A very special year...

We’ve built our 50th home!
Dear Friends,

Thanks to you, we continue to grow and expand our services that help so many local families and veterans to own an affordable home in the 42 cities and towns we serve throughout Greater Worcester and MetroWest. We had an exceptional year, achieving many milestones that expanded our mission to build homes, communities and hope.

- **Our 50th Home Build:** With your support, in the fall of 2018 we built and dedicated our 50th affordable home in the region for Maggie, a single Mom, and her three boys, in Holliston, MA.

- **Our Families:** From March - September of 2018, four local families moved into their local Habitat homes including Jackline and her two daughters (Worcester), Coreen and her two sons (Northborough), Gilana and her son (Northborough), and Maggie and her three boys (Holliston). Each family has hopes and dreams for their new lifestyle while living in an affordable home where they know they will be loved, safe, and protected.

- **Two ReStores:** Our brand new Ashland ReStore opened and is located at 310 Pond Street. We also reopened a new and larger Worcester ReStore located at 640 Lincoln Street, Suite 100. Our ReStores sell quality, gently-used home improvement materials and home furnishings for a fraction of regular retail prices. Every purchase benefits our mission to build homes, communities and hope.

- **Annual Gala & Auction:** Thanks to your support, we broke a new record for our October 2018 Gala & Auction by bringing in $239,930 to support our mission to build homes, communities and hope!

- **Home Repair Program:** Our Home Repair program is an outreach initiative that seeks to provide home repairs for low to moderate income homeowners. We partner with families to help them reclaim their homes with pride and dignity. In Marlborough, this year, with the help of many supporters and volunteers, we transformed the home of a female veteran. We repaired the roof and deck, created a safer walk way, painted, and replaced damaged siding. And we received a grant for $30,000 from The Health Foundation of Central MA to purchase a new truck to support the program. Overall, we have accomplished 30 home repairs since 2011.

- **Operation Playhouse to Benefit Veteran Families:** Two Operation Playhouse Build-a-Thons were held in June of 2018. We built 10 playhouses during the MetroFest in Framingham, and 13 playhouses at Veterans Inc. in Worcester. Overall, we are proud to report that 70 playhouses were presented to the children of real-life heroes—the veteran and military families who serve our country.
• **Women Build:** In May of 2018, our Women Build teams and partners raised over $65,000—a new record! Women Build calls attention to the plight of single women who need affordable housing.

• **Our Volunteers:** Volunteerism is the life-blood of our organization! We depend on volunteers to help build our affordable homes, perform home repairs, build playhouses for veterans, work in our office, and keep our two ReStores running smoothly. We are proud to report that in FY 2018, we engaged **3,632** volunteers who helped support our mission to build homes, communities and hope. This is the equivalent of **29,065 hours, or 13.9 full time staff members**. Together, we can help build a world where everyone has a decent place to live.

While we are proud of many accomplishments this year, perhaps Coreen’s words, one of our newest homeowners in Northborough, helps to explain why we are so passionate about building affordable homes for local families.

“We were chosen for a house that was being rehabbed and given a second chance, just like me and my boys were rebuilding our lives. The Habitat home and my family were made for each other. Watching my boys play in our yard with our dog is such an incredible feeling. They can walk to the library and ride their bikes to the park with friends. It gives us a feeling of being normal and calm. The best feeling happened just last weekend when we were hiking. My son came up and hugged me and told me he was proud of me. He told me he loved me and how happy he was that I could keep my promise I made to them of having a home.” – Coreen, Northborough Habitat Homeowner, June 2018

When families finally move into their affordable home, their lives change for the better. They not only experience a stable and safe place to live, but they are able to afford essentials such as food, clothes, medical care, and to save for education. Their children can attend safe, healthy, and excellent schools, helping to forge a new and better path for the future.

Thank you for all you have done to help local families and veterans achieve strength, stability and self-reliance. Through shelter, we empower.

Sincerely,

Debbie Maruca Hoak
Habitat for Humanity MetroWest/Greater Worcester
Executive Director
Board of Directors
Jessica E. Murphy, President
Scott Auen, Vice President
Charlie Webb, Treasurer
Joseph Frank, Clerk Secretary
Kevin Barnes
Indrek Buttner
Brennan Campbell
Bryan Clancy, Past President
Laura Duncan
Kevin Foley
Rens F. Hayes IV
John R. Parsons, Jr.
Hank Rauch
Mary Robbins
Anh Vu Sawyer
Steve Theran

Find us online:
www.habitatmwgw.org

Administrative Staff
Debbie Maruca Hoak - Executive Director
Laurie Belton - Director of Finance and Operations
Tanya Clark - Family Services Coordinator/Office Manager
Molly Pietrantonio - Volunteer Coordinator/AmeriCorps HSM

