively.

Note 9: Note Payable

In September 2020, the Organization entered into a promissory note with a bank in order to provide construction financing for the new ReStore location. The note is structured to provide funds of up to $3,723,000 for the construction. The note bears interest at 3.98%. Monthly payments were scheduled to begin in October 2022, at which time the Organization began making monthly principal and interest payments of $17,855, due until the maturity date on September 17, 2037, when a final principal and interest payment of $2,425,694 becomes due. The monthly and final payment amounts will be adjusted based on the total amount advanced to the Organization for construction costs. The note is secured by the deed of trust and all assets associated with the ReStore property. The loan agreement requires compliance with certain non-financial covenants. At June 30, 2025 and 2024, there was a balance of $3,037,788 and $3,105,788 respectively, outstanding on this note.

The Organization capitalized $107,949 of debt issuance costs associated with the promissory note. The debt issuance costs are amortized over the life of the loan. Accumulated amortization for the years ended June 30, 2025 and 2024, was $24,341 and $17,991, respectively.

Note 9: Note Payable (Continued)

Following are the future estimated maturities of the note payable for the years ended June 30:

2026	$	75,078
2027		78,121
2028		81,288
2029		84,583
2030		88,011
Thereafter		2,630,707
		3,037,788
Less: Debt Issuance Costs		83,608
Total Future Maturities		2,954,180
Note Payable - Long-Term		2,879,102
Note Payable - Current	$	75,078

Note 10: Forgivable Notes Payable

The Organization received grant funding in the form of forgivable promissory notes from the City of Colorado Springs for the construction and sale of affordable housing. The promissory notes will be forgiven on the maturity date of the respective note if the property constructed is used for affordable housing as stipulated in the note agreement. If at any time the property is not used for affordable housing, the entire note becomes due and payable to the City of Colorado Springs.

The following is a summary of the forgivable notes payable:

As of June 30,		2025		2024
Note payable to the City of Colorado Springs; no payments of principal or interest are required. The note will be forgiven in July 2028.	$	166,710	$	166,710
Note payable to the City of Colorado Springs; no payments of principal or interest are required. The note will be forgiven in March 2032.		100,000		100,000
Total Forgivable Notes Payable	$	266,710	$	266,710

Note 11: Line-of-Credit

The Organization entered into a $2,225,000 line-of-credit agreement with a bank. The line bears interest at 4.25%, and is secured by mortgages receivable. The line matured on July 26, 2025. At June 30, 2025 and 2024, there was no outstanding balance on the line-of-credit.

Subsequent to the year ended June 30, 2025, the Organization renewed the line-of-credit agreement for $2,225,000. The renewed line-of-credit bears interest at the Wall Street Journal Prime Rate (7.50% as of June 30, 2025), with a floor of 5.50% and matures on July 26, 2028.

During the year ended June 30, 2025, the Organization entered into a $100,000 letter-of-credit agreement with a bank. The letter bears interest at the Wall Street Journal Prime Rate (7.50% as of June 30, 2025) plus 0.50%. The letter matures on January 2, 2026. As of June 30, 2025, there was no outstanding balance on the letter-of-credit.

Note 12: In-Kind Contributions

In-kind contributions included in the Consolidated Statement of Activities are comprised of the following:

Nonfinancial Asset	Year Ended June 30, 2025	Year Ended June 30, 2024	Usage in Programs or Function	Donor Restriction	Fair Value Techniques
Construction Supplies	$ 97,054	$ 169,335	Home Construction	Specified Home Construction	Estimated wholesale prices of identical or similar products
Construction Services	71,267	91,123	Home Construction	Specified Home Construction	Estimated based on current rates of construction services provided
Legal Services	14,160	3,661	Management and General	None	Estimated based on current rate of services provided
IT Services	10,367	5,480	Management and General	None	Estimated based on current rates of services provided
Land	-	600,783	Home Construction	Specified Home Construction	Estimated based on current appraisal value
Total	$ 192,848	$ 870,382			

Note 13: Net Assets With Donor Restrictions

Net assets with donor restrictions are comprised of the following:

As of June 30,	2025	2024
Subject to the Passage of Time:		
Contributions and Grants Receivable	$ 173,682	$ 34,350
Subject to Expenditure for Specified Purpose:		
Home Construction	210,756	32,844
Total Net Assets with Donor Restrictions	$ 384,438	$ 67,194

Net assets totaling $59,350 and $327,800 were released from net assets with donor restrictions for the years ending June 30, 2025 and 2024, respectively, as a result of the Organization incurring expenditures satisfying the related restricted purposes.

Note 14: Leases

The Organization leased office space from an unrelated third party, which expired in June 2025, and a vehicle from unrelated third parties, which expires in December 2025. In June 2025, the Organization entered into a new office lease agreement from an unrelated third party. The lease agreement requires annually increasing monthly payments beginning at $5,905. The office lease does not include an option to renew.

The depreciable life of assets and leasehold improvements are limited by the expected lease term, unless there is a transfer of title or purchase option reasonably certain of exercise.

The Organization's lease agreements do not contain any material residual value guarantees or material restrictive covenants. Payments due under the lease contracts include fixed payments plus, for many of the leases, variable payments. The Organization's equipment lease requires it to make variable payments based on the amount of equipment use. The variable lease payments are not included in lease payments used to determine the lease liability and are recognized as variable costs when incurred.

Note 14: Leases (Continued)

Components of lease expense were as follows:

For the Year Ended June 30,	2025	2024
Operating Lease Costs	$ 50,425	$ 44,520
Variable Lease Costs	20,976	4,635
Short-Term Lease Costs	5,398	8,425
Total Lease Costs	$ 76,799	$ 57,580

Weighted-average remaining lease terms and discount rates are as follows as of June 30, 2025 and 2024:

Weighted-Average Remaining Lease Terms - Operating Leases	117.9 Months	14.7 Months
Weighted-Average Discount Rate - Operating Leases	4.44%	2.85%
Cash Paid for Operating Leases	$ 50,425	$ 42,462

Maturities of lease liabilities are as follows as of June 30:

	Payments	Imputed Interest	Lease Liability
2026	$ 80,107	$ 33,827	$ 46,280
2027	87,792	31,626	56,166
2028	91,292	28,984	62,308
2029	94,792	26,062	68,730
2030	98,292	22,847	75,445
Thereafter	534,042	54,859	479,183
Totals	$ 986,317	$ 198,205	$ 788,112

Note 15: Retirement Plan

The Organization established a 401(k) Profit Sharing Plan, effective July 1, 2019, covering all full-time and part-time employees. Employees are eligible to participate in the plan the month following their initial month of employment. The Organization is required to make a safe harbor matching contribution equal to 100% of the employee's salary deferral that does not exceed 3% of compensation, plus 50% of employee salary deferrals between 3% and 5% of compensation. This safe harbor matching contribution is 100% vested. Additional discretionary Organization matching contributions may be made under the plan. For the years ended June 30, 2025 and 2024, the Organization contributed $44,144 and $40,067, respectively, to the plan.

Note 16: Transactions with Habitat International

The Organization voluntarily remits a portion of its contributions to Habitat International on an annual basis. These funds are used to construct homes in economically depressed areas around the world. For the years ended June 30, 2025 and 2024, the Organization contributed $191,600 and $154,000, respectively, to Habitat International. These amounts are included in program services in the Consolidated Statements of Activities.

Note 17: Employee Retention Tax Credits

In March 2020, the Coronavirus Aid, Relief, and Economic Security ("CARES") Act created the Employee Retention Credit ("ERC") to provide funding for designated organization to cover a portion of retaining employees during the COVID-19 pandemic. The Organization applied for and received $719,642 and $-0- in funding under this program, which is included in Other Income on the accompanying consolidated statements of activities for the years ended June 30, 2025 and 2024, respectively.

Laws and regulations concerning government programs, including the ERTC established by the CARES Act, are complex and subject to varying interpretations. Claims made under the CARES Act may also be subject to retroactive audit and review and an extended statute of limitations. There can be no assurance that regulatory authorities will not challenge the claim to the ERTC, and it is not possible to determine the impact (if any) this would have upon the Organization.

CLIENT'S COPY

WIPFLI

10000 Innovation Drive
Suite 250
Milwaukee, WI 53226

Wipfli Advisory LLC
414 431 9300
wipfli.com

November 20, 2025

Pikes Peak Habitat For Humanity
3730 Sinton Rd #100
Colorado Springs, CO 80907
Attention: Terry Anderson

Dear Terry:

Enclosed are the original and one copy of the 2024 exempt organization return, as follows...

2024 Form 990

Please review the return for completeness and accuracy.

We prepared the return from information you furnished us without verification. Upon examination of the return by tax authorities, requests may be made for underlying data. We therefore recommend that you preserve all records which you may be called upon to produce in connection with such possible examinations.

We sincerely appreciate the opportunity to serve you. Please contact us if you have any questions concerning the tax return.

Sincerely,

Holly Schmidt

TAX RETURN FILING INSTRUCTIONS

FORM 990

FOR THE YEAR ENDING

June 30, 2025

Prepared For:

Pikes Peak Habitat For Humanity
3730 Sinton Rd #100
Colorado Springs, CO 80907

Prepared By:

Wipfli Advisory LLC
2725 Rocky Mountain Ave., Ste 400
Loveland, CO 80538

Amount Due or Refund:

Not applicable

Make Check Payable To:

Not applicable

Mail Tax Return and Check (if applicable) To:

Not applicable

Return Must be Mailed On or Before:

Not applicable

Special Instructions:

This return has qualified for electronic filing. After you have reviewed the return for completeness and accuracy, please sign, date and return Form 8879-TE to our office. We will transmit the return electronically to the IRS and no further action is required. Return Form 8879-TE to us as soon as possible

Internal Revenue Code Section 6104(d) requires that Form 990 should be made available for public inspection during regular business hours at the organization's principal office. The return must also be available for public inspection at any regional or district offices having three or more employees. Inspection of this return must be allowed for three years from the due date specified above. The inspection requirement applies to all portions of the return except for the names and addresses of any contributors to the organization. The inspection requirement also applies to your organization's application for tax-exempt status (Form 1023 or 1024) and the Internal Revenue Service determination letter approving exempt status.

***** THIS IS NOT A FILEABLE COPY *****

Form **8879-TE**

Department of the Treasury
Internal Revenue Service

IRS E-file Signature Authorization for a Tax Exempt Entity

For calendar year 2024, or fiscal year beginning JUL 1, 2024, and ending JUN 30, 2025

Do not send to the IRS. Keep for your records.
Go to www.irs.gov/Form8879TE for the latest information.

OMB No. 1545-0047

2024

Name of filer: PIKES PEAK HABITAT FOR HUMANITY

EIN or SSN: 35-1640064

Name and title of officer or person subject to tax: TERRY ANDERSON
COO

Part I Type of Return and Return Information

Check the box for the return for which you are using this Form 8879-TE and enter the applicable amount, if any, from the return. Form 8038-CP and Form 5330 filers may enter dollars and cents. For all other forms, enter whole dollars only. If you check the box on line **1a, 2a, 3a, 4a, 5a, 6a, 7a, 8a, 9a,** or **10a** below, and the amount on that line for the return being filed with this form was blank, then leave line **1b, 2b, 3b, 4b, 5b, 6b, 7b, 8b, 9b,** or **10b,** whichever is applicable, blank (do not enter -0-). But, if you entered -0- on the return, then enter -0- on the applicable line below. **Do not** complete more than one line in Part I.

1a	**Form 990** check here	X	b **Total revenue,** if any (Form 990, Part VIII, column (A), line 12)	1b	9,602,709.
2a	**Form 990-EZ** check here		b **Total revenue,** if any (Form 990-EZ, line 9)	2b	
3a	**Form 1120-POL** check here		b **Total tax** (Form 1120-POL, line 22)	3b	
4a	**Form 990-PF** check here		b **Tax based on investment income** (Form 990-PF, Part V, line 5)	4b	
5a	**Form 8868** check here		b **Balance due** (Form 8868, line 3c)	5b	
6a	**Form 990-T** check here		b **Total tax** (Form 990-T, Part III, line 4)	6b	
7a	**Form 4720** check here		b **Total tax** (Form 4720, Part III, line 1)	7b	
8a	**Form 5227** check here		b **FMV of assets at end of tax year** (Form 5227, Item D)	8b	
9a	**Form 5330** check here		b **Tax due** (Form 5330, Part II, line 19)	9b	
10a	**Form 8038-CP** check here		b **Amount of credit payment requested** (Form 8038-CP, Part III, line 22)	10b	

Part II Declaration and Signature Authorization of Officer or Person Subject to Tax

Under penalties of perjury, I declare that [X] I am an officer of the above entity or [ ] I am a person subject to tax with respect to (name of entity) ________________, (EIN) ________ and that I have examined a copy of the 2024 electronic return and accompanying schedules and statements, and, to the best of my knowledge and belief, they are true, correct, and complete. I further declare that the amount in Part I above is the amount shown on the copy of the electronic return. I consent to allow my intermediate service provider, transmitter, or electronic return originator (ERO) to send the return to the IRS and to receive from the IRS **(a)** an acknowledgement of receipt or reason for rejection of the transmission, **(b)** the reason for any delay in processing the return or refund, and **(c)** the date of any refund. If applicable, I authorize the U.S. Treasury and its designated Financial Agent to initiate an electronic funds withdrawal (direct debit) entry to the financial institution account indicated in the tax preparation software for payment of the federal taxes owed on this return, and the financial institution to debit the entry to this account. To revoke a payment, I must contact the U.S. Treasury Financial Agent at 1-888-353-4537 no later than 2 business days prior to the payment (settlement) date. I also authorize the financial institutions involved in the processing of the electronic payment of taxes to receive confidential information necessary to answer inquiries and resolve issues related to the payment. I have selected a personal identification number (PIN) as my signature for the electronic return and, if applicable, the consent to electronic funds withdrawal.

PIN: check one box only

[X] I authorize WIPFLI ADVISORY LLC (ERO firm name) to enter my PIN 13173 (Enter five numbers, but do not enter all zeros)

as my signature on the tax year 2024 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I also authorize the aforementioned ERO to enter my PIN on the return's disclosure consent screen.

[ ] As an officer or person subject to tax with respect to the entity, I will enter my PIN as my signature on the tax year 2024 electronically filed return. If I have indicated within this return that a copy of the return is being filed with a state agency(ies) regulating charities as part of the IRS Fed/State program, I will enter my PIN on the return's disclosure consent screen.

Signature of officer or person subject to tax **** THIS IS NOT A FILEABLE COPY **** Date

Part III Certification and Authentication

ERO's EFIN/PIN. Enter your six-digit electronic filing identification number (EFIN) followed by your five-digit self-selected PIN. 84654254403
Do not enter all zeros

I certify that the above numeric entry is my PIN, which is my signature on the 2024 electronically filed return indicated above. I confirm that I am submitting this return in accordance with the requirements of **Pub. 4163,** Modernized e-File (MeF) Information for Authorized IRS *e-file* Providers for Business Returns.

