

Habitat for Humanity of Franklin County, Inc.

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EIN: 25-1706987
Report Generated on: 11/18/2025

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Habitat for Humanity of Franklin County, Inc.



aka Habitat, ReStore
 Chambersburg, PA
 <http://www.habitatfranklinpa.org>
 (717)267-1899

[View GuideStar Profile](#)

MISSION

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

EIN

25-1706987

EXECUTIVE DIRECTOR

James Lane

RULING YEAR

1987

SUBJECT AREA

Housing development

IRS SUBSECTION

501(c)(3) Public Charity

Christianity

Adult and child mentoring

Child educational development

FOUNDING YEAR

1987

NTEE Code

Housing Development,
Construction, Management
(L20)

MAIN ADDRESS

1502 Lincoln Way E
Chambersburg, PA
17202-3343

AFFILIATION TYPE

Subordinate Organization

CONTACT

Mark Story, Director of
Advancement
(717) 267-1899
mark@habitatfranklinpa.org

PROGRAMS

1. Habitat Housing

Population(s) served:Adults, Economically disadvantaged people

POPULATIONS SERVED

1. Adults

2. Economically disadvantaged people

COMPLIANCE

- ✓ IRS Pub 78 Verified as of November 2025
- ✓ IRS BMF 509(a) (1) as of November 14, 2025
- ✓ A-133 Audit Required/Performed?
- ✓ Conflict of Interest Policy
- ✓ Written whistleblower policy

Section 509(a)(1) organization as referred to in Section 170(b)(1)(A)(vi)

TRANSPARENCY MEASURES

- ✓ Board Practices Reported?
- ✓ Diversity Data Reported?
- 11 Number of Independent Board Members

Programs & Results

PROGRAMS

Source: Self-Reported by Organization, April 2025

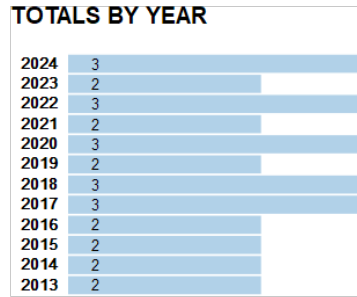
Habitat Housing

Population(s) Served: n/a

Building homes with partner families and volunteers and selling the home at cost to the family with a no interest mortgage from Habitat.

RESULTS

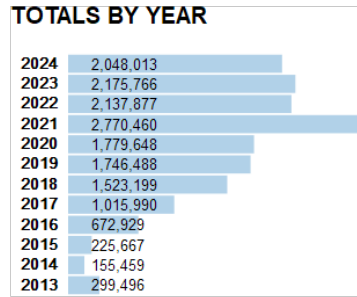
Number of homes built



Population(s) Served: No target populations selected

Related program: Habitat Housing

Total amount of funds raised through donations and grants.

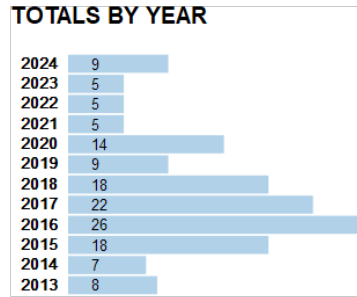


Population(s) Served: No target populations selected

Related program:

Notes: Includes non-cash donations, ReStore sales, Contributions, grant income, and miscellaneous income. Large increase for 2016 and each year after is primarily a result of ReStore sales.

Number of people no longer living in unsafe or substandard housing as a result of the nonprofit's efforts



Population(s) Served: No target populations selected

Related program: Habitat Housing

Notes: This is per year. Some homes are started in the fall and finished the next year, which may skew some years' results. It is also affected by family size.

CHARTING IMPACT

What is the organization aiming to accomplish?

Our vision is to eliminate poverty housing from Franklin County PA and to satisfy the charitable impulse in our community.

What are the organization's key strategies for making this happen?

We work with families and volunteers for a community based solution to substandard housing.

What are the organization's capabilities for doing this?

Steady income, 300+ volunteers, 20 staff members.

What have and haven't they accomplished so far?

Opened the Habitat ReStore – Still managing growth in house production.