Development Staff
Deborah Huegel - Vice President of Philanthropy
Joseph Townsend - Director of Development
Sara Costello - Development & Grants Officer
Erin Sullivan - Marketing & Development Associate
Danielle Driscoll - Operation Playhouse Manager

Construction Staff
Paul Rebello - Construction Manager
Ted Oxholm - Construction Site Supervisor
Aaron Leger - AmeriCorps National Construction Crew Leader

ReStore Staff
Carolyn Love Scalise - ReStore Manager, Ashland
Stephen Jenkins - ReStore Assistant Manager, Ashland
Bruce Smith - ReStore Assistant Manager, Ashland
Mike Wimberly - ReStore Manager, Worcester
Gary Dietrich - ReStore Assistant Manager, Worcester
Christine Wychorski - Donation Relations Manager
Donna Bagdonavich - ReStore Associate
Larry Caouette - Driver/Donations Ambassador
Anissa Giarla - ReStore Associate
Mark Hazard - Driver/Donations Ambassador
Nicole LeBlanc - ReStore Associate
Cynthia Sickles - ReStore Associate
Quin Spackolito - ReStore Associate
Ed Tinsley - ReStore Associate
George Tonevski - ReStore Associate
Gary Trimby - Intel/ESC Fellow ReStore Project Manager
John Wolfe - ReStore Development VISTA Member, Ashland

Our Service Area

Every connection creates the opportunity to build a better life.

Find us online:
www.habitatmwgw.org

Jessica E. Murphy, President
Scott Auen, Vice President
Charlie Webb, Treasurer
Joseph Frank, Clerk Secretary
Kevin Barnes
Indrek Buttner
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Our Programs

**Home Builds:** Your volunteer efforts help local families build strength, stability and self-reliance through shelter.

**Veterans Build Initiative:** Designed to support our veteran community through home builds, operation playhouse, and home repairs.

**Operation Playhouse:** Playhouses provide a special place for a veteran or current military family to bond, play, dream, and think! In a single day, sponsor teams build, decorate, and donate playhouses to veteran or military parents and their children.

**Home Repair:** Repair program that focuses on accessibility, safety, and code issues to keep local families in their homes.

**Neighborhood Revitalization:** Multi-year effort to revitalize an entire neighborhood.

**A Brush With Kindness:** Minor exterior improvements to enhance the appearance of a home and community.

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**Shop our ReStores!**

The Worcester ReStore is located at 640 Lincoln Street, Suite 100.
The Ashland ReStore is located at 310 Pond Street.

To support Habitat’s mission, donate your new or gently used furniture, home appliances, and building materials. Or, come and shop for affordable and unique items at our stores. Every purchase supports our mission to build homes, communities, and hope for local families and veterans.
Every smile comes from a place of safety and security only a home can bring.

• Gilana, Habitat Homeowner in Northborough, June 2018: Before moving into their new affordable home in Northborough, Gilana and her son Aaron lived with her parents and brother in a two bedroom house. She shared one bedroom with her son and her brother, with a sheet dividing the room. After settling into their new Habitat home, Aaron had these words to say, “I feel great every day I come home and can say Home, Sweet Home.” Aaron drew a photo that is shown below of his new Habitat home.

Homes Built:

• Homes built since 1985: 48
• Homes built in FY18: 3
• Homes under construction in FY18: 5

Since 1985, we have built homes throughout our service area in MetroWest and Greater Worcester, providing homeownership opportunities for 48 families in need of safe, affordable housing.

At Habitat for Humanity MetroWest/Greater Worcester we build more than a house, we build a home. A home is a place to feel love and security, a place to dream for the future.

Each family we partner with takes an active role in their success. Helping to build their home alongside volunteers, taking finance classes, learning about homeownership and becoming an active member of the community are a few of the ways we build homes with families, not for them.

With our help, Habitat homeowners achieve the strength, stability, and independence they need to build a better life for themselves and their families.
Building on a strong foundation.

Home Repairs Completed:

- Home repairs completed since 2011: 30
- Home repairs completed in FY18: 7

A home should be a place of pride and joy, somewhere to feel safe and secure. For our families, that is not always the case.

Through the Home Repair program, we support families who need help maintaining the home where they live. Focusing on exterior and code related issues, we work to keep families in their homes with safety and dignity.

By adding wheelchair ramps, repairing roofs, siding, and a range of other work, we are able to help families stay in the homes they know and love. As with our home builds, these families also partner with us to ensure each repair is a hand up—not a hand out—by repaying a 0% loan and investing sweat equity with a Habitat project.

We are proud to help create a world where everyone has a decent place to live.