ERO's signature HOLLY SCHMIDT Date 11/20/25

ERO Must Retain This Form - See Instructions
Do Not Submit This Form to the IRS Unless Requested To Do So

Form **8868** (Rev. January 2025)

Department of the Treasury Internal Revenue Service

Application for Extension of Time To File an Exempt Organization Return or Excise Taxes Related to Employee Benefit Plans

File a separate application for each return.
Go to www.irs.gov/Form8868 for the latest information.

OMB No. 1545-0047

Electronic filing (e-file). You can electronically file Form 8868 to request up to a 6-month extension of time to file any of the forms listed below except for Form 8870, Information Return for Transfers Associated With Certain Personal Benefit Contracts. An extension request for Form 8870 must be sent to the IRS in a paper format (see instructions). For more details on the electronic filing of Form 8868, visit www.irs.gov/e-file-providers/e-file-for-charities-and-non-profits.

Caution: If you are going to make an electronic funds withdrawal (direct debit) with this Form 8868, see Form 8453-TE and Form 8879-TE for payment instructions.

All corporations required to file an income tax return other than Form 990-T (including 1120-C filers), partnerships, REMICs, and trusts must use Form 7004 to request an extension of time to file income tax returns.

Part I - Identification

Type or Print

File by the due date for filing your return. See instructions.

Name of exempt organization, employer, or other filer, see instructions.
PIKES PEAK HABITAT FOR HUMANITY

Taxpayer identification number (TIN)
35-1640064

Number, street, and room or suite no. If a P.O. box, see instructions.
3730 SINTON RD #100

City, town or post office, state, and ZIP code. For a foreign address, see instructions.
COLORADO SPRINGS, CO 80907

Enter the Return Code for the return that this application is for (file a separate application for each return) 01

Application Is For	Return Code	Application Is For	Return Code
Form 990 or Form 990-EZ	01	Form 4720 (other than individual)	09
Form 4720 (individual)	03	Form 5227	10
Form 990-PF	04	Form 6069	11
Form 990-T (sec. 401(a) or 408(a) trust)	05	Form 8870	12
Form 990-T (trust other than above)	06	Form 5330 (individual)	13
Form 990-T (corporation)	07	Form 5330 (other than individual)	14
Form 1041-A	08	Form 990-T (governmental entities)	15

DRAFT

- After you enter your Return Code, complete either Part II or Part III. Part III, including signature, is applicable only for an extension of time to file Form 5330.
- If this application is for an extension of time to file Form 5330, you must enter the following information.

Plan Name
Plan Number
Plan Year Ending (MM/DD/YYYY)

Part II - Automatic Extension of Time To File for Exempt Organizations (see instructions)

The books are in the care of THE ORGANIZATION
2802 N. PROSPECT - COLORADO SPRINGS, CO 80907

Telephone No. 719-475-7800 Fax No.

- If the organization does not have an office or place of business in the United States, check this box ☐
- If this is for a Group Return, enter the organization's four-digit Group Exemption Number (GEN) ____. If this is for the whole group, check this box ☐. If it is for part of the group, check this box ☐ and attach a list with the names and TINs of all members the extension is for.

1 I request an automatic 6-month extension of time until MAY 15, 20 26, to file the exempt organization return for the organization named above. The extension is for the organization's return for:

☐ calendar year 20 ____ or
☒ tax year beginning JUL 1, 20 24, and ending JUN 30, 20 25

2 If the tax year entered in line 1 is for less than 12 months, check reason: ☐ Initial return ☐ Final return
☐ Change in accounting period

3a	If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter the tentative tax, less any nonrefundable credits. See instructions.	3a	$ 0.
b	If this application is for Forms 990-PF, 990-T, 4720, or 6069, enter any refundable credits and estimated tax payments made. Include any prior year overpayment allowed as a credit.	3b	$ 0.
c	**Balance due.** Subtract line 3b from line 3a. Include your payment with this form, if required, by using EFTPS (Electronic Federal Tax Payment System). See instructions.	3c	$ 0.

For Privacy Act and Paperwork Reduction Act Notice, see instructions. Form **8868** (Rev. 1-2025)

LHA 423841 01-02-25

EXTENDED TO MAY 15, 2026

Form **990** | **Return of Organization Exempt From Income Tax** | OMB No. 1545-0047

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)
Do not enter social security numbers on this form as it may be made public.
Go to www.irs.gov/Form990 for instructions and the latest information.

2024 Open to Public Inspection

Department of the Treasury Internal Revenue Service

A For the 2024 calendar year, or tax year beginning JUL 1, 2024 and ending JUN 30, 2025

B Check if applicable: ☐ Address change ☐ Name change ☐ Initial return ☐ Final return/terminated ☐ Amended return ☐ Application pending	**C** Name of organization: PIKES PEAK HABITAT FOR HUMANITY Doing business as Number and street (or P.O. box if mail is not delivered to street address): 3730 SINTON RD #100 Room/suite City or town, state or province, country, and ZIP or foreign postal code: COLORADO SPRINGS, CO 80907	**D** Employer identification number: 35-1640064 **E** Telephone number: 719-475-7800 **G** Gross receipts $ 9,917,669.
	F Name and address of principal officer: TERRY ANDERSON SAME AS C ABOVE	**H(a)** Is this a group return for subordinates? ☐ Yes ☒ No **H(b)** Are all subordinates included? ☐ Yes ☐ No If "No," attach a list. See instructions
I Tax-exempt status: ☒ 501(c)(3) ☐ 501(c) ( ) (insert no.) ☐ 4947(a)(1) or ☐ 527		
J Website: WWW.PIKESPEAKHABITAT.ORG		**H(c)** Group exemption number
K Form of organization: ☒ Corporation ☐ Trust ☐ Association ☐ Other	**L** Year of formation: 1986	**M** State of legal domicile: CO

Part I Summary

Activities & Governance

1 Briefly describe the organization's mission or most significant activities: SEEKING TO PUT GOD'S LOVE INTO ACTION, PIKES PEAK HABITAT FOR HUMANITY BRINGS PEOPLE TOGETHER TO

2 Check this box ☐ if the organization discontinued its operations or disposed of more than 25% of its net assets.

3 Number of voting members of the governing body (Part VI, line 1a)	3	13
4 Number of independent voting members of the governing body (Part VI, line 1b)	4	13
5 Total number of individuals employed in calendar year 2024 (Part V, line 2a)	5	76
6 Total number of volunteers (estimate if necessary)	6	2981
7 a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.

		Prior Year	Current Year
Revenue	8 Contributions and grants (Part VIII, line 1h)	2,317,290.	2,549,719.
	9 Program service revenue (Part VIII, line 2g)	1,923,076.	2,815,032.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	599,490.	337,311.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	3,228,753.	3,900,647.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	8,068,609.	9,602,709.
Expenses	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	154,000.	191,600.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0.	0.
	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	2,610,036.	2,807,992.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	0.	0.
	b Total fundraising expenses (Part IX, column (D), line 25) 840,737.		
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	4,742,008.	6,095,142.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	7,506,044.	9,094,734.
	19 Revenue less expenses. Subtract line 18 from line 12	562,565.	507,975.
		Beginning of Current Year	**End of Year**
Net Assets or Fund Balances	20 Total assets (Part X, line 16)	14,740,514.	16,025,654.
	21 Total liabilities (Part X, line 26)	3,707,410.	4,454,921.
	22 Net assets or fund balances. Subtract line 21 from line 20	11,033,104.	11,570,733.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer	Date
	TERRY ANDERSON, COO Type or print name and title	

Paid Preparer Use Only	Preparer's name: HOLLY SCHMIDT	Preparer's signature: HOLLY SCHMIDT	Date: 11/20/25	Check ☐ if self-employed	PTIN P01867045
	Firm's name: WIPFLI ADVISORY LLC			Firm's EIN 39-3647910	
	Firm's address: 2725 ROCKY MOUNTAIN AVE., STE 400 LOVELAND, CO 80538			Phone no. 303.759.0089	

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

SEE SCHEDULE O FOR ORGANIZATION MISSION STATEMENT CONTINUATION

Part III **Statement of Program Service Accomplishments**

Check if Schedule O contains a response or note to any line in this Part III [X]

1 Briefly describe the organization's mission:
SEEKING TO PUT GOD'S LOVE INTO ACTION, PIKES PEAK HABITAT FOR HUMANITY BRINGS PEOPLE TOGETHER TO BUILD HOMES, COMMUNITIES AND HOPE TO REALIZE OUR VISION OF A WORLD WHERE EVERYONE HAS A DECENT PLACE TO LIVE. PIKES PEAK HABITAT ADHERES TO A STRICT NON-PROSELYTIZING POLICY AND WILL NOT

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? [ ] Yes [X] No
If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? [ ] Yes [X] No
If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses $ 5,318,485. including grants of $ 191,600.) (Revenue $ 2,752,769.)
FAMILIES IN NEED OF A DECENT PLACE TO LIVE BUILD SAFE AND AFFORDABLE HOMES IN PARTNERSHIP WITH US. HABITAT HOUSES ARE MODESTLY SIZED LARGE ENOUGH FOR THE HOMEOWNER FAMILY'S NEEDS, BUT SMALL ENOUGH TO KEEP CONSTRUCTION AND MAINTENANCE COSTS AFFORDABLE. VOLUNTEERS AND FUTURE HOMEOWNERS HELP BUILD OUR HOMES, AND ALONG WITH DONATED CONSTRUCTION MATERIALS AND APPLIANCES, AND NO-PROFIT LOANS, HABITAT HOMES ARE AFFORDABLE FOR LOW-INCOME AND WORKFORCE FAMILIES TO PURCHASE. AFFORDABLE HOMEOWNERSHIP PROVIDES STABILITY AND ENCOURAGES SELF-RELIANCE AND CONFIDENCE. STRONG AND STABLE HOUSEHOLDS ARE FOUNDATIONAL TO CHILD DEVELOPMENT AND GROWTH, AS WELL AS HEALTH AND SAFETY. HOMEOWNERS CAN SAVE FOR THEIR FUTURES AND INVEST IN EDUCATION, BOLSTERING JOB OPPORTUNITIES AND LONG-TERM CAREER GROWTH. DURING FY

4b (Code:) (Expenses $ 2,187,818. including grants of $) (Revenue $ 3,156,036.)
NET PROCEEDS FROM OUR RESTORES (DISCOUNT BUILDING SUPPLY STORES) HELP SUPPORT PIKES PEAK HABITAT PROGRAMS. THE STORES ACCEPT TAX-DEDUCTIBLE DONATIONS OF NEW AND SLIGHTLY USED BUILDING MATERIALS, SUPPLIES, AND HOME FURNISHINGS AND SELL THE ITEMS BELOW RETAIL PRICE. BY ACCEPTING THESE DONATIONS, THE RESTORES DIVERTED AN ESTIMATED 385 TONS OF DONATED MATERIALS FROM LANDFILLS IN FY 2025. THE RESTORES ALSO RECYCLE METAL AND CARDBOARD, INCREASING THE AMOUNT OF MATERIALS DIVERTED FROM THE LANDFILL, AS WELL AS GENERATING REVENUE FOR BUILDING HOUSES. ADDITIONALLY, A LIMITED AMOUNT OF NEW ITEMS IS PURCHASED FOR SALE AT AFFORDABLE PRICES.

4c (Code:) (Expenses $ including grants of $) (Revenue $ 20,734.)
OUR HOME PRESERVATION PROGRAM IS AN INITIATIVE THAT PROVIDES REPAIR SERVICES TO LOW- TO MODERATE- INCOME HOMEOWNERS, INCLUDING VETERANS AND SENIORS, WHO ARE STRUGGLING TO MAINTAIN THEIR HOMES BECAUSE OF AGE, DISABILITY, OR FAMILY CIRCUMSTANCES. WE PARTNER WITH FAMILIES TO HELP THEM RECLAIM THEIR HOMES WITH PRIDE AND DIGNITY. THE PROGRAM ALLOWS FAMILIES TO STAY IN THEIR HOME AND AVOID THE UNCERTAINTY, TRAUMA, AND EXPENSE OF MOVING. PROJECTS CONSIST OF INTERIOR AND/OR EXTERIOR REPAIRS INTENDED TO ALLEVIATE CRITICAL HEALTH, LIFE, AND SAFETY ISSUES OR CODE VIOLATIONS. VOLUNTEER TEAMS WORK ALONG WITH SUBCONTRACTORS UNDER THE DIRECTION OF PIKES PEAK HABITAT STAFF MEMBERS TO COMPLETE THE REPAIRS. SINCE THE INCEPTION OF THE HOME PRESERVATION PROGRAM, PIKES PEAK HABITAT HAS PARTNERED WITH LOCAL HOMEOWNERS TO COMPLETE 151 REPAIR

4d Other program services (Describe on Schedule O.)
(Expenses $ including grants of $) (Revenue $)

4e Total program service expenses 7,506,303.