Financials

FISCAL YEAR START: 01/01
FISCAL YEAR END: 12/31
✓ Financials audited by an independent accountant

FINANCIALS QUICK VIEW

Total revenue, gains, and other support per audited financial statements	\$4,333,852
Total expenses and losses per audited financial statements	\$3,879,137
Surpluses in last 5 years	5
Negative Net Assets in past 5 years	0

Financial Trends Analysis

Business Model Indicators

Created in Partnership with



Profitability	2019	2020	2021	2022	2023
Unrestricted surplus (deficit) before depreciation	\$130,841	\$187,739	\$597,916	\$752,461	\$487,779
As a % of expenses	11.0%	14.3%	50.5%	36.8%	22.9%
Unrestricted surplus (deficit) after depreciation	\$112,048	\$163,933	\$574,327	\$721,792	\$454,715
As a % of expenses	9.3%	12.2%	47.6%	34.8%	21.0%
Revenue Composition					
Total revenue (unrestricted & restricted)	\$1,307,830	\$1,496,450	\$1,778,702	\$2,797,569	\$2,616,798
Total revenue, % change over prior year	-10.0%	14.4%	18.9%	57.3%	-6.5%
Program services revenue	22.1%	23.5%	10.4%	23.7%	20.8%
Membership dues	0.0%	0.0%	0.0%	0.0%	0.0%
Investment income	0.0%	0.0%	0.0%	0.1%	0.9%
Government grants	3.8%	10.2%	10.1%	2.5%	4.0%
All other grants and contributions	74.0%	66.2%	79.4%	73.7%	73.8%
Other revenue	0.0%	0.1%	0.1%	0.1%	0.5%
Expense Composition					
Total expenses before depreciation	\$1,184,604	\$1,314,606	\$1,184,072	\$2,045,233	\$2,129,019
Total expenses, % change over prior year	-6.8%	11.0%	-9.9%	72.7%	4.1%
Personnel	35.7%	40.0%	41.1%	29.1%	31.4%
Professional Fees	1.1%	1.0%	1.2%	1.5%	1.9%
Occupancy	9.9%	13.3%	20.4%	11.9%	13.9%
Interest	0.1%	0.2%	0.4%	0.2%	0.2%
Pass-Through	0.0%	0.0%	0.0%	0.0%	0.0%
All other expenses	53.3%	45.5%	36.9%	57.2%	52.6%

Financial Trends Analysis, continued

Moving Toward Full Cost Coverage

Full Cost Components (estimated)	2019	2020	2021	2022	2023
Total Expenses (after depreciation)	\$1,203,397	\$1,338,412	\$1,207,661	\$2,075,902	\$2,162,083
One Month of Savings	\$98,717	\$109,551	\$98,673	\$170,436	\$177,418
Debt Principal Repayment	\$0	\$0	\$27,500	\$0	\$0
Fixed Asset Additions	\$89,686	\$0	\$0	\$43,821	\$0
Total Full Costs (estimated)	\$1,391,800	\$1,447,963	\$1,333,834	\$2,290,159	\$2,339,501

Capital Structure Indicators

Liquidity

Months of cash	1.7	2.3	6.9	7.4	8.1
Months of cash and investments	1.7	2.3	6.9	7.4	8.1
Months of estimated liquid unrestricted net assets	17.1	17.8	25.6	19.1	20.9

Balance Sheet Composition

Cash	\$167,557	\$252,646	\$676,787	\$1,254,184	\$1,439,896
Investments	\$0	\$0	\$0	\$0	\$0
Receivables	\$1,363,653	\$1,495,743	\$1,499,107	\$1,596,600	\$1,673,778
Gross land, buildings, and equipment (LBE)	\$144,817	\$136,970	\$144,387	\$188,208	\$188,208
Accumulated depreciation (% of LBE)	31.2%	40.9%	53.6%	57.4%	75.0%
Liabilities (as % of assets)	7.0%	11.7%	8.9%	27.1%	26.4%
Unrestricted net assets	\$1,789,428	\$1,953,361	\$2,527,688	\$3,249,480	\$3,704,195
Temporarily restricted net assets	N/A	N/A	N/A	N/A	N/A
Permanently restricted net assets	N/A	N/A	N/A	N/A	N/A
Total restricted net assets	\$0	\$0	\$0	\$0	\$0
Total net assets	\$1,789,428	\$1,953,361	\$2,527,688	\$3,249,480	\$3,704,195

Key Data Checks

Material Data Errors	2019	2020	2021	2022	2023
	No	No	No	No	No

Note: This issue is relevant to a small number of organizations: The nonprofit subject(s) of this report may have affiliates. The Form 990 data may not include information about any or all potential affiliates. If an organization does have affiliates and these affiliates have substantial financial activity, the financial data in this report may not present a comprehensive picture of the nonprofit's financial condition. Please consult the 990s of any potentially related affiliates for additional information.

