



**Habitat
for Humanity®**

MetroWest/
Greater Worcester

Annual Report FY 2018



A very special year...

We've built our 50th home!



**Habitat for Humanity
MetroWest/Greater Worcester**

640 Lincoln Street, Suite 100
Worcester, MA 01605
508-799-9259
www.habitatmwgw.org

Letter from the Executive Director

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.



Debbie Maruca Hoak and the Benjamin Family at the 50th Home Dedication Ceremony.

- **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.

Building Strength, Stability, and Self-reliance Through Shelter

- **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



Coreen, her two sons Justin and William with their dog Shianne.

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,

A handwritten signature in black ink, appearing to read 'Debbie Maruca Hoak'.

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



Every connection
creates the opportunity to
build a better life.



Habitat
for Humanity®
MetroWest/Greater Worcester

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Find us online:
www.habitatmwgw.org



Administrative Staff

Debbie Maruca Hoak - Executive Director
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Mark Hazard - Driver/Donations Ambassador
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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

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 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.



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.



"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."

Home Repairs Completed:

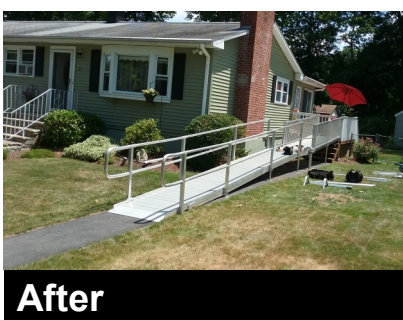
- Home repairs completed since 2011: 30
- Home repairs completed in FY18: 7

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.





Operation Playhouse

Honoring those who have served our country.

"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!



Every purchase

supports our mission to build homes, communities, and hope for local families and veterans.



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

	Total # of Unique Volunteers	Total # of Hours Given
ReStore	1,184	9,474
Construction	2,448	19,591
Total	3,632	29,065*

***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.



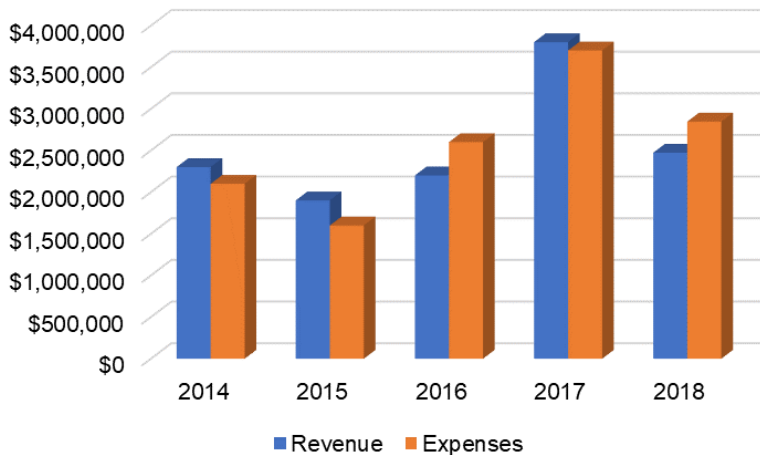
Every gift
makes a difference. Your support
helps a family help themselves.



FY18 Financials

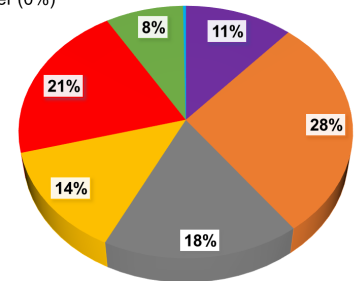
July 1, 2017 to June 30, 2018

Revenues and Expenses



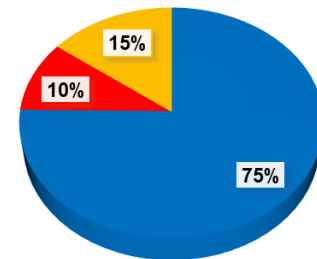
Sources of Income

Home/Property Sales
 Contributions
 Grants & Contracts
 Other (0%)



Distribution of Spending

Program
 Management & General
 Fundraising



Statement of Financial Position

Assets

Cash & Escrow	\$ 390,308
Grants and Other Receivables, net	\$ 159,198
Mortgages Receivable - Current	\$ 54,764
Construction in Progress	\$ 350,073
Prepaid Expenses	\$ 70,965
Total Current Assets	\$ 1,025,308

