



**Habitat
for Humanity®**

**MetroWest/
Greater Worcester**

Annual Report FY2021



**Habitat for Humanity
MetroWest/Greater Worcester**
640 Lincoln Street, Suite 100
Worcester, MA 01605
508-799-9259
www.habitatmwgw.org

Through shelter, we empower

We deserve to feel strength and stability day after day. We deserve to know we have the power to take care of ourselves and build our own futures.

Letter from the Executive Director

Dear Friends,

This was a year of extreme challenges, marked by hope.

Although pandemic disruptions rippled through many aspects of our work, we stood with the families we partner with, providing resources and support through the uncertainty of the pandemic. And while our overall volunteer numbers were much smaller because of safety concerns, through the commitment of a core group of dedicated regular volunteers we persisted in our mission to build homes, communities and hope for local families and veterans.

And despite significant delays and added costs for construction materials, we continued work on a single-family affordable home in Holliston, a townhome renovation in Northborough, and three attached single-family homes in Worcester. We conducted two home repairs so that local veterans could remain safely in the homes and communities they loved.

At the same time, our ReStores in Worcester and Ashland were a hub of community activity, selling donated home improvement items to raise funds for our work. Not only did the ReStores provide goods at discounted prices, they acted as a hub for community information - sharing resources and information about COVID testing and vaccination. Every purchase made at the ReStore benefits our mission.

Amidst this, the pandemic further exposed wide disparities in health and housing. People of color, especially black and Latinx families, were more likely to get sick and die from COVID. Racial disparities in homeownership persisted, a consequence of historic housing discrimination resulting in a near 30% gap between black and white homeownership today.

And in the face of these challenges, we persisted in building and repairing affordable homes for local families and veterans.

Over 53% of the families we serve are people of color. We joined The Worcester Together Coalition to commit to creating even more equity and inclusion through our work. We adapted our 2nd virtual Walk for Homes to focus on Equity in Housing, sharing powerful content to encourage action.

And as we concluded the first full year of the pandemic, we were lifted up by the promise of protection by vaccines, by the gradual reopening of society, and particularly the generosity of the partners, funders, and donors in the communities we serve. We are grateful for the diligent efforts of our amazing staff and volunteers whose heroic efforts have kept us moving forward.

There is more to be done, and we look forward to the opportunity to help more local families and veterans in the coming year. We are committed to making a positive change. Because we believe no matter who we are, we can and should make a difference by building strength, stability and self-reliance for families who so urgently need a safe and affordable home. We need you now more than ever. And in our connectedness, with determination, and through these committed acts, together we build homes, communities, and hope.

Thank you for being part of our mission!



Debbie Maruca Hoak
Habitat for Humanity MetroWest/Greater Worcester
Executive Director





Every Helping Hand Makes a Difference.



**Habitat
for Humanity®**

MetroWest/Greater Worcester

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Jonathan Browning - ReStore Assistant Manager

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Noah Rose, George Tonevski

Our Service Area

Ashland, Auburn, Barre, Boylston, Brookfield, Charlton, Douglas, Dudley, East Brookfield, Framingham, Grafton, Holden, Holliston, Hopkinton, Leicester, Marlborough, Millbury, Natick, New Braintree, North Brookfield, Northborough, Northbridge, Oakham, Oxford, Paxton, Rutland, Sherborn, Shrewsbury, Southborough, Southbridge, Spencer, Sturbridge, Sudbury, Sutton, Upton, Uxbridge, Webster, Wayland, West Boylston, West Brookfield, Westborough, and Worcester.

Our Programs



Home Builds: Your volunteer efforts at our affordable home builds help local families build strength, stability and self-reliance through shelter.



Veterans Build Initiative: Supports our veteran community through Home Builds, Operation Playhouse, and Home Repairs.



Operation Playhouse: Playhouses provide a special place for a veteran or military family to bond, play, dream, and think! In a single day, our partners build, decorate, and donate playhouses to veteran or military families.



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.



Shop with us 3 ways!

640 Lincoln Street, Suite 100 - Worcester, MA

310 Pond Street (Route 126) - Ashland, MA

Shop our ReStores online!
www.letsrestoreonline.org

To support Habitat's mission, donate your new or gently used furniture, home appliances, and building materials. Or, 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.



Our Affordable Homes

Build Strength, Stability
and Self-Reliance



“One of our affordable homes”

Homes Built:

- **Homes Built Locally since 1985: 52**
- **Homes Built in FY2021: 0**
- **Homes under construction in FY2021: 5**

Throughout the challenges of the past year, our home build programs have continued. While we faced price increases, supply disruptions, and a dramatically reduced number of volunteers onsite, despite these challenges, we made great progress on 5 homes this year. Our mission to build homes, communities, and hope is more urgent than ever!