[Formulas for key metrics](#)

['Key Revenue & Expense Data from Form 990'](#)

['Key Balance Sheet Data from Form 990'](#)

Operations

Source: Self-Reported by Organization, April 2025

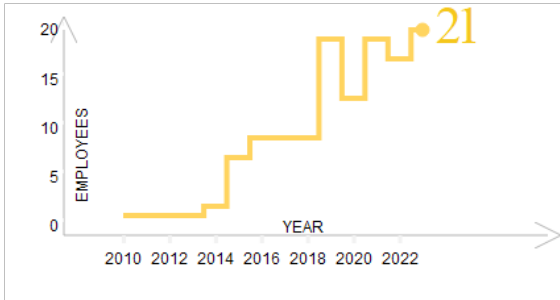
EXECUTIVE DIRECTOR

James Lane

[LinkedIn profile](#)

NUMBER OF EMPLOYEES

Source: IRS Form 990



BOARD MEMBERS

- Bob Wolff
- Brandon Copeland
MidPenn Legal Services
- Chris Morrow
The Morrow Group Inc.
- Courtney Shauf
F & M Trust
- Doug Hess
- Jim Zoerkler
- Laura Stover
- Lisa Pregartner
- Natasha DiStasio
Berkshire Hathaway HomeServices
- Niki Hinckle
Wellspan Health
- Patti Murray
F & M Trust
- Wes Hart
Your Hometown Real Estate

OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

FISCAL YEAR 2023

Name	Title	Compensation	Other	Related
Mark Story	EXECUTIVE DIRECTOR (8/26/23-12/31/23)	\$71,238	\$2,137	\$0
Thomas Reardon	EXECUTIVE DIRECTOR (1/1/23-8/25/23)	\$69,710	\$2,091	\$0
Bob Wolff	BOARD MEMBER	\$0	\$0	\$0
Dirk Small	BOARD MEMBER	\$0	\$0	\$0
Brandon Copeland	SECRETARY	\$0	\$0	\$0
Laura Stover	BOARD MEMBER	\$0	\$0	\$0
Dale Forney	BOARD MEMBER	\$0	\$0	\$0
Natasha Goessel	BOARD MEMBER	\$0	\$0	\$0
Amanda Kegerreis	CHAIR	\$0	\$0	\$0
Jim Rock	BOARD MEMBER	\$0	\$0	\$0
Doug Hess	VICE CHAIR	\$0	\$0	\$0
Val Mooney	TREASURER	\$0	\$0	\$0
Patti Murray	BOARD MEMBER	\$0	\$0	\$0

OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

FISCAL YEAR 2022

Name	Title	Compensation	Other	Related
Thomas Reardon	EXECUTIVE DIRECTOR	\$72,994	\$2,190	\$0
Anthony Armstrong	BOARD MEMBER	\$0	\$0	\$0
Brandon Copeland	SECRETARY	\$0	\$0	\$0
Kent Carpenter	BOARD MEMBER	\$0	\$0	\$0
Dirk Small	BOARD MEMBER	\$0	\$0	\$0
Dale Forney	BOARD MEMBER	\$0	\$0	\$0
Nelson Vazquez	BOARD MEMBER	\$0	\$0	\$0
Amanda Kegerreis	CHAIR	\$0	\$0	\$0
Jim Rock	BOARD MEMBER	\$0	\$0	\$0
Natasha Goessel	BOARD MEMBER	\$0	\$0	\$0
Doug Hess	VICE CHAIR	\$0	\$0	\$0
Val Mooney	TREASURER	\$0	\$0	\$0
Nick Bair	BOARD MEMBER	\$0	\$0	\$0
Patti Murray	BOARD MEMBER	\$0	\$0	\$0

OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

FISCAL YEAR 2021

Name	Title	Compensation	Other	Related
Thomas Reardon	EXECUTIVE DI	\$69,595	\$2,088	\$0
Anthony Armstrong	BOARD MEMBER	\$0	\$0	\$0
Kent Carpenter	BOARD MEMBER	\$0	\$0	\$0
Brandon Copeland	SECRETARY	\$0	\$0	\$0
Dale Forney	CHAIR	\$0	\$0	\$0
Natasha Goessel	BOARD MEMBER	\$0	\$0	\$0
Doug Hess	VICE CHAIR	\$0	\$0	\$0
Amanda Kegerreis	BOARD MEMBER	\$0	\$0	\$0
Sean Mason	BOARD MEMBER	\$0	\$0	\$0
Valerie Mooney	TREASURER	\$0	\$0	\$0
Jim Rock	BOARD MEMBER	\$0	\$0	\$0
Patrick Ryan	BOARD MEMBER	\$0	\$0	\$0
Dirk Small	BOARD MEMBER	\$0	\$0	\$0
Nelson Vazquez	BOARD MEMBER	\$0	\$0	\$0

OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

FISCAL YEAR 2020

Name	Title	Compensation	Other	Related
Thomas Reardon	EXECUTIVE DI	\$71,225	\$2,137	\$0
Anthony Armstrong	BOARD MEMBER	\$0	\$0	\$0
Galen Bricker	VICE CHAIR	\$0	\$0	\$0
Kent Carpenter	BOARD MEMBER	\$0	\$0	\$0
Brandon Copeland	BOARD MEMBER	\$0	\$0	\$0
Dale Forney	CHAIR	\$0	\$0	\$0
Kimberly E Gundacker	BOARD MEMBER	\$0	\$0	\$0
John D Helman	BOARD MEMBER	\$0	\$0	\$0
Doug Hess	BOARD MEMBER	\$0	\$0	\$0
Lisa Hogue	BOARD MEMBER	\$0	\$0	\$0
Carl Kniss	BOARD MEMBER	\$0	\$0	\$0
Brandi Madden	BOARD MEMBER	\$0	\$0	\$0
Valerie Mooney	TREASURER	\$0	\$0	\$0
Patrick Ryan	BOARD MEMBER	\$0	\$0	\$0
Maureen Spang	SECRETARY	\$0	\$0	\$0

OFFICERS, DIRECTORS, TRUSTEES, AND KEY EMPLOYEES

FISCAL YEAR 2019

Name	Title	Compensation	Other	Related
Thomas Reardon	EXECUTIVE DI	\$66,950	\$2,009	\$0
Anthony Armstrong	BOARD MEMBER	\$0	\$0	\$0
Todd Bard	TREASURER -	\$0	\$0	\$0
Duane E Bock	SECRETARY	\$0	\$0	\$0
Galen Bricker	BOARD MEMBER	\$0	\$0	\$0
Ronald R Burge	BOARD MEMBER	\$0	\$0	\$0
Kent Carpenter	BOARD MEMBER	\$0	\$0	\$0
Kristi Fahnestock	BOARD MEMBER	\$0	\$0	\$0
Dale Forney	BOARD MEMBER	\$0	\$0	\$0
Kimberly E Gundacker	BOARD MEMBER	\$0	\$0	\$0
John D Helman	BOARD MEMBER	\$0	\$0	\$0
Doug Hess	BOARD MEMBER	\$0	\$0	\$0
Lisa Hogue	BOARD MEMBER	\$0	\$0	\$0
Carl Kniss	BOARD MEMBER	\$0	\$0	\$0
Valerie McBride	TREASURER -	\$0	\$0	\$0
Maureen Spang	VICE PRESIDE	\$0	\$0	\$0

Paid Preparers

FISCAL YEAR 2023

Firm Name	Firm EIN	Firm Address	Firm Phone
RKL LLP	23-2108173	1134 KENNEBEC DRIVE, CHAMBERSBURG PA 17201 USA	717-264-5961

Paid Preparers

FISCAL YEAR 2022

Firm Name	Firm EIN	Firm Address	Firm Phone
RKL LLP	23-2108173	1134 KENNEBEC DRIVE, CHAMBERSBURG PA 17201 USA	717-264-5961

Paid Preparers

FISCAL YEAR 2021

Firm Name	Firm EIN	Firm Address	Firm Phone
RKL LLP	23-2108173	1134 KENNEBEC DRIVE, CHAMBERSBURG PA 172012809 USA	717-264-5961

BOARD LEADERSHIP PRACTICES

GuideStar worked with BoardSource, the national leader in nonprofit board leadership and governance, to create this section, which enables organizations and donors to transparently share information about essential board leadership practices.