“My wife and I would like to thank you and your fine organization, Habitat for Humanity, for the repairs made to our home...I am 76 years old and my wife is 70, we can’t remember a better experience in many years. You do so much for veterans, we salute you for all you did for us. God bless you all.”
“I would like to again thank all of you for my son’s new playhouse. Everything about this incredible project has been amazing. My family and I want to make sure you all know that we truly appreciate the amount of work that went into this project. We understand just how valuable time is, and for complete strangers to give so much of their personal time to build something for our son, brings tears to our eyes. Please know that nothing has gone unnoticed and we can’t even begin to describe how much we appreciate what you all have done for our family. Thank you a million times over!” — The Morgan Family

“A most heartfelt thanks to each of the volunteers that took time out of their busy schedules to work to make the playhouse for our family. Our daughters (and also neighborhood military kid friends at Hanscom Air Force Base) have already gotten much use and enjoyment from the cute playhouse.” — The Strong Family

Operation Playhouse:

- In FY18 we built 70 playhouses.

Children of veterans are often left with a one-parent household and have to cope with feelings of loss and uncertainty. The playhouses provide a special place for family members to bond, play, dream, and think. It is a “home” of their own.

We are proud to give back to those who have served our country and encourage our partners to do the same. Habitat for Humanity MetroWest/Greater Worcester is the only Habitat affiliate on the East Coast to offer this program, and one of a handful across the U.S. to honor service men and women through Operation Playhouse.

Because of you, we can continue to honor many of our local veterans. We are proud to serve those who have served our country. Thank you!
We relocated our Worcester ReStore to a larger space—we also opened a MetroWest ReStore in Ashland. This investment will help us to fund additional local affordable homes while keeping more reusable items out of landfills.

**FY18 Impact:**

- Generated $476,696 in revenue
- Diverted over 312 tons of reusable items from landfills
- Received more than 2,000 donations of home improvement items

**Worcester ReStore + Ashland ReStore = nearly an acre of treasure for sale!**
Volunteers help local families help themselves.

**FY18 Volunteer Statistics**

<table>
<thead>
<tr>
<th></th>
<th>Total # of Unique Volunteers</th>
<th>Total # of Hours Given</th>
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<tr>
<td>ReStore</td>
<td>1,184</td>
<td>9,474</td>
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<tr>
<td>Construction</td>
<td>2,448</td>
<td>19,591</td>
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<tr>
<td><strong>Total</strong></td>
<td><strong>3,632</strong></td>
<td><strong>29,065</strong></td>
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*The 29,065 volunteer hours translates to an equivalent of 13.9 full-time employees!

**Volunteer Fun Facts!**

- Do you know the definition of a Habitat Regular? Our “Regulars” are volunteers who come to our build sites, ReStores, office, Home Repair projects, and Operation Playhouse events on a regular basis. They are selfless individuals who will do just about anything that’s asked of them, including serving as mentors for other volunteers. A couple of years ago, PJ, a former construction supervisor, moved to Minnesota with his family to help his father-in-law run his Buffalo farm. A group of our Regulars recently traveled there to help frame PJ’s new house. That’s what we call dedication!

- 118 total organizations participated in our mission at either ReStore or the build sites.

- Five colleges and five high schools have chartered Habitat for Humanity clubs with us; College of the Holy Cross, Assumption College, Worcester Polytechnic Institute, Becker College, Anna Maria College, St. John’s High School, Worcester Academy, Algonquin Regional High School, Marlborough High School, and Hopkinton High School.

- A new weekly ReStore volunteer partnership with Grafton Job Corps Center was developed. Job Corps is a no-cost education and career technical training program that helps young people ages 16 to 24 improve the quality of their lives through career, technical, and academic training.

- Habitat participated in many community events from Celebrate Holliston to Worcester’s stART On The Street.
Every gift makes a difference. Your support helps a family help themselves.

**FY18 Financials**  
*July 1, 2017 to June 30, 2018*

**Sources of Income**
- Home/Property Sales
- ReStores Sales/Donations
- Contributions
- Grants & Contracts
- In Kind Donations
- Special Events
- Other (0%)