SEE SCHEDULE O FOR CONTINUATION(S)

Part IV Checklist of Required Schedules

		Line	Yes	No
1	Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? *If "Yes," complete Schedule A*	1	X	
2	Is the organization required to complete *Schedule B, Schedule of Contributors*? See instructions	2	X	
3	Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? *If "Yes," complete Schedule C, Part I*	3		X
4	**Section 501(c)(3) organizations.** Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? *If "Yes," complete Schedule C, Part II*	4		X
5	Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? *If "Yes," complete Schedule C, Part III*	5		X
6	Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? *If "Yes," complete Schedule D, Part I*	6		X
7	Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? *If "Yes," complete Schedule D, Part II*	7		X
8	Did the organization maintain collections of works of art, historical treasures, or other similar assets? *If "Yes," complete Schedule D, Part III*	8		X
9	Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? *If "Yes," complete Schedule D, Part IV*	9	X	
10	Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi-endowments? *If "Yes," complete Schedule D, Part V*	10		X
11	If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.			
a	Did the organization report an amount for land, buildings, and equipment in Part X, line 10? *If "Yes," complete Schedule D, Part VI*	11a	X	
b	Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VII*	11b		X
c	Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part VIII*	11c		X
d	Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? *If "Yes," complete Schedule D, Part IX*	11d	X	
e	Did the organization report an amount for other liabilities in Part X, line 25? *If "Yes," complete Schedule D, Part X*	11e	X	
f	Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? *If "Yes," complete Schedule D, Part X*	11f	X	
12a	Did the organization obtain separate, independent audited financial statements for the tax year? *If "Yes," complete Schedule D, Parts XI and XII*	12a	X	
b	Was the organization included in consolidated, independent audited financial statements for the tax year? *If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional*	12b		X
13	Is the organization a school described in section 170(b)(1)(A)(ii)? *If "Yes," complete Schedule E*	13		X
14a	Did the organization maintain an office, employees, or agents outside of the United States?	14a		X
b	Did the organization have aggregate revenues or expenses of more than $10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at $100,000 or more? *If "Yes," complete Schedule F, Parts I and IV*	14b		X
15	Did the organization report on Part IX, column (A), line 3, more than $5,000 of grants or other assistance to or for any foreign organization? *If "Yes," complete Schedule F, Parts II and IV*	15		X
16	Did the organization report on Part IX, column (A), line 3, more than $5,000 of aggregate grants or other assistance to or for foreign individuals? *If "Yes," complete Schedule F, Parts III and IV*	16		X
17	Did the organization report a total of more than $15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? *If "Yes," complete Schedule G, Part I.* See instructions	17		X
18	Did the organization report more than $15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? *If "Yes," complete Schedule G, Part II*	18		X
19	Did the organization report more than $15,000 of gross income from gaming activities on Part VIII, line 9a? *If "Yes," complete Schedule G, Part III*	19		X
20a	Did the organization operate one or more hospital facilities? *If "Yes," complete Schedule H*	20a		X
b	If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b		
21	Did the organization report more than $5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? *If "Yes," complete Schedule I, Parts I and II*	21	X	

Part IV Checklist of Required Schedules *(continued)*

		Line	Yes	No
22	Did the organization report more than $5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? *If "Yes," complete Schedule I, Parts I and III*	22		X
23	Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? *If "Yes," complete Schedule J*	23	X	
24a	Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than $100,000 as of the last day of the year, that was issued after December 31, 2002? *If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a*	24a		X
b	Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?	24b		
c	Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?	24c		
d	Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?	24d		
25a	**Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations.** Did the organization engage in an excess benefit transaction with a disqualified person during the year? *If "Yes," complete Schedule L, Part I*	25a		X
b	Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? *If "Yes," complete Schedule L, Part I*	25b		X
26	Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? *If "Yes," complete Schedule L, Part II*	26		X
27	Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? *If "Yes," complete Schedule L, Part III*	27		X
28	Was the organization a party to a business transaction with one of the following parties? (See the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):			
a	A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? *If "Yes," complete Schedule L, Part IV*	28a		X
b	A family member of any individual described in line 28a? *If "Yes," complete Schedule L, Part IV*	28b		X
c	A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? *If "Yes," complete Schedule L, Part IV*	28c		X
29	Did the organization receive more than $25,000 in noncash contributions? *If "Yes," complete Schedule M*	29	X	
30	Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? *If "Yes," complete Schedule M*	30		X
31	Did the organization liquidate, terminate, or dissolve and cease operations? *If "Yes," complete Schedule N, Part I*	31		X
32	Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? *If "Yes," complete Schedule N, Part II*	32		X
33	Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? *If "Yes," complete Schedule R, Part I*	33	X	
34	Was the organization related to any tax-exempt or taxable entity? *If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1*	34		X
35a	Did the organization have a controlled entity within the meaning of section 512(b)(13)?	35a		X
b	If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? *If "Yes," complete Schedule R, Part V, line 2*	35b		
36	**Section 501(c)(3) organizations.** Did the organization make any transfers to an exempt non-charitable related organization? *If "Yes," complete Schedule R, Part V, line 2*	36		X
37	Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? *If "Yes," complete Schedule R, Part VI*	37		X
38	Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19? **Note:** All Form 990 filers are required to complete Schedule O	38	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response or note to any line in this Part V ☐

				Line	Yes	No
1a	Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable	1a	35			
b	Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable	1b	0			
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?			1c		

Part V Statements Regarding Other IRS Filings and Tax Compliance *(continued)*

				Yes	No
2a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return	2a	76		
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns?		2b	X	
3a	Did the organization have unrelated business gross income of $1,000 or more during the year?		3a		X
b	If "Yes," has it filed a Form 990-T for this year? *If "No" to line 3b, provide an explanation on Schedule O*		3b		
4a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?		4a		X
b	If "Yes," enter the name of the foreign country See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).				
5a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?		5a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?		5b		X
c	If "Yes" to line 5a or 5b, did the organization file Form 8886-T?		5c		
6a	Does the organization have annual gross receipts that are normally greater than $100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?		6a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?		6b		
7	**Organizations that may receive deductible contributions under section 170(c).**				
a	Did the organization receive a payment in excess of $75 made partly as a contribution and partly for goods and services provided to the payor?		7a		X
b	If "Yes," did the organization notify the donor of the value of the goods or services provided?		7b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?		7c		X
d	If "Yes," indicate the number of Forms 8282 filed during the year	7d			
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?		7e		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?		7f		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?		7g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?		7h		
8	**Sponsoring organizations maintaining donor advised funds.** Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?		8		
9	**Sponsoring organizations maintaining donor advised funds.**				
a	Did the sponsoring organization make any taxable distributions under section 4966?		9a		
b	Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?		9b		
10	**Section 501(c)(7) organizations.** Enter:				
a	Initiation fees and capital contributions included on Part VIII, line 12	10a			
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities	10b			
11	**Section 501(c)(12) organizations.** Enter:				
a	Gross income from members or shareholders	11a			
b	Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.)	11b			
12a	**Section 4947(a)(1) non-exempt charitable trusts.** Is the organization filing Form 990 in lieu of Form 1041?		12a		
b	If "Yes," enter the amount of tax-exempt interest received or accrued during the year	12b			
13	**Section 501(c)(29) qualified nonprofit health insurance issuers.**				
a	Is the organization licensed to issue qualified health plans in more than one state? **Note:** See the instructions for additional information the organization must report on Schedule O.		13a		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans	13b			
c	Enter the amount of reserves on hand	13c			
14a	Did the organization receive any payments for indoor tanning services during the tax year?		14a		X
b	If "Yes," has it filed a Form 720 to report these payments? *If "No," provide an explanation on Schedule O*		14b		
15	Is the organization subject to the section 4960 tax on payment(s) of more than $1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.		15		X
16	Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.		16		X
17	**Section 501(c)(21) organizations.** Did the trust, or any disqualified or other person engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.		17		

Part VI **Governance, Management, and Disclosure.** *For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.*

Check if Schedule O contains a response or note to any line in this Part VI ..... [X]

Section A. Governing Body and Management

				Yes	No
1a	Enter the number of voting members of the governing body at the end of the tax year	1a	13		
	If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.				
b	Enter the number of voting members included on line 1a, above, who are independent	1b	13		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?	2			X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?	3			X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?	4			X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?	5			X
6	Did the organization have members or stockholders?	6			X
7a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?	7a			X
b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?	7b			X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:				
a	The governing body?	8a		X	
b	Each committee with authority to act on behalf of the governing body?	8b		X	
9	Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? *If "Yes," provide the names and addresses on Schedule O*	9			X

Section B. Policies *(This Section B requests information about policies not required by the Internal Revenue Code.)*

			Yes	No
10a	Did the organization have local chapters, branches, or affiliates?	10a		X
b	If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?	10b		
11a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	11a	X	
b	Describe on Schedule O the process, if any, used by the organization to review this Form 990.			
12a	Did the organization have a written conflict of interest policy? *If "No," go to line 13*	12a	X	
b	Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	12b	X	
c	Did the organization regularly and consistently monitor and enforce compliance with the policy? *If "Yes," describe on Schedule O how this was done*	12c	X	
13	Did the organization have a written whistleblower policy?	13	X	
14	Did the organization have a written document retention and destruction policy?	14	X	
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?			
a	The organization's CEO, Executive Director, or top management official	15a	X	
b	Other officers or key employees of the organization	15b		X
	If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.			
16a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?	16a		X
b	If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?	16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed NONE

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.

[ ] Own website [ ] Another's website [X] Upon request [ ] Other *(explain on Schedule O)*

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records

THE ORGANIZATION - 719-475-7800

2802 N. PROSPECT, COLORADO SPRINGS, CO 80907

Part VII **Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors**

Check if Schedule O contains a response or note to any line in this Part VII ☐

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1a Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
- List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, box 6 of Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than $100,000 from the organization and any related organizations.
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than $100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than $10,000 of reportable compensation from the organization and any related organizations.

See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee): Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
(1) KRISTINA LEWIS CEO	40.00			X				138,213.	0.	15,878.
(2) ERIC STOLP PRESIDENT	2.00	X		X				0.	0.	0.
(3) JOE DESJARDIN VICE PRESIDENT	1.00	X		X				0.	0.	0.
(4) TIM TROWBRIDGE SECRETARY	1.00	X		X				0.	0.	0.
(5) ROB GIUNTA TREASURER	1.00	X		X				0.	0.	0.
(6) BILL WALL BOARD MEMBER	1.00	X						0.	0.	0.
(7) CANDY VANDENBERG BOARD MEMBER	1.00	X						0.	0.	0.
(8) TYE TUTT BOARD MEMBER	1.00	X						0.	0.	0.
(9) PAUL HASTY BOARD MEMBER	1.00	X						0.	0.	0.
(10) JANNA MULDER BOARD MEMBER	1.00	X						0.	0.	0.
(11) DAVID WARNER BOARD MEMBER	1.00	X						0.	0.	0.
(12) JEFF ADER BOARD MEMBER	1.00	X						0.	0.	0.
(13) FEDA JODEH BOARD MEMBER	1.00	X						0.	0.	0.
(14) STEPHANIE SPARKS BOARD MEMBER	1.00	X						0.	0.	0.

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees *(continued)*

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position: Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former	(D) Reportable compensation from the organization (W-2/1099-MISC/ 1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/ 1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
1b Subtotal								138,213.	0.	15,878.
c Total from continuation sheets to Part VII, Section A								0.	0.	0.
d Total (add lines 1b and 1c)								138,213.	0.	15,878.

2 Total number of individuals (including but not limited to those listed above) who received more than $100,000 of reportable compensation from the organization 1

		Yes	No
3 Did the organization list any **former** officer, director, trustee, key employee, or highest compensated employee on line 1a? *If "Yes," complete Schedule J for such individual*	3		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than $150,000? *If "Yes," complete Schedule J for such individual*	4	X	
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? *If "Yes," complete Schedule J for such person*	5		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than $100,000 of compensation from the organization. Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address NONE	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than $100,000 of compensation from the organization 0

Part VIII Statement of Revenue

Check if Schedule O contains a response or note to any line in this Part VIII

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a Federated campaigns	1a				
	b Membership dues	1b				
	c Fundraising events	1c				
	d Related organizations	1d				
	e Government grants (contributions)	1e 15,000.				
	f All other contributions, gifts, grants, and similar amounts not included above	1f 2,534,719.				
	g Noncash contributions included in lines 1a-1f	1g $ 97,054.				
	h **Total.** Add lines 1a-1f		2,549,719.			
Program Service Revenue		Business Code				
	2 a SALES TO HOMEOWNERS	531390	2,525,323.	2,525,323.		
	b MORTGAGE DISCOUNT AMORTIZATIO	525990	227,446.	227,446.		
	c RESTORE PROGRAM REVENUE	900099	41,529.	41,529.		
	d REPAIR PROGRAM REVENUE	811000	20,734.	20,734.		
	e					
	f All other program service revenue	900099				
	g **Total.** Add lines 2a-2f		2,815,032.			
Other Revenue	3 Investment income (including dividends, interest, and other similar amounts)		124,518.			124,518.
	4 Income from investment of tax-exempt bond proceeds					
	5 Royalties					
	6 a Gross rents	6a (i) Real: ; (ii) Personal:				
	b Less: rental expenses	6b				
	c Rental income or (loss)	6c				
	d Net rental income or (loss)					
	7 a Gross amount from sales of assets other than inventory	7a (i) Securities: ; (ii) Other: 256,860.				
	b Less: cost or other basis and sales expenses	7b (ii) Other: 44,067.				
	c Gain or (loss)	7c (ii) Other: 212,793.				
	d Net gain or (loss)		212,793.			212,793.
	8 a Gross income from fundraising events (not including $ ______ of contributions reported on line 1c). See Part IV, line 18	8a				
	b Less: direct expenses	8b				
	c Net income or (loss) from fundraising events					
	9 a Gross income from gaming activities. See Part IV, line 19	9a				
	b Less: direct expenses	9b				
	c Net income or (loss) from gaming activities					
	10 a Gross sales of inventory, less returns and allowances	10a 3,385,400.				
	b Less: cost of goods sold	10b 270,893.				
	c Net income or (loss) from sales of inventory		3,114,507.	3,114,507.		
Miscellaneous Revenue		Business Code				
	11 a EMPLOYER RETENTION TAX CREDIT	900099	719,642.			719,642.
	b MISCELLANEOUS	900099	66,498.			66,498.
	c					
	d All other revenue					
	e **Total.** Add lines 11a-11d		786,140.			
	12 **Total revenue.** See instructions		9,602,709.	5,929,539.	0.	1123451.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX X

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	191,600.	191,600.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	153,554.	99,444.	21,941.	32,169.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	2,148,273.	1,391,262.	306,963.	450,048.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	38,587.	24,989.	5,514.	8,084.
9 Other employee benefits	244,858.	158,575.	34,988.	51,295.
10 Payroll taxes	222,720.	144,238.	31,824.	46,658.
11 Fees for services (nonemployees):				
a Management				
b Legal	2,291.	2,291.		
c Accounting	169,071.		169,071.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)				
12 Advertising and promotion	173,787.	126,817.	874.	46,096.
13 Office expenses	126,624.	32,874.	49,866.	43,884.
14 Information technology				
15 Royalties				
16 Occupancy	41,161.	11,084.	13,881.	16,196.
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	77,646.	22,442.	29,165.	26,039.
20 Interest	124,129.	124,129.		
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	208,582.	208,399.	32.	151.
23 Insurance	237,051.	183,159.	27,198.	26,694.
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a CONSTRUCTION COSTS	2,772,813.	2,772,813.		
b MORTGAGE DISCOUNT	1,590,333.	1,590,333.		
c REPAIRS AND MAINTENANCE	144,363.	141,732.	2,631.	
d TELEPHONE AND UTILITIES	125,075.	96,824.	13,072.	15,179.
e All other expenses	302,216.	183,298.	40,674.	78,244.
25 **Total functional expenses.** Add lines 1 through 24e	9,094,734.	7,506,303.	747,694.	840,737.
26 **Joint costs.** Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here ☐ if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response or note to any line in this Part X ☐

				(A) Beginning of year		(B) End of year
Assets	1	Cash - non-interest-bearing		227,299.	1	211,264.
	2	Savings and temporary cash investments		1,682,404.	2	1,908,320.
	3	Pledges and grants receivable, net			3	
	4	Accounts receivable, net		59,350.	4	210,756.
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			5	
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)			6	
	7	Notes and loans receivable, net		2,728,410.	7	3,376,385.
	8	Inventories for sale or use		79,628.	8	154,571.
	9	Prepaid expenses and deferred charges		6,712.	9	16,172.
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a 7,012,236.			
	b	Less: accumulated depreciation	10b 1,490,140.	5,673,912.	10c	5,522,096.
	11	Investments - publicly traded securities		1,455,976.	11	1,810,043.
	12	Investments - other securities. See Part IV, line 11			12	
	13	Investments - program-related. See Part IV, line 11			13	
	14	Intangible assets			14	
	15	Other assets. See Part IV, line 11		2,826,823.	15	2,816,047.
	16	**Total assets.** Add lines 1 through 15 (must equal line 33)		14,740,514.	16	16,025,654.
Liabilities	17	Accounts payable and accrued expenses		362,162.	17	434,192.
	18	Grants payable			18	
	19	Deferred revenue			19	
	20	Tax-exempt bond liabilities			20	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D		11,170.	21	11,727.
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons			22	
	23	Secured mortgages and notes payable to unrelated third parties		3,282,540.	23	3,220,890.
	24	Unsecured notes and loans payable to unrelated third parties			24	
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D		51,538.	25	788,112.
	26	**Total liabilities.** Add lines 17 through 25		3,707,410.	26	4,454,921.
Net Assets or Fund Balances		**Organizations that follow FASB ASC 958, check here** [X] **and complete lines 27, 28, 32, and 33.**				
	27	Net assets without donor restrictions		10,965,910.	27	11,186,295.
	28	Net assets with donor restrictions		67,194.	28	384,438.
		Organizations that do not follow FASB ASC 958, check here ☐ **and complete lines 29 through 33.**				
	29	Capital stock or trust principal, or current funds			29	
	30	Paid-in or capital surplus, or land, building, or equipment fund			30	
	31	Retained earnings, endowment, accumulated income, or other funds			31	
	32	Total net assets or fund balances		11,033,104.	32	11,570,733.
	33	Total liabilities and net assets/fund balances		14,740,514.	33	16,025,654.