BOARD ORIENTATION & EDUCATION

Does the board conduct a formal orientation for new board members and require all board members to sign a written agreement regarding their roles, responsibilities, and expectations?

yes

CEO OVERSIGHT

Has the board conducted a formal, written assessment of the chief executive within the past year?

no

ETHICS & TRANSPARENCY

Have the board and senior staff reviewed the conflict-of-interest policy and completed and signed disclosure statements in the past year?

yes

BOARD COMPOSITION

Does the board ensure an inclusive board member recruitment process that results in diversity of thought and leadership?

yes

BOARD PERFORMANCE

Has the board conducted a formal, written self-assessment of its performance within the past three years?

no

Organizational Demographics

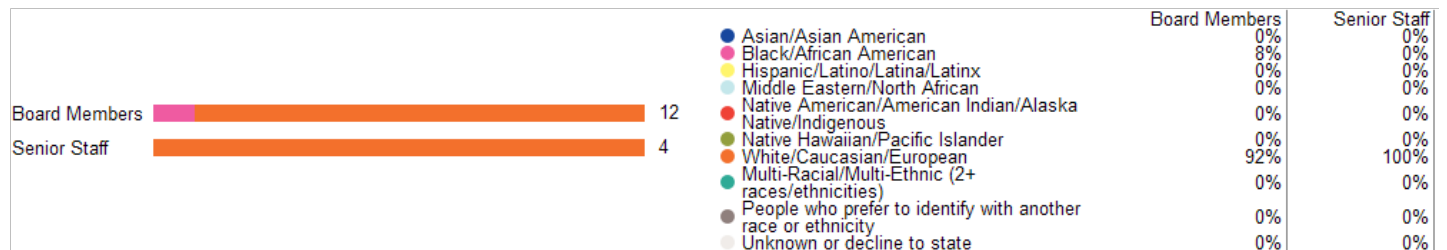
Who works and leads organizations that serve our diverse communities? This organization has voluntarily shared information to answer this important question and to support sector-wide learning. GuideStar partnered on this section with CHANGE Philanthropy.

Leadership

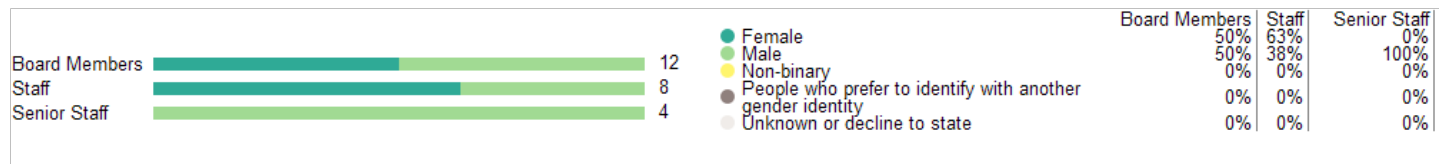
The organization's leader identifies as:

Race & Ethnicity	White/Caucasian/European
Gender Identity	Male, Not transgender
Sexual Orientation	Heterosexual or Straight
Disability Status	Decline to state

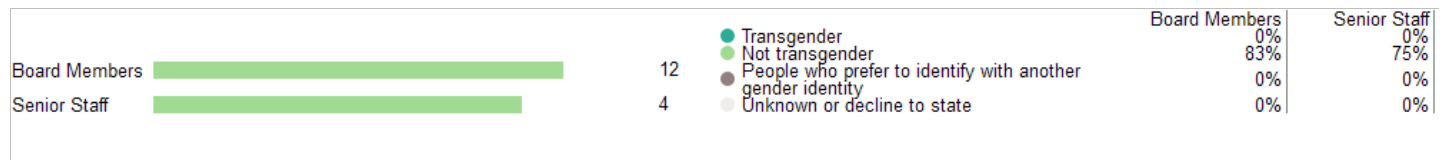
Race & Ethnicity



Gender Identity



Transgender Identity



Sexual Orientation



Disability

No data.