Against this backdrop and from its beginnings, Habitat for Humanity has brought together people of all walks of life to address a fundamental need for safe, stable, affordable homeownership. As early as the 1940's, white and black families worked side-by-side in a community living experiment in Americus, Georgia that formed the foundation for Habitat for Humanity.

This determination to bring positive change that strengthens each family, that in turn builds positive change in the community, is core to who we are as an organization, and how we go about our mission to build affordable homes for and with local women, families, and veterans.

Locally, we bring this to life with each affordable home we build. We partner with families who earn 30-60% of area median income who are of all ages, races, ethnicities, faiths, and backgrounds. Selected families complete sweat equity by building alongside volunteers who come together from all sectors of society, fostering resilience. Partner families also participate in financial and homeownership readiness courses, building strength and stability through affordable homeownership.



Home Repair Program

Everyone Should Live in a Safe, Healthy, and Decent home.



Our Home Repair program is an outreach initiative that seeks to provide a wide range of opportunities for low to moderate income homeowners, who are struggling to maintain their homes due to age, disability, or family circumstances. Examples of repairs might be roof replacement, adding an accessible ramp, handrails for steps, repairing rotted stairs, and other health and safety related repairs. Our Home Repair program allows families to stay safe in the place they call home, without the disruption, uncertainty, or expense of moving. The majority of our home repairs benefit an elderly population that helps maintain their health and safety.



"I feel safer walking up my front walk, and it is the same for the side entrance also. I feel secure. I can't tell you how happy I am with it. I think the work alone was wonderful. And the price was unbelievable. I was just shocked. Because I know if I had someone else do it, just the wood alone, plus the hourly wage for labor, would be out of my reach. It's amazing, it really is wonderful!" – Rita B., Home Repair Recipient



"They went over and above what we applied for. That is why I'm so happy. The roof on the porch was rotted, so they ended up having to replace that. A lot of the siding was rotted. They replaced it with new clapboard. The pillars were sagging and it was a mess, woodpeckers had made holes in the pillars, and they replaced them. I walk out there, it is safe, and it is just gorgeous. It is beautiful. I couldn't be happier." – Karen S., whose husband Richard is a veteran, Home Repair recipients. They are pictured above on their front porch.

Home Repairs Completed:

- Home repairs completed since 2011: 36
- Home repairs completed in FY2021: 2*

* The pandemic dramatically impacted the Home Repair Program in both FY2020 and FY2021 due to health and safety concerns of making repairs at the homes of people who may be especially vulnerable to COVID-19.



Operation Playhouse

Honoring Those Who Have Served Our Country.

Since 2014, 312 playhouses have been built for the children of veterans and military families.

The playhouses provide a special place for family members to bond, play, dream, and think. Operation Playhouse is a unique program that benefits local veterans and military families while supporting our mission to build homes, communities and hope. Organizations in the community provide teams of 8—10 members to build playhouses, which are presented to a veteran family. It is a rewarding and team-building experience. We are honored to give back to those who have served our country. Habitat for Humanity MetroWest/Greater Worcester is one of just a handful of Habitat for Humanity affiliates across the U.S. to offer this program.

Because of the pandemic, in-person Operation Playhouse builds were either cancelled or postponed in Fiscal Year 2021, except for one playhouse. We are expecting a robust Operation Playhouse program in 2022.

Read some quotes from a past recipient of a playhouse and one of our sponsors below.

“Can’t thank the folks at Operation Playhouse enough! They knocked it out of the park with their generosity, kindness and craftsmanship. My kids absolutely love the playhouse, and practically spend every day in it, thanks again all!” – MAJ Matthew R. Paquin, AO/HHD Commander MEDCOM

“The entire playhouse build process was so much fun – it was a great hands-on team building experience, and we learned new practical skills. We were honored to present our playhouses to the veteran families. There were smiles and tears all around; we are over the moon with gratitude to be able to take part in this amazing Operation Playhouse program. Tremendous THANK YOU on behalf of the entire Ameresco team for everything to the Habitat team who make this amazing program a reality for our local veteran families.” – Jenna Williams, Ameresco, Director, Marketing & Communications



WALK for HOMES

Through shelter, we empower.



When the pandemic hit, we knew the critical work we do to help local families build strength and stability through affordable homeownership was more urgent than ever. At a time when we were told to shelter at home in order to stay safe, many families in our community faced living situations that were unsafe, unhealthy, too crowded, or unaffordable.