Part XI Reconciliation of Net Assets

Check if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	9,602,709.
2	Total expenses (must equal Part IX, column (A), line 25)	2	9,094,734.
3	Revenue less expenses. Subtract line 2 from line 1	3	507,975.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	11,033,104.
5	Net unrealized gains (losses) on investments	5	29,654.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	11,570,733.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response or note to any line in this Part XII ☒

			Yes	No
1	Accounting method used to prepare the Form 990: ☐ Cash ☒ Accrual ☐ Other If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.			
2a	Were the organization's financial statements compiled or reviewed by an independent accountant?	2a		X
	If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: ☐ Separate basis ☐ Consolidated basis ☐ Both consolidated and separate basis			
b	Were the organization's financial statements audited by an independent accountant?	2b	X	
	If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: ☐ Separate basis ☒ Consolidated basis ☐ Both consolidated and separate basis			
c	If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant?	2c	X	
	If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.			
3a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Uniform Guidance, 2 C.F.R. Part 200, Subpart F?	3a		X
b	If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits	3b		

Form 990 (2024)

SCHEDULE A
(Form 990)

Department of the Treasury
Internal Revenue Service

Public Charity Status and Public Support

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047
2024
Open to Public Inspection

Name of the organization	Employer identification number
PIKES PEAK HABITAT FOR HUMANITY	35-1640064

Part I Reason for Public Charity Status. (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

1 [ ] A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i).**
2 [ ] A school described in **section 170(b)(1)(A)(ii).** (Attach Schedule E (Form 990).)
3 [ ] A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii).**
4 [ ] A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii).** Enter the hospital's name, city, and state: ______
5 [ ] An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv).** (Complete Part II.)
6 [ ] A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v).**
7 [X] An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
8 [ ] A community trust described in **section 170(b)(1)(A)(vi).** (Complete Part II.)
9 [ ] An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: ______
10 [ ] An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2).** (Complete Part III.)
11 [ ] An organization organized and operated exclusively to test for public safety. See **section 509(a)(4).**
12 [ ] An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2).** See **section 509(a)(3).** Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.

a [ ] **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**

b [ ] **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**

c [ ] **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**

d [ ] **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**

e [ ] Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations .... [ ]

g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document? Yes	No	(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
Total						

Part II **Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)**

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	1518444.	1120641.	1618784.	2317290.	2082959.	8658118.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 **Total.** Add lines 1 through 3	1518444.	1120641.	1618784.	2317290.	2082959.	8658118.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						618,029.
6 **Public support.** Subtract line 5 from line 4.						8040089.

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
7 Amounts from line 4	1518444.	1120641.	1618784.	2317290.	2082959.	8658118.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	50,782.	49,265.	58,969.	105,294.	124,518.	388,828.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)	60,227.	115,864.	70,098.	124,986.	786,140.	1157315.
11 **Total support.** Add lines 7 through 10						10204261.

12 Gross receipts from related activities, etc. (see instructions) | 12 | 14,554,024.

13 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

14 Public support percentage for 2024 (line 6, column (f), divided by line 11, column (f)) | 14 | 78.79 %

15 Public support percentage from 2023 Schedule A, Part II, line 14 | 15 | 69.14 %

16a **33 1/3% support test - 2024.** If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization [X]

b **33 1/3% support test - 2023.** If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

17a **10% -facts-and-circumstances test - 2024.** If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

b **10% -facts-and-circumstances test - 2023.** If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and **stop here.** Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization ☐

18 **Private foundation.** If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ☐

Schedule A (Form 990) 2024

Part III **Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 **Total.** Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of $5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 **Public support.** (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in)	(a) 2020	(b) 2021	(c) 2022	(d) 2023	(e) 2024	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 **Total support.** (Add lines 9, 10c, 11, and 12.)						

14 **First 5 years.** If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here** ☐

Section C. Computation of Public Support Percentage

15	Public support percentage for 2024 (line 8, column (f), divided by line 13, column (f))	15	%
16	Public support percentage from 2023 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17	Investment income percentage for **2024** (line 10c, column (f), divided by line 13, column (f))	17	%
18	Investment income percentage from **2023** Schedule A, Part III, line 17	18	%

19a **33 1/3% support tests - 2024.** If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

b **33 1/3% support tests - 2023.** If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and **stop here.** The organization qualifies as a publicly supported organization ☐

20 **Private foundation.** If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions ☐

Part IV **Supporting Organizations**

(Complete only if you checked a box on line 12 of Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

			Yes	No
1	Are all of the organization's supported organizations listed by name in the organization's governing documents? *If "No," describe in* **Part VI** *how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.*	1		
2	Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *how the organization determined that the supported organization was described in section 509(a)(1) or (2).*	2		
3a	Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? *If "Yes," answer lines 3b and 3c below.*	3a		
b	Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? *If "Yes," describe in* **Part VI** *when and how the organization made the determination.*	3b		
c	Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? *If "Yes," explain in* **Part VI** *what controls the organization put in place to ensure such use.*	3c		
4a	Was any supported organization not organized in the United States ("foreign supported organization")? *If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.*	4a		
b	Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? *If "Yes," describe in* **Part VI** *how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.*	4b		
c	Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? *If "Yes," explain in* **Part VI** *what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.*	4c		
5a	Did the organization add, substitute, or remove any supported organizations during the tax year? *If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in* **Part VI,** *including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).*	5a		
b	**Type I or Type II only.** Was any added or substituted supported organization part of a class already designated in the organization's organizing document?	5b		
c	**Substitutions only.** Was the substitution the result of an event beyond the organization's control?	5c		
6	Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? *If "Yes," provide detail in* **Part VI.**	6		
7	Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? *If "Yes," complete Part I of Schedule L (Form 990).*	7		
8	Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? *If "Yes," complete Part I of Schedule L (Form 990).*	8		
9a	Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? *If "Yes," provide detail in* **Part VI.**	9a		
b	Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? *If "Yes," provide detail in* **Part VI.**	9b		
c	Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? *If "Yes," provide detail in* **Part VI.**	9c		
10a	Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? *If "Yes," answer line 10b below.*	10a		
b	Did the organization have any excess business holdings in the tax year? *(Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)*	10b		

Part IV Supporting Organizations *(continued)*

			Yes	No
11	Has the organization accepted a gift or contribution from any of the following persons?			
a	A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?	11a		
b	A family member of a person described on line 11a above?	11b		
c	A 35% controlled entity of a person described on line 11a or 11b above? *If "Yes" to line 11a, 11b, or 11c, provide detail in* **Part VI.**	11c		

Section B. Type I Supporting Organizations

			Yes	No
1	Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? *If "No," describe in* **Part VI** *how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.*	1		
2	Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? *If "Yes," explain in* **Part VI** *how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.*	2		

Section C. Type II Supporting Organizations

			Yes	No
1	Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? *If "No," describe in* **Part VI** *how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).*	1		

Section D. All Type III Supporting Organizations

			Yes	No
1	Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?	1		
2	Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? *If "No," explain in* **Part VI** *how the organization maintained a close and continuous working relationship with the supported organization(s).*	2		
3	By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? *If "Yes," describe in* **Part VI** *the role the organization's supported organizations played in this regard.*	3		

Section E. Type III Functionally Integrated Supporting Organizations

1 *Check the box next to the method that the organization used to satisfy the Integral Part Test during the year* **(see instructions).**

a ☐ The organization satisfied the Activities Test. *Complete* **line 2** *below.*

b ☐ The organization is the parent of each of its supported organizations. *Complete* **line 3** *below.*

c ☐ The organization supported a governmental entity. *Describe in* **Part VI** *how you supported a governmental entity (see instructions).*

			Yes	No
2	Activities Test. **Answer lines 2a and 2b below.**			
a	*Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in* **Part VI identify those supported organizations and explain** *how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.*	2a		
b	Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? *If "Yes," explain in* **Part VI** *the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.*	2b		
3	Parent of Supported Organizations. **Answer lines 3a and 3b below.**			
a	Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No," provide details in **Part VI.**	3a		
b	Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in **Part VI** the role played by the organization in this regard.	3b		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in* **Part VI). See instructions.** All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1 Net short-term capital gain	1		
2 Recoveries of prior-year distributions	2		
3 Other gross income (see instructions)	3		
4 Add lines 1 through 3.	4		
5 Depreciation and depletion	5		
6 Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6		
7 Other expenses (see instructions)	7		
8 **Adjusted Net Income** (subtract lines 5, 6, and 7 from line 4)	8		

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1 Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):			
a Average monthly value of securities	1a		
b Average monthly cash balances	1b		
c Fair market value of other non-exempt-use assets	1c		
d **Total** (add lines 1a, 1b, and 1c)	1d		
e **Discount** claimed for blockage or other factors (*explain in detail in* **Part VI**):			
2 Acquisition indebtedness applicable to non-exempt-use assets	2		
3 Subtract line 2 from line 1d.	3		
4 Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4		
5 Net value of non-exempt-use assets (subtract line 4 from line 3)	5		
6 Multiply line 5 by 0.035.	6		
7 Recoveries of prior-year distributions	7		
8 **Minimum Asset Amount** (add line 7 to line 6)	8		

Section C - Distributable Amount			Current Year
1 Adjusted net income for prior year (from Section A, line 8, column A)	1		
2 Enter 0.85 of line 1.	2		
3 Minimum asset amount for prior year (from Section B, line 8, column A)	3		
4 Enter greater of line 2 or line 3.	4		
5 Income tax imposed in prior year	5		
6 **Distributable Amount.** Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6		

7 ☐ Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).

Schedule A (Form 990) 2024

Part V **Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations** *(continued)*

Section D - Distributions		**Current Year**
1 Amounts paid to supported organizations to accomplish exempt purposes	1	
2 Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2	
3 Administrative expenses paid to accomplish exempt purposes of supported organizations	3	
4 Amounts paid to acquire exempt-use assets	4	
5 Qualified set-aside amounts (prior IRS approval required - *provide details in* **Part VI**)	5	
6 Other distributions (describe in **Part VI**). See instructions.	6	
7 **Total annual distributions.** Add lines 1 through 6.	7	
8 Distributions to attentive supported organizations to which the organization is responsive (*provide details in* **Part VI**). See instructions.	8	
9 Distributable amount for 2024 from Section C, line 6	9	
10 Line 8 amount divided by line 9 amount	10	

Section E - Distribution Allocations (see instructions)	**(i)** **Excess Distributions**	**(ii)** **Underdistributions Pre-2024**	**(iii)** **Distributable Amount for 2024**
1 Distributable amount for 2024 from Section C, line 6			
2 Underdistributions, if any, for years prior to 2024 (reasonable cause required - *explain in* **Part VI**). See instructions.			
3 Excess distributions carryover, if any, to 2024			
a From 2019			
b From 2020			
c From 2021			
d From 2022			
e From 2023			
f **Total** of lines 3a through 3e			
g Applied to under distributions of prior years			
h Applied to 2024 distributable amount			
i Carryover from 2019 not applied (see instructions)			
j Remainder. Subtract lines 3g, 3h, and 3i from line 3f.			
4 Distributions for 2024 from Section D, line 7: $			
a Applied to underdistributions of prior years			
b Applied to 2024 distributable amount			
c Remainder. Subtract lines 4a and 4b from line 4.			
5 Remaining underdistributions for years prior to 2024, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, *explain in* **Part VI.** See instructions.			
6 Remaining underdistributions for 2024. Subtract lines 3h and 4b from line 1. For result greater than zero, *explain in* **Part VI**. See instructions.			
7 **Excess distributions carryover to 2025.** Add lines 3j and 4c.			
8 Breakdown of line 7:			
a Excess from 2020			
b Excess from 2021			
c Excess from 2022			
d Excess from 2023			
e Excess from 2024			

Part VI **Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

Schedule A — Identification of Excess Contributions Included on Part II, Line 5 — 2024

** Do Not File **
*** Not Open to Public Inspection ***

Contributor's Name	Total Contributions	Excess Contributions
COLORADO DIVISION OF HOUSING	280,000.	75,915.
COLORADO SPRINGS HEALTH FOUNDATION	325,000.	120,915.
COLORADO SPRINGS UTILITIES FOCUS FUND GRANT	407,536.	203,451.
HABITAT FOR HUMANITY COLORADO	229,189.	25,104.
HOME DEPOT FOUNDATION	205,250.	1,165.
MYRON STRATTON HOME FOUNDATION	286,336.	82,251.
US SMALL BUSINESS ADMINISTRATION	313,313.	109,228.

Total Excess Contributions to Schedule A, Part II, Line 5 .... 618,029.

Schedule B
(Form 990)
(Rev. December 2024)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors

Attach to Form 990, 990-EZ, or 990-PF.
Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

Name of the organization	Employer identification number
PIKES PEAK HABITAT FOR HUMANITY	35-1640064

Organization type (check one):

Filers of:	**Section:**
Form 990 or 990-EZ	[X] 501(c)(3) (enter number) organization
	[ ] 4947(a)(1) nonexempt charitable trust **not** treated as a private foundation
	[ ] 527 political organization
Form 990-PF	[ ] 501(c)(3) exempt private foundation
	[ ] 4947(a)(1) nonexempt charitable trust treated as a private foundation
	[ ] 501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule.**
Note: Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

[ ] For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, contributions totaling $5,000 or more (in money or property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

[X] For an organization described in section 501(c)(3) filing Form 990 or 990-EZ that met the 33 1/3% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi), that checked Schedule A (Form 990), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions of the greater of **(1)** $5,000; or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h; or (ii) Form 990-EZ, line 1. Complete Parts I and II.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than $1,000 *exclusively* for religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals. Complete Parts I (entering "N/A" in column (b) instead of the contributor name and address), II, and III.

[ ] For an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled more than $1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling $5,000 or more during the year .... $ ____________

Caution: An organization that isn't covered by the General Rule and/or the Special Rules doesn't file Schedule B (Form 990), but it **must** answer "No" on Part IV, line 2, of its Form 990; or check the box on line H of its Form 990-EZ or on its Form 990-PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990).