We do not display staff or senior staff disability information for organizations with fewer than 15 staff.

Appendix

Key Documents

IRS Forms 990	2023 990
	2022 990
	2021 990
	2020 990
	2019 990
IRS Forms 990T	Not Available
Audited Financial Statements	2023 Audited Financial Statement
	2023 Audited Financial Statement
	2022 Audited Financial Statement
Key Organization Documents	2009 Annual Report
	'Key Revenue & Expense Data from Form 990'
	'Key Balance Sheet Data from Form 990'

Habitat for Humanity of Franklin County, Inc.

Aka Habitat, ReStore

1502 Lincoln Way E
Chambersburg, PA 17202-3343

- ✓ Foundation Status Code: PC*
- ✓ Public charity described in section 509(a)(1) or (2)

NOTE: This is a subordinate organization covered under group exemption number 8545. IRS regulations specify that subordinate organizations within Group Exemptions inherit the tax deductibility (i.e., Pub 78) status of the parent organization. For reference, the parent organization is

[HABITAT FOR HUMANITY INTERNATIONAL INC \(91-1914868\)](#)

IRS Publication 78 Details



Organization name	Location	Most recent IRS Publication 78
HABITAT FOR HUMANITY INTERNATIONAL INC	CHAMBERSBURG, PA	September 2025
EIN	<u>Deductibility status description</u>	Verified with most recent Internal Revenue Bulletin
25-1706987	Generally, a central organization holding a group exemption letter, whose subordinate units covered by the group exemption are also eligible to receive tax-deductible contributions, even though they are not separately listed (deductibility limitation dependent on various factors).	November 17, 2025

IRS Business Master File Details



Organization name	Most recent IRS BMF	Reason for Non-Private Foundation Status
HABITAT FOR HUMANITY INTERNATIONAL INC	September 09 2025	Section 509(a)(1) organization as referred to in Section 170(b)(1)(A)(vi)
EIN	IRS subsection	Ruling date
25-1706987	This organization is a <u>501(c)(3) Public Charity</u>	01/1987
Foundation Code	Foundation Code Description	
15	Organization which receives a substantial part of its support from a governmental unit or the general public	

This organization was not included in the Office of Foreign Assets Control Specially Designated Nationals (SDN) list.

On September 8, 2011, the IRS issued [regulations](#) which eliminated the advance ruling process for a section 501(c)(3) organization. [Learn more](#)

* The Foundation Status Code is the code that foundations are required to provide for each grantee annually on part XV of Form 990PF. Note that this code cannot be derived in some cases (e.g., supporting organizations for which 'type' can't be determined).

[IRS Revenue Procedure 2011-33](#) allows grantors to rely on third-party resources, such as GuideStar Charity Check, to obtain required Business Master File (BMF) data concerning a potential grantee's public charity classification under section 509 (a) (1), (2) or (3).

GuideStar Charity Check Data Sources

- GuideStar acquires all IRS data directly from the Internal Revenue Service.
- The [IRS Automatic Revocation of Exemption List](#) contains organizations that have had their federal tax-exempt status automatically revoked for failing to file an annual return or notice with the IRS for three consecutive years.
- [IRS Publication 78 \(Cumulative List of Organizations\)](#) lists organizations that have been recognized by the Internal Revenue Service as eligible to receive tax-deductible contributions.
- The Foundation Status Code is a value derived by mapping the codes found on the [990PF filing instructions](#) to the corresponding codes in the IRS BMF. Note that not all codes are able to be mapped due to insufficient data.
- The [IRS Internal Revenue Bulletin](#) (IRB) lists changes in charitable status since the last Publication 78 release. Between the release of IRS Publication 78 and the subsequent IRS Internal Revenue Bulletin, the IRB date will
- The Office of Foreign Assets Control (OFAC) [Specially Designated Nationals \(SDN\) list](#) organizations that are owned

reflect the most recent release date of IRS Publication 78.

-The [IRS Business Master File](#) lists approximately 1.7 million nonprofits registered with the IRS as tax-exempt organizations.

or controlled by targeted individuals, groups, and entities, such as terrorists or narcotics traffickers. Their assets are blocked and U.S. persons are generally prohibited from dealing with them.