



**Habitat
for Humanity®**

**MetroWest/
Greater Worcester**

Annual Report FY2020

**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,

In a year that will be remembered for its challenges, Habitat for Humanity MetroWest/Greater Worcester is counting our blessings.

The first 9 months of this Fiscal Year were hopeful months full of strong growth. Through strong partnerships with our Cities and Towns, our project pipeline has grown. Our hammers were swinging at the sites of 2 new homes with 3 more ready to begin, and excitement was building toward our annual Women Build and Operation Playhouse events which were slated to support the largest turnouts yet.



In March, our world turned upside down. Rather than bringing large groups together to build homes, communities and hope, we were suddenly faced with the simultaneous challenges of keeping people separated from one another while offering a safety net to our homeowner families, many of whom were abruptly facing challenges in their ability to pay their mortgage.

Through fast action and difficult decisions, remarkable collaborations, and an incredible amount of support, we were able to reduce and stabilize operations, while being able to say “Yes” to every one of our homeowners who requested assistance.

And through it all, we learned. We learned that, especially in times of crisis, donors like you are dedicated to supporting Affordable Housing. We learned that the ReStores are providing critical services to our communities. We learned that by challenging our assumptions, rethinking operations, and collaborating across the public, private, and governmental sectors, we can overcome any obstacle that we face.

We are optimistic for the new year. Both experts and advocates say the pandemic hasn’t created a housing crisis. It is exposing, and exacerbating, the problems that already existed.¹ Safely sheltering at home requires a safe home in which to shelter, and that should be available to all of the members of our communities. This need is urgent. We are more dedicated and energized to achieve this goal than ever. And we believe that with you on our side, we will succeed.

Yours in service,

Debbie Maruca Hoak
Habitat for Humanity MetroWest/Greater Worcester

¹Kirby, J. (2020, April 08). The coronavirus is exposing America's housing crisis. Retrieved December 15, 2020, from <https://www.vox.com/2020/4/8/21203754/coronavirus-housing-cancel-rent-strikes>



Every helping hand makes a difference.



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Find us online:
www.habitatmwgw.org



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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: 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 military family to bond, play, dream, and think! In a single day, sponsor teams 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.



A Brush With Kindness: Minor exterior improvements that include painting, landscaping, and minor repair services for qualified individuals.



Shop with us 3 ways!

640 Lincoln Street, Suite 100 - Worcester, MA

310 Pond Street (Route 126) - Ashland, MA

Shop our Worcester ReStore 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.





Every smile

Comes from a place of safety and security that only a home can bring.

Many Habitat families come from housing where owning a pet is either not allowed or too expensive to afford. Still, for many children, it's all they dream of.

Meet William and Justin, Coreen's boys, with their dog, Tuck (photographed to the right). Tuck was picked up as a stray somewhere in the South and transported to New England. Coreen, a single Mom, knew how much her boys longed for a pet. So, in the middle of a January snowstorm, Tuck was rescued by Coreen and welcomed with love into their Habitat home.



Coreen said, "Tuck touched my heart right away. He needed a new start and a forever home where he could be safe, just like us. The Habitat home we live in got a new start by being rebuilt rather than torn down. Just like myself and my children, Tuck got a new start with a safe home and loving family."

Homes Built:

- Homes built since 1985: 52
- Homes built in FY2020: 2
- Homes under construction in FY2020: 5

Since 1985, we have built homes throughout our service area in MetroWest and Greater Worcester, providing homeownership opportunities for 52 families in need of safe, affordable housing.

Every day, more families find themselves in a struggle to keep a decent roof over their heads. Caught in punishing cycles of unpredictable rent increases, overcrowded conditions, or lack of access to affordable financing, many families live with a constant burden of stress and fear.

Helping families leave that cycle behind is why we build. When a family can create a decent place to live that's affordable, everything can change—and so much change is desperately needed.

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. Through shelter, we empower.

Every parent, every person,
should have the decent
shelter they need to thrive.



"I could no longer perform these repairs and it was a daily worry. If Habitat didn't help, no one would."
- Veteran Habitat Home Repair Recipient



"I have an old house, and the porch was such a mess. Since Habitat repaired it, I sit on my porch almost every day just enjoying it. It was an above and beyond job, and they were so nice, too. It makes me want to do more to improve my house and to keep up with the porch. It was getting a little dangerous. It's definitely safer. I appreciate the work."
- Karen S., Recent Habitat Home Repair Recipient

Home Repairs

Completed:

- Home repairs completed since 2011: 35
- Home repairs completed in FY2020: 4

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

Through the Home Repair program, we support families and veterans 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, 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, families partner with us to ensure each repair is a hand up—not a hand out—by repaying a loan and investing sweat equity on a Habitat project.



Operation Playhouse

Honoring those who have served our country.

“Charlotte was all smiles and as soon as we got it set up at the house she ran right out to it. Even her doggy, Sparrow, likes it! We can’t thank you enough for smiles this brought our family. This is a wonderful program and we can’t extend our appreciation enough.”

- The Proctor Family



Operation Playhouse:

- In FY2020 we built 31 playhouses. Starting in March of 2020, we halted this program due to health and safety concerns, which reduced the number of playhouses that were planned for this year.

Children of veterans and military families 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 one of just a few Habitat affiliates 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 and military families. We are proud to serve those who have served our country. Thank you!





Every purchase at our ReStores help 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 the waste stream.

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

Worcester revenue – 7% Year over Year growth*

July 1st, 2018 – March 20th, 2019 Gross Income* = \$492,690.59

July 1st, 2019 – March 20th, 2020 Gross Income* = \$526,228.54

Ashland revenue – 22% Year over Year growth*

July 1st, 2018 – March 20th, 2019 Gross Income* = \$285,851.48

July 1st, 2019 – March 20th, 2020 Gross Income* = \$348,723.18

*Note that gross income is comparing the time when our ReStores were open in FY20 to the equivalent timeframe in 2019.