Name of organization	Employer identification number
PIKES PEAK HABITAT FOR HUMANITY	35-1640064

Part II **Noncash Property** (see instructions). Use duplicate copies of Part II if additional space is needed.

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (See instructions.)	(d) Date received
		$	

Name of organization: PIKES PEAK HABITAT FOR HUMANITY

Employer identification number: 35-1640064

Part III **Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than $1,000 for the year from any one contributor.** Complete columns **(a)** through **(e) and** the following line entry. For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of **$1,000 or less** for the year. (Enter this info. once.) $

Use duplicate copies of Part III if additional space is needed.

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held

(e) Transfer of gift

Transferee's name, address, and ZIP + 4	Relationship of transferor to transferee

SCHEDULE D (Form 990) (Rev. December 2024) Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b. Attach to Form 990. Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization PIKES PEAK HABITAT FOR HUMANITY

Employer identification number 35-1640064

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

		(a) Donor advised funds	(b) Funds and other accounts
1	Total number at end of year		
2	Aggregate value of contributions to (during year)		
3	Aggregate value of grants from (during year)		
4	Aggregate value at end of year		

5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control? ☐ Yes ☐ No

6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit? ☐ Yes ☐ No

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).

☐ Preservation of land for public use (for example, recreation or education)
☐ Protection of natural habitat
☐ Preservation of open space
☐ Preservation of a historically important land area
☐ Preservation of a certified historic structure

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

			Held at the End of the Tax Year
a	Total number of conservation easements	2a	
b	Total acreage restricted by conservation easements	2b	
c	Number of conservation easements on a certified historic structure included on line 2a	2c	
d	Number of conservation easements included on line 2c acquired after July 25, 2006, and not on a historic structure listed in the National Register	2d	

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ________

4 Number of states where property subject to conservation easement is located ________

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds? ☐ Yes ☐ No

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ________

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ________

8 Does each conservation easement reported on line 2d above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)? ☐ Yes ☐ No

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items.

(i) Revenue included on Form 990, Part VIII, line 1 $ ________

(ii) Assets included in Form 990, Part X $ ________

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1 $ ________

b Assets included in Form 990, Part X $ ________

For Paperwork Reduction Act Notice, see the Instructions for Form 990. **Schedule D (Form 990) (Rev. 12-2024)**

LHA 432051 01-02-25

Part III **Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** *(continued)*

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply).

a ☐ Public exhibition
b ☐ Scholarly research
c ☐ Preservation for future generations
d ☐ Loan or exchange program
e ☐ Other

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV **Escrow and Custodial Arrangements** Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian, or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☒ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

		Amount
c Beginning balance	1c	
d Additions during the year	1d	
e Distributions during the year	1e	
f Ending balance	1f	

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☒ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided in Part XIII ☐

Part V **Endowment Funds** Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance					
b Contributions					
c Net investment earnings, gains, and losses					
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance					

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

a Board designated or quasi-endowment ______ %

b Permanent endowment ______ %

c Term endowment ______ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

		Yes	No
(i) Unrelated organizations?	3a(i)		
(ii) Related organizations?	3a(ii)		
b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	3b		

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI **Land, Buildings, and Equipment**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land		1,300,270.		1,300,270.
b Buildings		5,311,780.	1,277,686.	4,034,094.
c Leasehold improvements				
d Equipment		385,448.	206,689.	178,759.
e Other		14,738.	5,765.	8,973.
Total. Add lines 1a through 1e. *(Column (d) must equal Form 990, Part X, line 10c, column (B))*				5,522,096.

Part VII Investments - Other Securities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, line 12, col. (B))		

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, line 13, col. (B))		

Part IX Other Assets

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1) CONSTRUCTION IN PROGRESS	2,030,233.
(2) RIGHT OF USE ASSET	785,814.
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, line 15, col. (B))	2,816,047.

Part X Other Liabilities

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2) OPERATING LEASE LIABILITY - CURRENT	46,280.
(3) OPERATING LEASE LIABILITY - LONG-TERM	741,832.
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, line 25, col. (B))	788,112.

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII ... [X]

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements			1	9,999,050.
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:				
a	Net unrealized gains (losses) on investments	2a	29,654.		
b	Donated services and use of facilities	2b	95,794.		
c	Recoveries of prior year grants	2c			
d	Other (Describe in Part XIII.)	2d	270,893.		
e	Add lines 2a through 2d			2e	396,341.
3	Subtract line 2e from line 1			3	9,602,709.
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines 4a and 4b			4c	0.
5	Total revenue. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 12.)*			5	9,602,709.

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements			1	9,461,421.
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:				
a	Donated services and use of facilities	2a	95,794.		
b	Prior year adjustments	2b			
c	Other losses	2c			
d	Other (Describe in Part XIII.)	2d	270,893.		
e	Add lines 2a through 2d			2e	366,687.
3	Subtract line 2e from line 1			3	9,094,734.
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:				
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a			
b	Other (Describe in Part XIII.)	4b			
c	Add lines 4a and 4b			4c	0.
5	Total expenses. Add lines **3** and **4c.** *(This must equal Form 990, Part I, line 18.)*			5	9,094,734.

Part XIII Supplemental Information

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

IN ACCORDANCE WITH ACCOUNTING PRINCIPLES GENERALLY ACCEPTED IN THE UNITED STATES ("GAAP"), A PRIVATE ENTITY IS REQUIRED TO DISCLOSE ANY MATERIAL UNCERTAIN TAX POSITIONS THAT MANAGEMENT BELIEVES DOES NOT MEET A "MORE-LIKELY-THAN-NOT" STANDARD OF BEING SUSTAINED UNDER AN INCOME TAX AUDIT, AND TO RECORD A LIABILITY FOR ANY SUCH TAXES INCLUDING PENALTY AND INTEREST. MANAGEMENT OF THE ORGANIZATION HAS NOT IDENTIFIED ANY UNCERTAIN TAX POSITIONS THAT REQUIRE THE RECORDING OF A LIABILITY MENTIONED ABOVE OR FURTHER DISCLOSURE.

PART XI, LINE 2D - OTHER ADJUSTMENTS:

COSTS OF RESTORE ITEMS SOLD 270,893.

PART XII, LINE 2D - OTHER ADJUSTMENTS:

COSTS OF RESTORE ITEMS SOLD 270,893.

Part XIII **Supplemental Information** *(continued)*

SCHEDULE I
(Form 990)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations, Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization: PIKES PEAK HABITAT FOR HUMANITY

Employer identification number 35-1640064

Part I **General Information on Grants and Assistance**

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☒ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II **Grants and Other Assistance to Domestic Organizations and Domestic Governments.** Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than $5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
HABITAT FOR HUMANITY INTERNATIONAL 270 PEACHTREE ST, NW, SUITE 1300 ATLANTA, GA 30303-1263	91-1914868	501(C)(3)	191,600.	0.			TITHE

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table .... 1.

3 Enter total number of other organizations listed in the line 1 table ....

For Paperwork Reduction Act Notice, see the Instructions for Form 990. **Schedule I (Form 990) (Rev. 12-2024)**

LHA 432101 01-02-25

Part III **Grants and Other Assistance to Domestic Individuals.** Complete if the organization answered "Yes" on Form 990, Part IV, line 22.
Part III can be duplicated if additional space is needed.

(a) Type of grant or assistance	(b) Number of recipients	(c) Amount of cash grant	(d) Amount of non-cash assistance	(e) Method of valuation (book, FMV, appraisal, other)	(f) Description of noncash assistance

Part IV **Supplemental Information.** Provide the information required in Part I, line 2; Part III, column (b); and any other additional information.

SCHEDULE J (Form 990)

(Rev. December 2024)

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization: PIKES PEAK HABITAT FOR HUMANITY

Employer identification number 35-1640064

Part I Questions Regarding Compensation

			Yes	No
1a	Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items. ☐ First-class or charter travel ☐ Housing allowance or residence for personal use ☐ Travel for companions ☐ Payments for business use of personal residence ☐ Tax indemnification and gross-up payments ☐ Health or social club dues or initiation fees ☐ Discretionary spending account ☐ Personal services (such as maid, chauffeur, chef)			
b	If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain	1b		
2	Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?	2		
3	Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III. ☐ Compensation committee ☐ Written employment contract ☐ Independent compensation consultant ☐ Compensation survey or study ☐ Form 990 of other organizations ☐ Approval by the board or compensation committee			
4	During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:			
a	Receive a severance payment or change-of-control payment?	4a		X
b	Participate in or receive payment from a supplemental nonqualified retirement plan?	4b		X
c	Participate in or receive payment from an equity-based compensation arrangement?	4c		X
	If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.			
	Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.			
5	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:			
a	The organization?	5a		X
b	Any related organization?	5b		X
	If "Yes" on line 5a or 5b, describe in Part III.			
6	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:			
a	The organization?	6a		X
b	Any related organization?	6b		X
	If "Yes" on line 6a or 6b, describe in Part III.			
7	For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III	7		X
8	Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III	8		X
9	If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?	9		

Part II **Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees.** Use duplicate copies if additional space is needed.

For each individual whose compensation must be reported on Schedule J, report compensation from the organization on row (i) and from related organizations, described in the instructions, on row (ii). Do not list any individuals that aren't listed on Form 990, Part VII.

Note: The sum of columns (B)(i)-(iii) for each listed individual must equal the total amount of Form 990, Part VII, Section A, line 1a, applicable column (D) and (E) amounts for that individual.

(A) Name and Title		(B) Breakdown of W-2 and/or 1099-MISC and/or 1099-NEC compensation			(C) Retirement and other deferred compensation	(D) Nontaxable benefits	(E) Total of columns (B)(i)-(D)	(F) Compensation in column (B) reported as deferred on prior Form 990
		(i) Base compensation	(ii) Bonus & incentive compensation	(iii) Other reportable compensation				
(1) KRISTINA LEWIS	(i)	138,213.	0.	0.	0.	15,878.	154,091.	0.
CEO	(ii)	0.	0.	0.	0.	0.	0.	0.
	(i)							
	(ii)							
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	(ii)							

Part III Supplemental Information

Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

SCHEDULE M
(Form 990)

Department of the Treasury
Internal Revenue Service

Noncash Contributions

Complete if the organizations answered "Yes" on Form 990, Part IV, line 29 or 30.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2024

Open to Public Inspection

Name of the organization: PIKES PEAK HABITAT FOR HUMANITY

Employer identification number: 35-1640064

Part I Types of Property

		(a) Check if applicable	(b) Number of contributions or items contributed	(c) Noncash contribution amounts reported on Form 990, Part VIII, line 1g	(d) Method of determining noncash contribution amounts
1	Art - Works of art				
2	Art - Historical treasures				
3	Art - Fractional interests				
4	Books and publications				
5	Clothing and household goods				
6	Cars and other vehicles				
7	Boats and planes				
8	Intellectual property				
9	Securities - Publicly traded				
10	Securities - Closely held stock				
11	Securities - Partnership, LLC, or trust interests				
12	Securities - Miscellaneous				
13	Qualified conservation contribution - Historic structures				
14	Qualified conservation contribution - Other				
15	Real estate - Residential				
16	Real estate - Commercial				
17	Real estate - Other				
18	Collectibles				
19	Food inventory				
20	Drugs and medical supplies				
21	Taxidermy				
22	Historical artifacts				
23	Scientific specimens				
24	Archeological artifacts				
25	Other (CONST ITEMS)	X	173	97,054.	FAIR MARKET VALUE
26	Other ( )				
27	Other ( )				
28	Other ( )				

29 Number of Forms 8283 received by the organization during the tax year for contributions for which the organization completed Form 8283, Part V, Donee Acknowledgement 29

			Yes	No
30a	During the year, did the organization receive by contribution any property reported on Part I, lines 1 through 28, that it must hold for at least 3 years from the date of the initial contribution, and which isn't required to be used for exempt purposes for the entire holding period?	30a		X
b	If "Yes," describe the arrangement in Part II.			
31	Does the organization have a gift acceptance policy that requires the review of any nonstandard contributions?	31	X	
32a	Does the organization hire or use third parties or related organizations to solicit, process, or sell noncash contributions?	32a		X
b	If "Yes," describe in Part II.			
33	If the organization didn't report an amount in column (c) for a type of property for which column (a) is checked, describe in Part II.			

For Paperwork Reduction Act Notice, see the Instructions for Form 990. Schedule M (Form 990) 2024

Part II **Supplemental Information.** Provide the information required by Part I, lines 30b, 32b, and 33, and whether the organization is reporting in Part I, column (b), the number of contributions, the number of items received, or a combination of both. Also complete this part for any additional information.

SCHEDULE O (Form 990) (Rev. December 2024) Department of the Treasury Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on Form 990 or 990-EZ or to provide any additional information.
Attach to Form 990 or Form 990-EZ.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization: PIKES PEAK HABITAT FOR HUMANITY

Employer identification number: 35-1640064

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:
BUILD HOMES, COMMUNITIES AND HOPE TO REALIZE OUR VISION OF A WORLD WHERE EVERYONE HAS A DECENT PLACE TO LIVE. PIKES PEAK HABITAT ADHERES TO A STRICT NON-PROSELYTIZING POLICY AND WILL NOT BASE AN OFFER OF ASSISTANCE ON THE EXPRESSED OR IMPLIED CONDITION THAT PEOPLE ADHERE TO OR CONVERT TO A PARTICULAR FAITH OR LISTEN AND RESPOND TO MESSAGING DESIGNED TO INDUCE CONVERSION TO A PARTICULAR FAITH.

FORM 990, PART III, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:
BASE AN OFFER OF ASSISTANCE ON THE EXPRESSED OR IMPLIED CONDITION THAT PEOPLE ADHERE TO OR CONVERT TO A PARTICULAR FAITH OR LISTEN AND RESPOND TO MESSAGING DESIGNED TO INDUCE CONVERSION TO A PARTICULAR FAITH.

FORM 990, PART III, LINE 4A, PROGRAM SERVICE ACCOMPLISHMENTS:
2025, PIKES PEAK HABITAT SERVED NINE FAMILIES WITH NEW HOME CONSTRUCTION THROUGH ITS HOMEOWNERSHIP PROGRAM, AS WELL AS MORE THAN 80 HOUSEHOLDS WHOSE MORTGAGES WE SERVICED/MANAGED DURING FISCAL YEAR 2025.

AS PART OF THE HOMEOWNERSHIP PROCESS, WE BELIEVE FINANCIAL EDUCATION BUILDS A MORE SOLID FOUNDATION FOR LONG-TERM PERSONAL SUCCESS AND HELPS LESSEN ANY CONCERNS OR BARRIERS ON THE PATH TO HOMEOWNERSHIP. DURING THESE FINANCIAL EDUCATION CLASSES, WE COVER TOPICS SUCH AS BUDGETING; CREDIT CARDS AND CREDIT REPORTS; DEBT AND LOANS; SAVING, INVESTING AND PLANNING FOR THE FUTURE; EMERGENCY SITUATIONS; AND HABITAT HOMEOWNER MORTGAGES. PIKES PEAK HABITAT PROVIDED 10 HOURS OF HOMEBUYER EDUCATION WORKSHOPS FOR EACH OF THE NINE FAMILIES WHOSE HOMES CLOSED DURING FY 2025.