Property and Equipment, net	\$ 556,427
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Mortgages - Net of Current	\$ 1,743,757
Other Land Held	\$ 168,700
Deposits	\$ 29,063
Total Other Assets	\$ 1,941,520

Total Assets	\$ 3,523,255
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Liabilities and Net Assets

Line of Credit	\$ 150,000
Accounts Payable	\$ 196,093
Accrued Expenses	\$ 123,127
Deferred Revenue	\$ 3,250
Escrow Deposits Payable	\$ 39,693
Current Portion of Long Term Debt	\$ 82,911
Total Current Liabilities	\$ 595,074

Long Term Debt	\$ 1,784,364
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Total Liabilities	\$ 2,379,438
Total Net Assets	\$ 1,143,817
Total Liabilities and Net Assets	\$ 3,523,255



Partners in building

Meet our corporate, community, foundation, institution and individual supporters.

Thank you to all of our FY 2018 Supporters

Dream Architect \$100,000+

City Of Worcester
Northborough Affordable Housing Corporation

Foundation Crew \$99,999 - \$20,000

Assabet Valley Regional Technical High School
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Sanofi Genzyme

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Staples, Inc.

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Brodie Toyota Lift

Cell Trees, Inc.

Consigli Foundation, Inc

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Foundation For MetroWest

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Greta Campverde

Henry and Joan Rauch

HHF

Hoche-Scofield Foundation

FY 2018 Supporters Continued

Community Builders Continued \$4,999 - \$2,000

In-Kind Design	David Connolly	Samuel and Marianna LaCanfora
Ledgemere LLC	Deborah Huegel	Sanborn, Head & Associates, Inc.
Linda Vaden-Goad	Dell EMC	Scott and Millicent Simon
Machado Consulting	Delta Sigma Phi Building Association Of AXP Inc.	Staples Copy Center
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The Congregational Church Of Westborough	Kristin Drennan	
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Tom Conti	Malory O'Brien	
United Way of Central Massachusetts	Marc Forchielli	
Webster Five Cents Savings Bank	Martin Healey	
Webster Five Foundation	Matthew Child	
Wells Fargo	Mazzotta Equipment Rentals	
Wintrust Mortgage	Mirick O'Connell Attorneys At Law	
	Nancy Stangle	
	National Grid	

Helping Hands \$999 - \$200

Friends and Framers \$1,999 - \$1,000

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		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

FY 2018 Supporters Continued

Helping Hands Continued \$999 - \$200

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Bridgid Mulrooney	Gregory Moulton	Kathleen Bohner
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Cathy Turner	Home Builders & Remodelers Association Of Central Massachusetts	Kristen Eisenhauer
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Cindy Warwick	James Marengo	Laura Duncan
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First Congregational Church of Holden	Josh Pitard	Nancy Miller
Francis Colantonio	Joshua Mulready	Natalei Madej
Geoffrey and Deborah Howell	JSM Demolition	New England Clean Energy Inc.
Google, Inc.	Julie Hamilton Grant	Next To New LLC
Grace Warwick	Jus and Kumud Singh	Nick Francis
Grafton Thrift Shop	Justin Doyle	Nicole Fairall
	Karen Donoghue	Niels Olsen

FY 2018 Supporters Continued

Helping Hands Continued \$999 - \$200

Nugent Plastering, Inc.

Pamela Bisson and Robert Diefenbacher

Patricia Bodle

Patrick Boddy

Paul and Betty Gardescu

Paul Earsy

Peter Bergethon

Peter Burke

Peter McAvinn

Peter Riddle

Peter, Lisa, Ian and Juliana Shank

Philip Villars

Priscilla Pelletier

Rebecca Hallock

Richard D. Rudman

Richard Mayeux

Richard Tosti

Richard Wayne

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Robert J. Frederico

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St. John the Evangelist Parish

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The Corner Shop

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Timber Trading Group

Timothy and Deborah Kenny

Tina Bilazarian Inc. Realtors

Trinity Episcopal Church of Whitinsville

Twist Bakery Cafe

Wendy Esche

William and Ruth Lukey

Wolfers The Lighting Experts



Habitat for Humanity® MetroWest/Greater Worcester

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



640 Lincoln Street, Suite 100, Worcester, MA 01605
Office open Monday through Friday 9:00 AM - 5:00 PM
508-799-9259

office@habitatmwgw.org
www.habitatmwgw.org

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Our Worcester ReStore is located at 640 Lincoln Street, Suite 100.
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The annual report is designed in-house to offset expenses.