In Fall 2020, when it was no longer possible to bring people together through our in-person events, with your steadfast support, we pivoted to virtual events. Over 300 participants committed to our first ever Walk for Homes event. Together we logged more than 4,500 miles and raised over \$20,000 on behalf of local families.

In Spring 2021, we launched our 2nd Walk for Homes to raise awareness and funds focused on women and people of color who needed a safe and decent home. The lingering pandemic widened housing disparities, and we remained committed to safe and affordable homes for all.

During Walk for Homes, we shared powerful content on disparities in housing, and you shared this message with your family, friends, and colleagues.

Our participants walked 3,682 miles through cities, towns, and neighborhoods; on paths in parks, by the ocean, and over mountains. With their help, we raised more than \$38,000 on behalf of local families seeking the stability of an affordable home.

Through one of the most difficult set of circumstances that our communities and our world have ever faced, you did not hesitate to support us in a new and virtual way. Thank you for your commitment on behalf of local families!

Why you walked...



...because it is so important to have a strong support system. Habitat does that by securing the proverbial roof over your head for so many families. – Yvette, New York Life



....because you can raise awareness that everyone deserves a place to call Home. – Erika, National Development



...because you believe there is a home for everybody, and if there isn't, there should be. – Kevin, ERA Key Realty



FY2021 Volunteer Statistics

	Total # of Volunteers	Total # of Hours Given
ReStore	1,509	7230
Construction	632	4,541
Total	2,141	11,771

***The 11,771 volunteer hours translates to an equivalent of 6 full-time employees!**
 Independentsector.org values volunteer hours in Massachusetts at \$34.97

Highlights

The impact of COVID-19 continued to be felt during FY21. Our volunteer programs had to grapple with capacity restrictions and mandates coming from the federal, state and local level. During this challenging time, it was a core group of regular volunteers that carried us through. The time, energy, and dedication our volunteers give to the mission and vision of Habitat is truly inspiring. Even through the hardship our regular volunteers exhibited a sense of connectedness and willingness to actively shape our communities for the better. We express only the deepest thank you to our regular volunteers for their steadfast and dedicated support.



Awards

Volunteers of the Year



In FY21 we honored Kay and Rodger Payne as our construction and ReStore volunteers of the year at our virtual Annual Meeting!

Husband and wife dynamic duo Kay and Rodger Payne first joined us at RV Care-a-Vanners from Nebraska in 2015 working for two weeks at our site in Wayland. Fast forward a couple of years later to Kay and Rodger making the move to Holliston MA! From the build sites to home repairs to shifts at ReStore Kay and Rodger share their time with Habitat broadly and generously.



Habitat for Humanity
MetroWest-Greater Worcester

FY2021



Every purchase at the ReStore helps local families build strength, stability, and self-reliance through affordable housing. ReStores accept donations and sell a constantly changing inventory of diverse, high-quality merchandise to the public at a fraction of the retail price, while diverting reusable household items and building materials from area landfills.

A good deal for you, your community, and the environment.

Our ReStore operations have become well versed in navigating uncertain times. Our volunteers and paid staff members have worked together to continue the vital mission of our affiliate, to empower people as they build or improve the places they call home.

Our ReStore teams of volunteers and paid staff worked very hard to generate a combined gross income of **\$1,463,713.00** in FY21. Despite the various obstacles and challenges, our team was focused and determined to make a difference, and with your help, we did.

The ReStores accepted high volumes of corporate donations during FY21 and despite challenges, our ReStore locations took in an amazing 9,668 donations. Amazing community support!

ReStore was so fortunate to start welcoming back our regular volunteers during FY21. Our loyal volunteers contribute more to our operation than words can describe. Their absence was felt throughout our operation, and we look forward to the coming year and an opportunity to expand our volunteer engagement.

"No ReStore could ever compete with your professionalism and willingness to serve. We are extremely proud of the outstanding customer service you and your team provide. Kudos to you always!" – Habitat for Humanity International Headquarters

"I wanted to let you know what a pleasure it was to speak with someone so pleasant, professional, and helpful. Further she did exactly what she said she would do...qualities that are all too rare these days and so much appreciated." – A pleased donor.