WE TITHE 10% OF OUR UNDESIGNATED DONATIONS TO HABITAT FOR HUMANITY INTERNATIONAL TO BUILD SAFE AND AFFORDABLE HOUSING GLOBALLY. IN FY 25, OUR TITHE OF $191,600 SERVED 43 FAMILIES IN BANGLADESH, UGANDA, DOMINICAN REPUBLIC ORPHANS AND VULNERABLE GROUPS, AND THE INTERNATIONAL DISASTERS FUND.

FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:
PROJECTS, WITH 28 PROJECTS COMPLETED DURING FY 2025.

FORM 990, PART VI, SECTION B, LINE 11B:
FIRST THE IRS FORM 990 IS REVIEWED BY THE FINANCE COMMITTEE AND THEN THE ENTIRE BOARD. THE FORM 990 IS SENT ELECTRONICALLY TO THE BOARD MEMBERS TO REVIEW AND APPROVE AT THE REGULAR BOARD MEETING.

FORM 990, PART VI, SECTION B, LINE 12C:
ALL BOARD MEMBERS ARE REQUIRED TO SIGN A FORM DISCLOSING ANY KNOWN CONFLICTS OF INTEREST ON AN ANNUAL BASIS. THE BOARD IS RESPONSIBLE FOR COMPLIANCE AND WILL DECIDE IF A CONFLICT EXISTS. IF THERE IS A CONFLICT THE BOARD MEMBER WILL RECUSE THEMSELF FROM VOTING.

FORM 990, PART VI, SECTION B, LINE 15A:
THE ORGANIZATION USES COMPARABILITY DATA PROVIDED BY THE COLORADO CENTER FOR NON-PROFIT EXCELLENCE, COLORADO NON-PROFIT SALARY AND BENEFITS SURVEY, AND THE HABITAT FOR HUMANITY COLORADO AND HABITAT INTERNATIONAL SALARY

Name of the organization: PIKES PEAK HABITAT FOR HUMANITY

Employer identification number: 35-1640064

SURVEYS.

FORM 990, PART VI, SECTION C, LINE 19:
THE ORGANIZATION'S GOVERNING DOCUMENTS, CONFLICT OF INTEREST POLICY, AND FINANCIAL STATEMENTS ARE AVAILABLE UPON REASONABLE REQUEST.

FORM 990, PART IX, EXPLANATION OF ALLOCATIONS:
PIKES PEAK HABITAT IS COMMITTED TO EFFICIENCY AND TRANSPARENCY. WE COMMUNICATE WITH OUR SUPPORTERS, DONORS AND PROSPECTIVE DONORS BY EMAIL, POSTAL MAIL, PHONE AND OTHER MEANS, BOTH TO REQUEST CONTRIBUTIONS TO OUR CAUSE AND TO EDUCATE THE PUBLIC ABOUT PIKES PEAK HABITAT'S YEAR-ROUND PROGRAMS, VOLUNTEER OPPORTUNITIES AND OTHER EVENTS IN LOCAL COMMUNITIES AND AROUND THE WORLD. THESE EFFORTS HELP ADVANCE OUR MISSION TO PUT GOD'S LOVE INTO ACTION BY BRINGING PEOPLE TOGETHER TO BUILD HOMES, COMMUNITIES AND HOPE. AS A NONPROFIT ORGANIZATION THAT IS EXEMPT FROM FEDERAL TAXATION, WE ENSURE OUR DONORS' MONEY IS SPENT AS EFFICIENTLY AND EFFECTIVELY AS POSSIBLE. ADDITIONALLY, WE HAVE CERTAIN EXPENSES THAT CANNOT BE BILLED SEPARATELY FOR EACH FUNCTIONAL AREA. RENT, UTILITIES, INFORMATION TECHNOLOGY AND OTHER COSTS ARE GROUPED TOGETHER. WE ALLOCATE THESE COSTS IN COMPLIANCE WITH GENERALLY ACCEPTED ACCOUNTING PRINCIPLES, OR GAAP, ACROSS THE PROGRAM (INCLUDING HABITAT RESTORES), MANAGEMENT AND GENERAL, AND FUNDRAISING CATEGORIES. FINALLY, SOME STAFF MEMBERS HAVE RESPONSIBILITIES THAT CROSS OVER FUNCTIONAL AREAS. TO CALCULATE THE TIME ALLOCATION, PIKES PEAK HABITAT DIVIDES THE NUMBER OF HOURS SPENT ON A PROJECT OUTSIDE OF A STAFF MEMBER'S DESIGNATED EXPENSE CATEGORY BY THE TOTAL HOURS WORKED DURING THAT PERIOD AND ALLOCATES THAT PERCENTAGE OF COSTS TO THE APPROPRIATE EXPENSE CATEGORY.

FORM 990, PART XII, LINE 2C:
THERE WERE NO CHANGES TO THE FINANCIAL STATEMENT OVERSIGHT PROCESS DURING THE YEAR.

SCHEDULE R (Form 990)
(Rev. January 2025)
Department of the Treasury
Internal Revenue Service

Related Organizations and Unrelated Partnerships

Complete if the organization answered "Yes" on Form 990, Part IV, line 33, 34, 35b, 36, or 37.
Attach to Form 990.
Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

Open to Public Inspection

Name of the organization: PIKES PEAK HABITAT FOR HUMANITY

Employer identification number: 35-1640064

Part I **Identification of Disregarded Entities.** Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

(a) Name, address, and EIN (if applicable) of disregarded entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Total income	(e) End-of-year assets	(f) Direct controlling entity
PPHFH COMMUNITY HOUSING DEV - 83-0711637 3730 SINTON RD #100 COLORADO SPRINGS, CO 80907	CHDO	COLORADO		10,280.	N/A

Part II **Identification of Related Tax-Exempt Organizations.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Exempt Code section	(e) Public charity status (if section 501(c)(3))	(f) Direct controlling entity	(g) Section 512(b)(13) controlled entity? Yes	No

Part III **Identification of Related Organizations Taxable as a Partnership.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a partnership during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations? Yes	(h) No	(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner? Yes	(j) No	(k) Percentage ownership

Part IV **Identification of Related Organizations Taxable as a Corporation or Trust.** Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related organizations treated as a corporation or trust during the tax year.

(a) Name, address, and EIN of related organization	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Direct controlling entity	(e) Type of entity (C corp, S corp, or trust)	(f) Share of total income	(g) Share of end-of-year assets	(h) Percentage ownership	(i) Section 512(b)(13) controlled entity? Yes	(i) No

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.

			Yes	No
Note: Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.				
1	During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?			
a	Receipt of **(i)** interest, **(ii)** annuities, **(iii)** royalties, or **(iv)** rent from a controlled entity	1a		
b	Gift, grant, or capital contribution to related organization(s)	1b		
c	Gift, grant, or capital contribution from related organization(s)	1c		
d	Loans or loan guarantees to or for related organization(s)	1d		
e	Loans or loan guarantees by related organization(s)	1e		
f	Dividends from related organization(s)	1f		
g	Sale of assets to related organization(s)	1g		
h	Purchase of assets from related organization(s)	1h		
i	Exchange of assets with related organization(s)	1i		
j	Lease of facilities, equipment, or other assets to related organization(s)	1j		
k	Lease of facilities, equipment, or other assets from related organization(s)	1k		
l	Performance of services or membership or fundraising solicitations for related organization(s)	1l		
m	Performance of services or membership or fundraising solicitations by related organization(s)	1m		
n	Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)	1n		
o	Sharing of paid employees with related organization(s)	1o		
p	Reimbursement paid to related organization(s) for expenses	1p		
q	Reimbursement paid by related organization(s) for expenses	1q		
r	Other transfer of cash or property to related organization(s)	1r		
s	Other transfer of cash or property from related organization(s)	1s		

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)			
(2)			
(3)			
(4)			
(5)			
(6)			

Part VI Unrelated Organizations Taxable as a Partnership. Complete if the organization answered "Yes" on Form 990, Part IV, line 37.

Provide the following information for each entity taxed as a partnership through which the organization conducted more than five percent of its activities (measured by total assets or gross revenue) that was not a related organization. See instructions regarding exclusion for certain investment partnerships.

(a) Name, address, and EIN of entity	(b) Primary activity	(c) Legal domicile (state or foreign country)	(d) Predominant income (related, unrelated, excluded from tax under sections 512-514)	(e) Are all partners sec. 501(c)(3) orgs.?		(f) Share of total income	(g) Share of end-of-year assets	(h) Disproportionate allocations?		(i) Code V-UBI amount in box 20 of Schedule K-1 (Form 1065)	(j) General or managing partner?		(k) Percentage ownership
				Yes	No			Yes	No		Yes	No	

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

Board of Directors Applicant Review Form

Name:	Applicant 1	Household Size:	2	
		Adults:	1	
		Dependents:	1m	
Household AMI:	51%			
Total Annual Income	$46,177	Bedroom Size		
Current Housing Ratio:	23%	Needed:		
Habitat Mortgage Payment:	$1,154	2		

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to October 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- ☐ Are children of opposite genders or children more than five years apart sharing a room
- ☑ Are children sharing rooms with adults
- ☐ Temporary housing or homeless
- ☐ Subsidized housing (government or nonprofit assistance)
- ☑ Accessiblity issues or disability that makes current housing inadequate
- ☐ Structural integrity issues
- ☑ Broken or missing windows or improper locks on windows/doors
- ☐ Heating, electrical or plumbing issues
- ☐ Unsafe or crime-ridden neighborhood
- ☑ Unsuitable for human habitation (unsanitary odeteriorated)
- ☑ Health risk (mold, asbestos, lead paint)
- ☐ Cost of rent, is 35% omore of overall income

Willingness to Partner

- ☑ Were the application and all requested materials returned within the stated period of time?
- ☑ Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- ☑ Are the applicant(s) willing to complete the required sweat-equity hours?

Board of Directors Applicant Review Form

Name:	Applicant 2	Household Size:	4
		Adults:	2
		Dependents:	2
Household AMI:	70%		1m
Total Annual Income	$79,140	Bedroom Size	1f
Current Housing Ratio:	19%	Needed:	
Habitat Mortgage Payment:	$1,979	3	

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to Ocober 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- [x] Are children of opposite genders or children more than five years apart sharing a room
- [ ] Are children sharing rooms with adults
- [ ] Temporary housing or homeless
- [ ] Subsidized housing (government or nonprofit assistance)
- [ ] Accessiblity issues or disabiity that makes housing inadequate
- [ ] Structural integrity issues
- [x] Broken or missing windows or improper locks on windows/doors
- [x] Heating, electrical or plumbing issues
- [ ] Unsafe or crime-ridden neighborhood
- [x] Unsuitable for human habitation (unsanitary or deteriorated)
- [x] Health risk (mold, asbestos, lead paint)
- [ ] Cost of rent, is 35% omore of overall income

Willingness to Partner

- [x] Were the application and all requested materials returned within the stated period of time?
- [x] Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- [x] Are the applicant(s) willing to complete the required sweat-equity hours?

Board of Directors Applicant Review Form

Name:	Applicant 3	Household Size:	4
		Adults:	1
		Dependents:	3f
Household AMI:	44%		
Total Annual Income	$49,941	Bedroom Size Needed: 3	
Current Housing Ratio:	50%		
Habitat Mortgage Payment:	$1,249		

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to October 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- ☐ Are children of opposite genders or children more than five years apart sharing a room
- ☐ Are children sharing rooms with adults
- ☑ Temporary housing or homeless
- ☐ Subsidized housing (government or nonprofit assistance)
- ☑ Accessiblity issues or disability that makes housing inadequate
- ☐ Structural integrity issues
- ☐ Broken or missing windows or improper locks on windows/doors
- ☑ Heating, electrical or plumbing issues
- ☐ Unsafe or crime-ridden neighborhood
- ☐ Unsuitable for human habitation (unsanitary or deteriorated)
- ☑ Health risk (mold, asbestos, lead paint)
- ☐ Cost of rent, is 35% omore of overall income

Willingness to Partner

- ☑ Were the application and all requested materials returned within the stated period of time?
- ☑ Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- ☑ Are the applicant(s) willing to complete the required sweat-equity hours?

Board of Directors Applicant Review Form

Name:	Applicant 4	Household Size:	4
		Adults:	1
		Dependents:	3
Household AMI:	49%		2m / 1f
Total Annual Income	$49,424	Bedroom Size Needed:	
Current Housing Ratio:	24%	3	
Habitat Mortgage Payment:	$1,236		

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to October 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- ☐ Are children of opposite genders or children more than five years apart sharing a room
- ☑ Are children sharing rooms with adults
- ☑ Temporary housing or homeless
- ☐ Subsidized housing (government or nonprofit assistance)
- ☑ Accessiblity issues or disability that makes curent housng inadequate
- ☐ Structural integrity issues
- ☑ Broken or missing windows or improper locks on windows/doors
- ☑ Heating, electrical or plumbing issues
- ☐ Unsafe or crime-ridden neighborhood
- ☑ Unsuitable fohuman habitation (unsanitary or deteriorated)
- ☑ Health risk (mold, asbestos, lead paint)
- ☐ Cost of rent, is 35% omore of overall income

Willingness to Partner

- ☑ Were the application and all requested materials returned within the stated period of time?
- ☑ Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- ☑ Are the applicant(s) willing to complete the required sweat-equity hours?

Board of Directors Applicant Review Form

Name:	Applicant 5	Household Size:	5	
		Adults:	1	
		Dependents:	4	0
Household AMI:	41%		2f	
Total Annual Income	$50,400	Bedroom Size	2m	
Current Housing Ratio:	51%	Needed:		
Habitat Mortgage Payment:	$1,260	5		

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to October 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- ☑ Are children of opposite genders or children more than five years apart sharing a room
- ☐ Are children sharing rooms with adults
- ☐ Temporary housing or homeless
- ☑ Subsidized housing (government or nonprofit assistance)
- ☐ Accessiblity issues
- ☑ Structural integrity issues
- ☐ Broken or missing windows or improper locks on windows/doors
- ☑ Heating, electrical or plumbing issues
- ☐ Unsafe or crime-ridden neighborhood
- ☐ Unsuitable for human habitation (unsanitary or deteriorated)
- ☑ Health risk (mold, asbestos, lead paint)
- ☐ Cost of rent, is 35% omore of overall income

Willingness to Partner

- ☑ Were the application and all requested materials returned within the stated period of time?
- ☑ Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- ☑ Are the applicant(s) willing to complete the required sweat-equity hours?