**Distribution of Spending**
- Program
- Management & General
- Fundraising

**Statement of Financial Position**

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<tr>
<th>Assets</th>
<th>Liabilities and Net Assets</th>
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<tr>
<td>Cash &amp; Escrow</td>
<td>Line of Credit $ 150,000</td>
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<tr>
<td>Grants and Other Receivables, net</td>
<td>Accounts Payable $ 196,093</td>
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<tr>
<td>Mortgages Receivable - Current</td>
<td>Accrued Expenses $ 123,127</td>
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<tr>
<td>Construction in Progress</td>
<td>Deferred Revenue $ 3,250</td>
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<tr>
<td>Prepaid Expenses</td>
<td>Escrow Deposits Payable $ 39,693</td>
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<td><strong>Total Current Assets</strong></td>
<td>Current Portion of Long Term Debt $ 82,911</td>
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<td>$ 1,025,308</td>
<td><strong>Total Current Liabilities</strong> $ 595,074</td>
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<tr>
<td>Property and Equipment, net</td>
<td>Long Term Debt $ 1,784,364</td>
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<td>Mortgages - Net of Current</td>
<td>Total Liabilities $ 2,379,438</td>
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<td>Other Land Held</td>
<td>Total Net Assets $ 1,143,817</td>
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<td>Deposits</td>
<td><strong>Total Liabilities and Net Assets</strong> $ 3,523,255</td>
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<tr>
<td><strong>Total Other Assets</strong></td>
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<td>$ 1,941,520</td>
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<td><strong>Total Assets</strong></td>
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<td>$ 3,523,255</td>
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Thank you to all of our FY 2018 Supporters

**Dream Architect $100,000+**
- National Development and Charles River Realty
- The Home Depot Foundation
- The Ruth H. and Warren A. Ellsworth Foundation
- The TJX Foundation, Inc.

**Foundation Crew $99,999 - $20,000**
- Points Of Light Institute
- Saint Gobain
- Salesforce Foundation
- Thrivent Financial
- United Rentals
- Valspar Corporation
- Whirlpool Corporation

**City Of Worcester**
- FedEx
- Fletcher Foundation
- Holliston Housing Trust
- MathWorks, Inc.
- Sanofi Genzyme
- Side By Side Charitable Organization, Inc.
- Staples, Inc.
- Stoddard Charitable Trust

**Assabet Valley Regional Technical High School**
- Charlesbank Homes, Inc.

**Wood Pro Inc.**
- AbbVie, Inc.
- Barbara and Edward Scolnick
- Berkshire Bank Foundation, Inc.
- Bryan and Andrea Clancy
- Cambridge Savings Bank
- Charlotte V. DeYoung Revocable Trust
- Commerce Bank
- Cornerstone Bank
- Cumberland Farms
- DCU Digital Federal Credit Union
- Divine Stoneworks
- Eagle Leasing Company
- Fay School
- Flo-Dell Exteriors
- F.W. Madigan
- Greater Worcester Community Foundation
- Hanover Insurance Group Foundation
- Harrison McPhee, Inc.
- Intel Volunteer Grant Program
- Massachusetts Bankers Association Charitable Foundation Inc.
- Northeast Electrical Distributors
- NP Medical Inc.
- P.J. Keating Co.
- Western Digital Corporation
- Wood Pro Inc.
FY 2018 Supporters Continued

Community Builders Continued $4,999 - $2,000
David Connolly
- Deborah Huegel
- Dell EMC
- Delta Sigma Phi Building Association Of AXP Inc.
- Diana Wainrib and Alfred Hamilton
- Diane McDermott
- East Boston Savings Bank
- F.C. Chiodo Jr. Excavating & Paving
- First Home Mortgage Corporation
- Framingham State University
- Iacovelli Excavation & Construction
- James and Linda Tartaglia
- Jim Clemmens
- Jo-Anne Beales
- John and Carol O'Neil
- Joint Center For Housing Studies
- Jones/Lippincott Family Foundation
- Kristin Boudreau
- Kristin Drennan
- Linda Colby and Foss Tighe
- Malory O'Brien
- Marc Forchielli
- Martin Healey
- Matthew Child
- Mazzotta Equipment Rentals
- Mirick O'Connell Attorneys At Law
- Nancy Stangle
- National Grid
- Pasewark Photography
- Peter B. Robb Painting
- Pilgrim Parking, Inc.
- Rachel Berry
- Realtor Association of Central Massachusetts
- Richard & Dyanne Brewster
- Riemer & Braunstein LLP
- Rotary Club Of Framingham
- Russell's Garden Center

Helping Hands $999 - $200
- AARP
- Ackles Steel & Iron Co., Inc.
- Aiko M. Pinkoski
- Alexandra Vivelo
- Alriona Costigan
- Amy Benoit
- Andrea Harmsen
- Andrew Gallinaro
- Anita Maurier
- Ann Caso
- Ann Lisi and Joel Greene
- Babson College
- Barbara Grusell
- Barnes Building & Remodeling
- Benjamin Pleat
- Berlin Liquors, LLC
- Beth Reynolds
- Bob Webster
- Bonnie Mitchell
- Brad McRae

Friends and Framers $1,999 - $1,000
- Pasewark Photography
- Peter B. Robb Painting
- Pilgrim Parking, Inc.
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<td>Niels Olsen</td>
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Our Worcester ReStore is located at 640 Lincoln Street, Suite 100.
Our Ashland ReStore is located at 310 Pond Street.

The annual report is designed in-house to offset expenses.