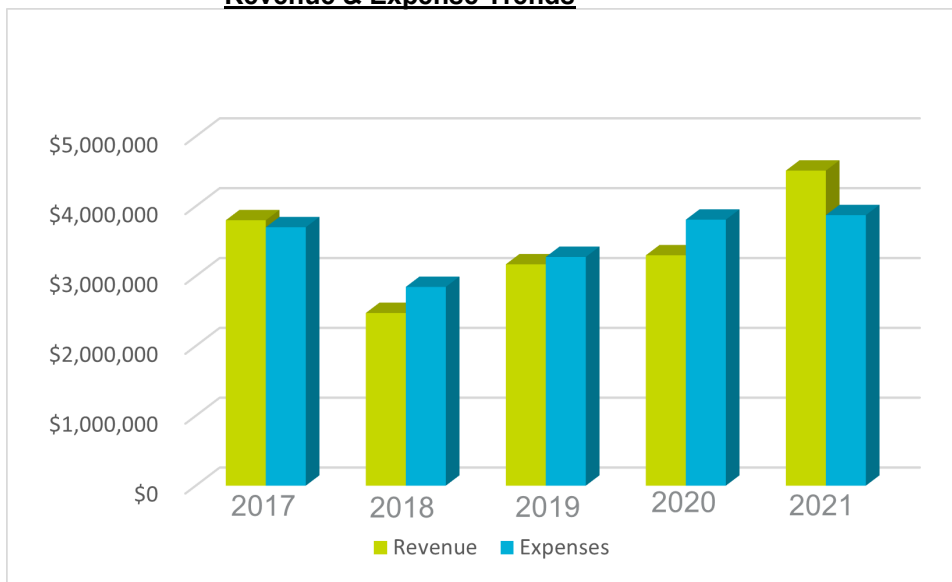
Every Gift Helps a Family Help Themselves.



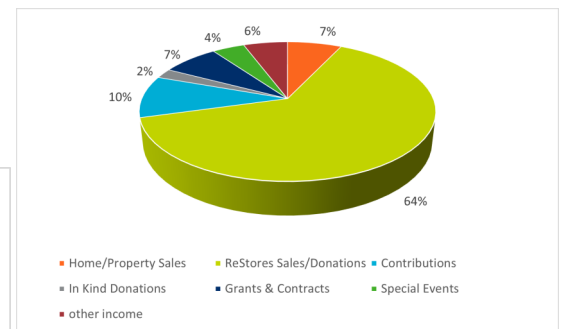
FY2021 Financials

July 1, 2020 to June 30, 2021

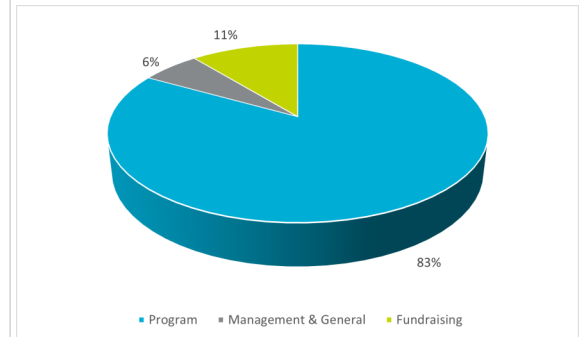
Revenue & Expense Trends



Sources of Income



Distribution of Spending



Statement of Financial Position

Assets

Cash & Escrow	\$ 839,868
Receivable	\$ 93,966
Mortgages - Current	\$ 61,561
Construction in Progress	\$ 301,476
Prepaid Expenses	\$ 28,056
Inventory - ReStores	\$ 134,390
Total Current Assets	\$ 1,459,317
Property and Equipment, net	\$ 517,290
Mortgages - Net of Current	\$ 1,980,141
Other Land Held	\$ 18,700
Other	\$ 27,516
Total Other Assets	\$ 2,026,357
Total Assets	\$ 4,002,964

Liabilities and Net Assets

Line of Credit	\$ 65,140
Accounts Payable	\$ 70,377
Accrued Expenses	\$ 256,004
Deferred Revenue	\$ 251,545
Escrow Deposits Payable	\$ 41,257
Current Portion of Long Term Debt	\$ 96,917
Total Current Liabilities	\$ 781,240
Long Term Debt	\$ 1,955,266
Total Liabilities	\$ 2,736,506
Total Net Assets	\$ 1,266,458
Total Liabilities and Net Assets	\$ 4,002,964



Our Volunteers, Sponsors, and Donors help to ensure that families will not have to choose between a safe home, nutritious food, health care or reliable transportation.

Thank you to all of our FY2021 Supporters

Dream Architect \$50,000+

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A regular volunteer is a volunteer who shows up consistently to our build sites, ReStores, Home Repair program, Operation Playhouse or our administrative offices. They give selflessly of their time, and we could not carry out our mission to build homes, communities and hope for local families and veterans without them. We are so grateful to our regular volunteers!

Pictured are just a few members of this hard working group.





Building homes, communities and hope to create a world where everyone has a decent place to live.



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