Board of Directors Applicant Review Form

Name:	Applicant 6	Household Size:	5
		Adults:	1
		Dependents:	4
Household AMI:	44%		3m
Total Annual Income	$53,544	Bedroom Size	1f
Current Housing Ratio:	16%	Needed:	
Habitat Mortgage Payment:	$1,339	5	

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to October 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- [x] Are children of opposite genders or children more than five years apart sharing a room
- [ ] Are children sharing rooms with adults
- [ ] Temporary housing or homeless
- [x] Subsidized housing (government or nonprofit assistance)
- [x] Accessiblity issues or disabily that makes housing inadequate
- [ ] Structural integrity issues
- [ ] Broken or missing windows or improper locks on windows/doors
- [x] Heating, electrical or plumbing issues
- [ ] Unsafe or crime-ridden neighborhood
- [ ] Unsuitable for human habitation (unsanitary or deteriorated)
- [ ] Health risk (mold, asbestos, lead paint)
- [ ] Cost of rent, is 35% omore of overall income

Willingness to Partner

- [x] Were the application and all requested materials returned within the stated period of time?
- [x] Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- [x] Are the applicant(s) willing to complete the required sweat-equity hours?

Board of Directors Applicant Review Form

Name:	Alternate 1	Household Size:	6
		Adults:	1
		Dependents:	4m
Household AMI:	47%		1f
Total Annual Income	$61,932	Bedroom Size Needed: 4	
Current Housing Ratio:	14%		
Habitat Mortgage Payment:	$1,548		

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to October 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- [x] Are children of opposite genders or children more than five years apart sharing a room
- [ ] Are children sharing rooms with adults
- [x] Temporary housing or homeless
- [ ] Subsidized housing (government or nonprofit assistance)
- [ ] Accessiblity issues
- [ ] Structural integrity issues
- [ ] Broken or missing windows or improper locks on windows/doors
- [x] Heating, electrical or plumbing issues
- [ ] Unsafe or crime ridden neighborhood
- [ ] Unsuitable for human habitation (unsanitary or deteriorated)
- [ ] Health risk (mold, asbestos, lead paint)
- [ ] Cost of rent, is 35% omore of overall income

Willingness to Partner

- [x] Were the application and all requested materials returned within the stated period of time?
- [x] Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- [x] Are the applicant(s) willing to complete the required sweat-equity hours?

Board of Directors Applicant Review Form

Name:	Alternate 2	Household Size:	5
		Adults:	1
		Dependents:	4 / 0
Household AMI:	44%		1f
Total Annual Income	$54,033	Bedroom Size	3m
Current Housing Ratio:	47%	Needed:	
Habitat Mortgage Payment:	$1,351	5	

Ability to Pay

Does the household income fall between the income guidelines?	Yes	No	
Is the household's debt-to-income ratio less than 40%	Yes	No	
Are all household members U.S. Citizens or Permanent Residents?	Yes	No	
Have all applicants lived in El Paso County for a year prior to applying?	Yes	No	
Have all applicants had the same employer/income source for the past 24 months?	Yes	No	
Are all applicants first-time homebuyers?	Yes	No	
Have all judgements been fully satisfied?	Yes	No	N/A
Have all foreclosures, evictions or repossessions occurred prior to October 2023?	Yes	No	N/A
Have any bankruptcies been discharged prior to October 2023?	Yes	No	N/A
Have any pending divorces been finalized?	Yes	No	N/A
Do collection accounts total less than $2,500?	Yes	No	N/A

Comments:

Current Housing Need (check ALL that apply)

- [x] Are children of opposite genders or children more than five years apart sharing a room
- [ ] Are children sharing rooms with adults
- [ ] Temporary housing or homeless
- [ ] Subsidized housing (government or nonprofit assistance)
- [ ] Accessiblity issues
- [ ] Structural integrity issues
- [ ] Broken or missing windows or improper locks on windows/doors
- [x] Heating, electrical or plumbing issues
- [ ] Unsafe or crime-ridden neighborhood
- [x] Unsuitable for human habitation (unsanitary or deteriorated)
- [ ] Health risk (mold, asbestos, lead paint)
- [x] Cost of rent, is 35% omore of overall income

Willingness to Partner

- [x] Were the application and all requested materials returned within the stated period of time?
- [x] Did the applicant(s) accept the down-payment and closing-cost requirements of the affiliate?
- [x] Are the applicant(s) willing to complete the required sweat-equity hours?

Staff Reports
December 1, 2025

OFFICE OF THE CEO REPORTS

Executive

- Continued co-chair responsibilities with the Colorado Springs Aging Steering Committee Housing Subcommittee.
- Ongoing participation in Habitat Colorado's Finance Committee and Habitat International's U.S. Council Affiliate Enhancement Capacity Committee.
- Advancing analysis of the viability and feasibility of a potential capital campaign.
- Conducted interview with a prospective board member.
- Engaged with Housing for Educators partners to strengthen collaboration.
- Attended the Denver Aging Conference.
- Held meetings with Executive Directors of Habitat Metro Denver and Greeley Weld County Habitat.
- Progressed toward completion of the Pikes Peak Habitat/Careers in Construction Memorandum of Understanding.
- Continued negotiations to finalize the Creekbend neighborhood land donation.
- Conducting extensive long-term strategic planning to expand housing production, strengthen financial sustainability, diversify funding sources, and evaluate organizational structure to ensure capacity and alignment in support of these initiatives.
- Met with Fading West, a modular housing manufacturer, to explore opportunities for increasing housing production.
- Participated in the Front Range Executive Directors meeting.
- Attended the Women, Work & Calling Thrivent event.
- Researched and drafted policies related to debt leveraging, third-party lending, and interest-bearing mortgages.
- Collaborated with staff to develop a proposed budget for the Critical Home Repair Fee-for-Service program.
- Continued engagement with local banks regarding mortgage origination partnerships.

Advocacy

- Interviewed Samantha Becker, Senior Manager of Community Land Trust at Habitat Metro Denver, to learn from their successful property tax relief initiatives across five Denver counties.
- Provided guidance to a UCCS graduate student conducting property tax research to ensure alignment with Pikes Peak Habitat's priorities.
- Actively participated in monthly meetings of the following committees: HFHI Policy and Advocacy Professionals Group, Habitat Colorado Advocacy Team, Pikes Peak United Way Policy Committee, and Southern Colorado Women's Chamber of Commerce Public Policy Committee.
- Hosted a legislator and housing advocate construction site tour as part of Pikes Peak Habitat's monthly advocacy outreach for October.
- Co-hosted site tours of Country Living, Micah's View, and Jacob's Run with Archway Communities for Representative Mary Bradfield.
- Met twice with staff from the El Paso County Commissioners' office to discuss best ways to engage with the Commissioners.
- Engaged with the Colorado Department of Local Affairs (DOLA) to discuss Proposition 123, focusing on strategies to encourage El Paso County and the City of Fountain to "opt-in."
- Joined Together Colorado's "Faith Table" to strengthen community-based advocacy efforts.
- November legislator outreach included mailing copies of the Veteran Build Home Dedication program booklet, accompanied by a handwritten sticky note expressing gratitude: *"With*

gratitude this Thanksgiving, we thank you for your service to our community. Your role helps make moments like this veteran family home dedication possible."

OFFICE OF THE COO REPORTS

Construction:

Sand Creek house status

- SC845 – House complete, dedicated 11/8
- SC5334 – All inspections completed, house nearly completed, dedication 12/13
- SC5303 – Rough trades completed, drywall begun, dedication 2/28/26
- SC5313 – Rough trades beginning, siding beginning, dedication 4/18/26
- SC5323 – Excavation completed, foundation building beginning, dedication 6/20/26
- Site – Several successful tours were provided to PPHFH donors, PPHFH committee members, local legislators & lobbyists, researchers for Project Diakonia. These site tours seem to be an effective way to expose the public to the impact PPHFH is having on the community.

Student volunteer opportunities

- CSDB (Colorado School for the Deaf & Blind) – Continuing to work with deaf students, they are eager to learn new skills, such as building a split rail fence & retaining wall construction
- HBI (Home Builders Institute) – PPHFH staff continues to provide air tool & job site training

Project Diakonia – Began partnership with them to train eager at-risk youth in construction processes, it's working very well

Rising Moon

- Horizontal construction work continues, sewer & water utilities installed
- Partnership with Careers in Construction continues to develop

Homeowner Services:

- The 2nd Annual Pumpkin Carving event at Sand Creek was a great success. We had approximately 75 attendees and awarded two winners—one for Best Pumpkin and one for Best Costume. All but two Sand Creek homeowners participated with their families this year.
- The veteran family's home is closed on 11/10/25.
- Our application cycle is still in progress and we are currently in the home visit stage. Out of 52 total applicants, 29 have been selected for home visits. Family Selection Committee recommendations are due to the Board for the December 1 meeting.
- 2 foreclosures in process. Notice of default is being issued by the public trustee.

Repairs:

Thanks to the dedication of our community and partners, we have achieved significant milestones in stabilizing critical homes, directly serving the most vulnerable in our area.

- Projects Completed: We successfully completed five Critical Home Repair (CHR) projects. Every completed project represents a family, senior, or veteran whose life has been transformed by a safe and stable home.
- Targeted Impact: These completions notably provided stability and safety for four seniors and two veterans, underscoring our commitment to those who need us most.
- Future Impact Ready: We are positioned for continued success with 27 projects in our active pipeline (26 CHR and 1 CAPABLE project). This strong list ensures that we will have meaningful volunteer opportunities available in the months ahead.

We've been highly successful in building partnerships that protect our organization's resources and maximize the impact of efforts.

- Growing Our Network: By participating in the National Women in Roofing Trunk or Treat event, we didn't just hand out candy—we networked! We established a relationship with AmeriForce, a contractor who specializes in asbestos and mold remediation services.
- Securing High-Value Donations: We secured a commitment from a new contractor, PRQ Exteriors, specializing in solar and roofing work. They are donating all of the labor for a Critical Home Repair project! This incredible gift allows our volunteer time and funds to be stretched further.

Our biggest success was a powerful demonstration of what we can achieve when we unite with industry leaders to serve those who have served us.

- A Veteran's New Roof: Through a monumental partnership with Owens Corning (a roofing manufacturer) and Integrity Roofing (a contractor), we secured the full donation of both materials and labor for a veteran client's roof replacement.
- Shared Recognition: This project elevated our mission in the community and was featured on local news! This visibility helps us recruit more volunteers and attract more resources, allowing us to do more work together.
    - https://www.fox21news.com/news/veteran-gets-new-roof-thanks-to-nationwide-program/
    - Https://krdo.com/news/2025/11/17/local-veteran-receives-new-roof-through-owens-corning-roof-deployment-project/#google_vignette

ReStores:

- Procurement;
    - Jeremiah did a great job assisting us at ReStore Northeast during the management gap and I want to give him accolades for his willingness to help. Since October 20th he has refocused his attention full time on procurement and has managed to talk with over 20 local businesses and set up a dialogue for the future. One of them garnered a donation of approximately $18K retail ($7,500+ potential ReStore dollars). We are looking forward to having this really take off.

- Sales at ReStores;
    - Sales (RSS and RSNE combined)
    - September 2025 +$27,466 vs. budget.
    - October 2025 +$33,780 vs. budget.
    - YTD +$84,406 vs. budget.

    - Net Profit (RSS and RSNE combined)
    - September 2025 +$36,380 vs. budget.
    - October 2025 +$53,075 vs, budget.
    - YTD. +$153,403 vs. budget.

- RSS – ReStore south had another great month in sales for October and continue to add to their top and bottom-line overages. They are approximately 60% complete with the lower-level remerchandising project and are looking forward to completion to see how it affects the sales.

- RSNE – ReStore northeast also had another good month in sales for October and is continuing to add to their totals. With a new staff and management team, morale is high and several new ideas are being brought to the table to better the flow of receiving and create a better salesfloor experience for our customers.

- As we move into our slowest months of the year (Nov. and Dec.) the stores have been directed to focus sales on seasonally relevant items and really push their purchased products to make their sales goals. As of the writing of this report both stores are on pace to meet and most likely exceed budgets for November.

Office of the CSO Reports

Communications:

- Christmas cards mailed to 746 households
- October e-newsletter was delivered to 7,276 emails with an open rate of 38%
- November e-newsletter was delivered to 7,242 emails with an open rate of 38%
- New website was launched on 11/3
- Year in Review Video has received 134 views to date and has directly contributed to 2 more subscribers on our YouTube channel
- Gained 50 followers on Facebook between 10/1/25-11/21/25
- Gained 10 followers on Instagram between 10/1/25-11/21/25
- Gained 23 followers on LinkedIn between 10/1/25-11/21/25

Media highlights:

- KRDO, Local veteran receives new roof through Owens Corning Roof Deployment Project
- FOX21, Groundbreaking held for Widefield teacher housing
- KOAA, Widefield School District 3 to build homes for staff members to buy
- KRDO, New housing development hopes to provide affordable housing for school district employees
- FOX21, Mike Maroone Honda's charity show supports Pikes Peak Habitat for Humanity
- KRDO, Habitat for Humanity funding home builds with gingerbread homes
- KRDO, Pikes Peak Habitat for Humanity receives $12,500 grant
- KRDO, Habitat for Humanity welcomes Colorado Springs military veteran and his family to his new home
- FOX21, Pikes Peak Habitat for Humanity unveils home for veteran

Donor Relations:

- Gingerbread Home Build
  - 28 Participants
    - 1 Title Sponsor
    - 1 Presenting Sponsor
    - 5 Corporate or Business Participant
    - 9 Family/Individual Participant
    - 1 Veteran Support Organization or Veteran Owned Business Participant
    - 3 Faith Group
    - 6 Student/School (K-20) Organization, or other Non-Profit Participant
    - 2 unpaid participants with PPHFH Board and PPHFH staff
  - Total fundraised so far $15,346 which is 38% of goal
- Successfully hosted the first quarterly donor construction site tour on 10/23 with 6 donors in attendance
- Print newsletter was mailed to 3,433 households on November 6

Brought in $1,150 in donations so far. Will track until Dec. 18

- Year in Review was mailed to 1,472 households on September 18
    - Brought in $2,125
- Year End Appeal mailed to 2,471 households. Segments are as follows:
    - 913 prospect donors
    - 516 volunteers who have never made a financial donation
    - 378 lapsed donors
    - 45 Hope Builders
    - 619 current donors
    - *These are still in transit and haven't hit doorsteps yet*

Faith:

Extensive planning for February 2026 Interfaith Dialogue continues

Grants awarded:

Events and training:

- Rebecca Allen and Laura Williams-Parrish attended the Grant Professionals Association's (GPA) 3-day summit.
- Rebecca organized an in-person training for members of the Colorado Chapter of the GPA at the Penrose Library to learn about researching grant databases. There's potential to grow the relationship between the Colorado chapter and Penrose Library for future learning and networking opportunities.
- Invited by the City of Fountain Mayor Sharon Thompson, Laura met with Fountain Valley Community Services group to present an update on Pikes Peak Habitat's activities.

Grants awarded:

- Colorado Division of Housing (via HFHC) $70,000 Prop 123 funds, construction costs for one house in Sand Creek
- Huntington Bank, $7,500 for Rising Moon
- Colorado Visiting Nurse Association, $20,000 for repairs (similar to CAPABLE program)

Planned Giving:

- Planned Giving Committee
    - October 23rd, beginning with a construction site tour
    - Brainstorming
        - Debrief of recently held Donor Appreciation Event (DAE) Sept. 17th with a focus on how the committee can leverage this at future DAE events
        - Increasing exposure to the program
        - Grow number of letters of intent
    - Next meeting: January 2026
- Current Letters of Intent
    - 5 total received; 2 of which have been newly registered since last planned giving committee meeting

Volunteers:

October 2025 Construction/Repair Totals
Total Unique Volunteers: 249
Total Hours: 2,924.94
Total Groups: 12 total group shifts

October 2025 ReStore Totals Combined
Total Unique Volunteers: 193
Total Hours: 1,574.28
Total Groups: 36 total group shifts - more consistent/weekly groups

October 2025 Overall Volunteer Totals
Total Unique Volunteers: 438
Total Hours: 4,499.22

November 1 - 15, 2025 Construction/Repair Totals
Total Unique Volunteers: 184
Total Hours: 1,497.81
Total Groups: 12 total group shifts

November 1 - 15, 2025 ReStore Totals Combined
Total Unique Volunteers: 187
Total Hours: 994.12
Total Groups: 8 total group shifts

November 1 - 15, 2025 Overall Volunteer Totals
Total Unique Volunteers: 367
Total Hours: 2,491.93

Interesting things happening:

- We have 3 consistent front desk volunteers presently and hope to get a couple more for the business office.
- Volunteer team attended the career fair at Sierra HS and Harrison HS.
- Two new home repair volunteers started.
- Sarah became a member of the CCOV DOVIA committee - conference planning committee for DOVIA, a Colorado volunteer engagement professionals group.
- Sponsored the Rocky Mountain Women's Film Festival, focusing on Women’s Build volunteer opportunities
- Women Build occurred; 53% of the volunteers those 3 days were women!
- We sent veterans day cards to all veteran volunteers and cupcakes at the ReStores and build site in celebration of Veterans Day.

FY 2026 Operations Dashboard

Actual Budget

October 2025

Current Profit and Loss Highlights

Current Net Income (Loss)	$	270,834
YTD Income (Loss)	$	11,188

Pikes Peak Habitat for Humanity®

Board of Directors

Balance Sheet Summary

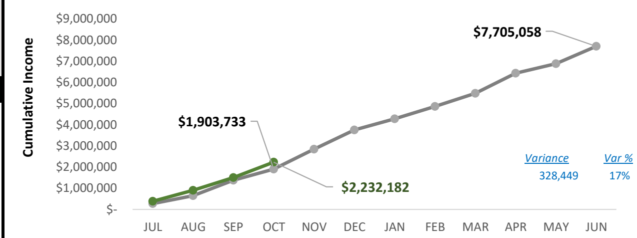
ASSETS		
Current Assets		
Checking/Savings	$	1,929,974
Investment Cash/Equivalents		8,001
Investment Securities		1,341,240
Accounts Receivable		71,341
Other Current Assets		3,307,511
Total Current Assets	$	6,658,068
Fixed Assets	$	5,573,875
Other Assets		4,104,621
TOTAL ASSETS	$	16,336,563
LIABILITIES & EQUITY		
Liabilities		
Total Current Liabilities	$	806,574
Long Term Liabilities		3,948,065
Total Liabilities	$	4,754,639
Total Equity		11,581,924
TOTAL LIABILITIES & EQUITY	$	16,336,563

Finance Committee Notes

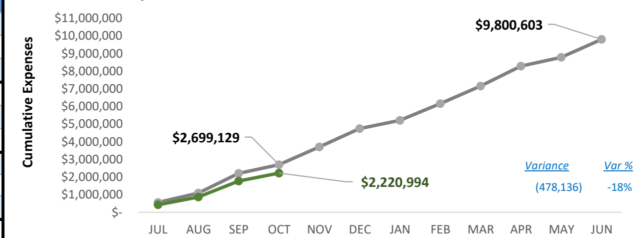
Current net income (loss):
August ended in a positive month – exceeded the projected budget.
RS's combined NI YTD is 126% of the YTD budget.
Total contributions received YTD is 270% of the YTD budget and grants received YTD is 71% of the YTD budget.
Investment account had a positive impact for the month and the YTD remains positive.
FY26 is starting off strong, YTD net income has exceeded the YTD projected budget.

	Year	Current Donors	New Donors
Individuals	FY 24	537	194
	FY 25	549	196
	FYTD 26	167	39
Corporations	FY 24	39	15
	FY 25	44	16
	FYTD 26	21	5
Foundation Grants	FY 24	24	4
	FY 25	21	4
	FYTD 26	6	1
Faith	FY 24	11	2
	FY 25	14	3
	FYTD 26	2	0

PPHFH YTD Revenue Performance



PPHFH YTD Expense Performance



Strategic Partnerships

Current Donation Performance

FY 2026	Actual	Budget	Variance	Var %
Indiv	$ 31,294	$ 42,290	$ (10,996)	-26%
Bequest	$ -	$ -	$ -	
Corps	$ 40,641	$ 36,370	$ 4,271	12%
Grants	$ 277,000	$ 133,000	$ 144,000	108%
Other	$ 543	$ 5,400	$ (4,857)	-90%
Total	$ 349,478	$ 217,060	$ 132,418	61%
FY 2025	**$ 498,043**	**$ 149,822**	$ 348,221	232%
FY 2024	**$ 69,964**	**$ 70,072**	$ (108)	0%

YTD Donation Performance

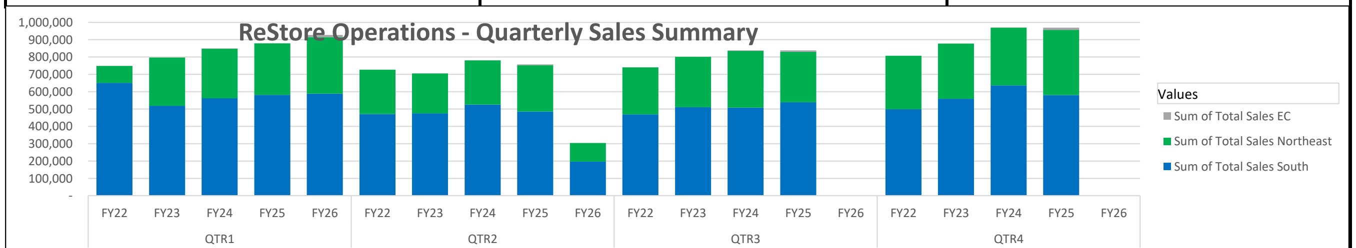
	Actual	Budget	Variance	Var %
Indiv	$ 179,420	$ 115,480	$ 63,940	55%
Bequest	$ 8,916	$ -	$ 8,916	100%
Corps	$ 73,194	$ 70,620	$ 2,574	4%
Grants	$ 326,050	$ 217,000	$ 109,050	50%
Other	$ 3,160	$ 12,650	$ (9,490)	-75%
Total	$ 590,741	$ 415,750	$ 174,991	42%
FY 2025	**$ 668,818**	**$ 332,941**	$ 335,877	101%
FY 2024	**$ 156,976**	**$ 222,466**	$ (65,490)	-29%

Available Cash Balance

Operations	$	1,929,974	59%
Short Term	$	288,743	9%
Long Term	$	1,060,498	32%
Total	$	3,279,216	

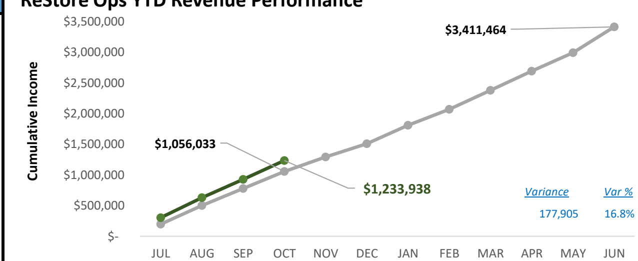
→ *Operations Target is 3-months of operating expenses [$1,683,980] or 15%,*

ReStore Operations - Quarterly Sales Summary

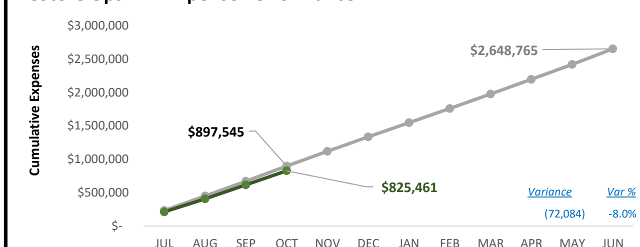


ReStore Operations - Income & Expense Performance

ReStore Ops YTD Revenue Performance



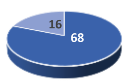
ReStore Ops YTD Expense Performance

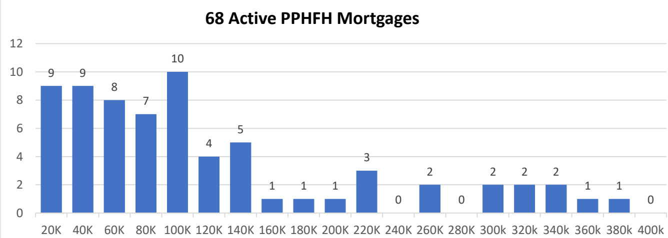


Homeowner Services

Total Active Mortgages: 84 ***Total Portfolio Value: $7,337,654***

Loans Serviced





Delinquency Report

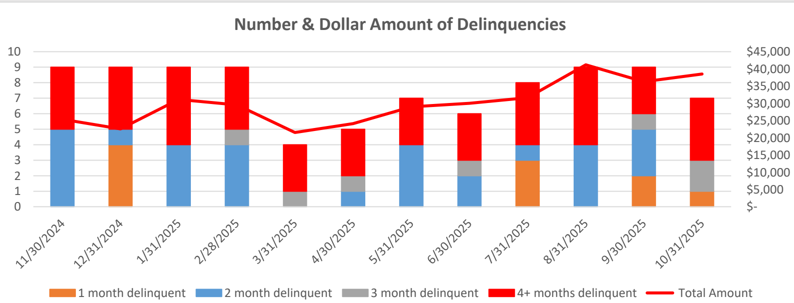
Current Status

Healthy

Needs Attention

Major Problem

MONTHS DELINQUENT	# Loans	$Amt	% portfolio at risk
Less than 1 month behind	0	$ -	0.00%
Last month	0	$ -	0.00%
1 month behind	1	$ 824	1.19%
2 months behind	0	$ -	0.00%
3 months behind	2	$ 4,461	2.38%
4+ months behind	4	$ 33,248	4.76%
Total	**7**	**$ 38,533**	**8.33%**
Last month	9	$ 36,304	10.71%
Last September 2024	9	$ 18,124	11.39%



Construction & Repairs

October 2025

Active Building Progress

Micah's View	
Total Lots:	3
Completed:	2
Active:	0
% Site Completion	66%

Sand Creek	
Total Lots:	30
Completed:	26
Active:	4
% Site Completion	87%

Jacob's Run	
Total Lots:	5
Completed:	0
Active:	0
% Site Completion	0%

Rising Moon	
Total Lots:	41
Completed:	0
Active:	0
% Site Completion	0%

Repair Program Progress

Critical Home Repairs	
Budgeted Applicants:	50
Completed Projects:	7
Active Projects:	30
% Completion	**14%**

CAPABLE Repairs	
Budgeted Applicants:	26
Completed Projects:	8
Active Projects:	1
% Completion	**31%**

FFS

PPHFH Construction Totals	
Total Lots:	**79**
Total Completed:	**28**
Total Active:	**4**
Total % Completion	**35%**

Homeowner Loan Activity

Payoff requests will expire within 30 days of issue

# of Homeowner Payoffs:	1

Buybacks/Swaps:

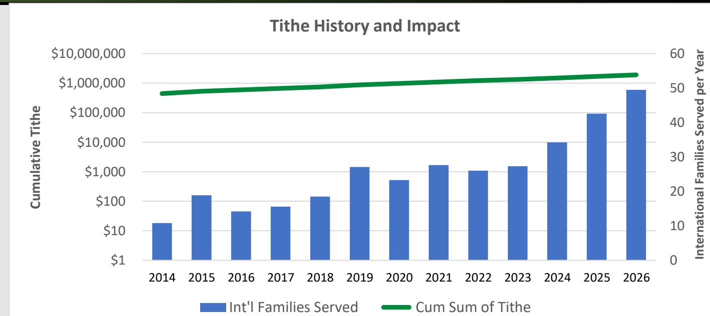
House Number	Buyback/Swap:	$ Amount

Foreclosures:

House Number	$
1045 Maxwell	$ 22,700
226 Red Finch Ln	$ 128,000

Affiliate Tithe Impact

Tithe History from 1995 - 2013 was a total of $200,000 and nearly 102 families total served over the 18 year period.



LEGEND:
Required
Requested
Suggested
Informational

COMING EVENTS:

DECEMBER 2025

- **Monday, December 1, 5:45 – 7:00 p.m.: PPHFH Board Meeting**
- **Monday, December 1, 7:00 – 8:00 p.m.: (Optional) Holiday Social**
- **Friday, December 5, 2025 – 5:30 p.m.: (Optional) Gingerbread house decorating,** business office
- **Saturday, December 13, 10:30 a.m.: Apostles Build Home Dedication,** 5303 Beauport Drive (Ridge at Sand Creek)

JANUARY 2026

FEBRUARY 2026

- **Monday, February 2, 5:45 – 7:00 p.m.: PPHFH Board Meeting**
- **Monday, February 2, 7:00 – 7:30 p.m.: (Optional) time to write donor thank you letters with other board members**
- **Saturday, February 28, 10:30 a.m.: Interfaith Build for Unity Home Dedication**, 5303 Beauport Drive (Ridge at Sand Creek)

MARCH 2026

APRIL 2026

- **Monday, April 6, 5:45 – 7:00 p.m.: PPHFH Board Meeting**
- **Monday, April 6, 7:00 – 7:30 p.m.: (Optional) time to write donor thank you letters with other board members**
- **Saturday, April 18, 10:30 a.m.: Hammond Build Home Dedication**, 5303 Beauport Drive (Ridge at Sand Creek)
- **Wednesday, April 22, 5:45 – 7:00 p.m.: Donor Appreciation Event,** details to follow

MAY 2026

- **May 11 – 22: Annual Donor Thank-a-Thon**
  - **Tuesday, May 12, 5:30 – 6:30 p.m.:** Pizza party to make donor calls from business office (Optional), 3730 Sinton Road, #100, Board Room
  - **Thursday, May 21st, 12:30 – 1:30 p.m.:** Pizza party to make donor calls from business office (Optional), 3730 Sinton Road, #100, Board Room

*Habitat for Humanity builds **strength, stability, and self-reliance** through shelter*

JUNE 2026

- **Monday, June 1, 5:45 – 7:00 p.m.: PPHFH Board Meeting**
- **Monday, June 1, 7:00 – 7:30 p.m.: (Optional) time to write donor thank you letters with other board members**
- **Saturday, June 20, 10:30 a.m.: Fund for Humanity Home Dedication**, 5303 Beauport Drive (Ridge at Sand Creek)