- The story of this past year is one of dedication and adaptability by all team members who have given maximum effort to contribute to Habitat's mission. We witnessed engagement with our ReStores in new ways in the face of uncertainty.
- Gift cards and online stores were rolled out for both Ashland and Worcester locations. Visit our online store at www.letsrestoreonline.org.
- One of the many financial impacts of COVID-19 was a substantial decline in Habitat ReStore profit nationally. While many stores had to close their doors and forgo revenue for several weeks or even months, operational expenses like rent, payroll, utilities, etc. continued. As a result, average store profit fell by 40%, and median profit fell by 48% nationally (comparing full year revenues to 2019).





FY2020 Volunteer Statistics

	Total # of volunteers	Total # of hours given
ReStore	4,134	12,284
Construction	906	6,280
Total	5,030	18,564

***The 18,564 volunteer hours translates to an equivalent of 9 full-time employees!** All of our volunteer programs came to halt during the week of March 16th 2020. Volunteer programs remained closed until June 2020.

Highlights

- The Worcester and Ashland ReStores built strong partnerships with repeat volunteer groups. The Worcester ReStore welcomed Shrewsbury High Schools National Honor Society students on an almost daily basis. The Ashland ReStore welcomed team members from Centage Corporation Intelligent Planning & Analytics on a monthly basis.
- In August of 2019 we welcomed a youth group from Great Neck, NY's All Saints Episcopal Church. Over the course of 5 days, the team of 8 led by Father Joseph Sanghoon Pae, worked at both our Holliston build site and at our ReStore locations.

We are an AmeriCorps Host Site! In FY2020 we hosted two AmeriCorps members.



Jerica Washington, who served as an AmeriCorps VISTA focused on ReStore Development.



Jack Young, an AmeriCorps National, who served as a Construction Crew Leader on our build sites.

Awards

In FY2020 we honored construction and ReStore volunteers at our Annual Meeting



Construction Volunteer of the Year, David Webber, has been a build site volunteer since 2016. He has worked on six affordable housing projects while also contributing to home repair projects.



ReStore Volunteer of the Year, Pauline Chosta, has been an active volunteer at ReStore since 2018. Pauline jumped right into helping with the Worcester ReStore build-out and was a key volunteer leader at the Grand Opening celebrations in Ashland and Worcester.

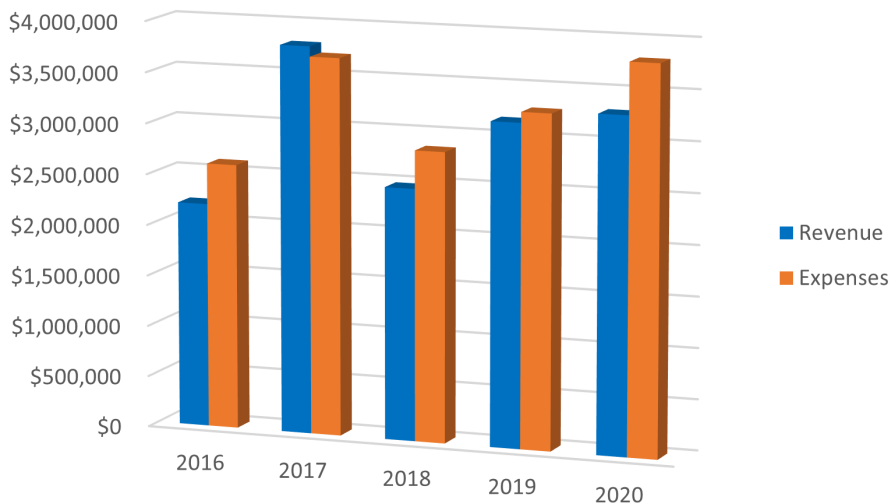
Every gift helps a family help themselves.



FY2020 Financials

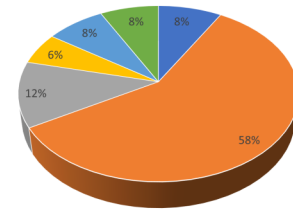
July 1, 2019 to June 30, 2020

Revenues and Expenses



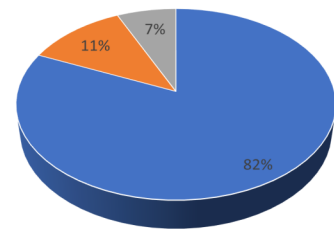
Sources of Income

- Home/Property Sales
- ReStore Sales & In-Kind Donations
- Contributions
- Donated Services/Materials
- Grants
- Special Events



Distribution of Spending

- Program
- Fundraising
- Management & General



Statement of Financial Position

Assets

Cash & Escrow	\$ 373,192
Receivable	\$ 76,387
Mortgages - Current	\$ 61,842
Construction in Progress	\$ 200,672
Prepaid Expenses	\$ 100,894
Total Current Assets	\$ 812,987

Property and Equipment, net \$ 617,906

Mortgages - Net of Current	\$ 2,044,224
Other Land Held	\$ 18,700
Other	\$ 27,516
Total Other Assets	\$ 2,090,440

Total Assets \$ 3,521,333

Liabilities and Net Assets

Line of Credit	\$ 150,000
Accounts Payable	\$ 123,775
Accrued Expenses	\$ 179,738
Short Term Debt	\$ 255,500
Escrow Deposits Payable	\$ 41,540
Current Portion of Long Term Debt	\$ 96,917
Total Current Liabilities	\$ 847,470

Long Term Debt \$ 2,044,600

Total Liabilities	\$ 2,892,070
Total Net Assets	\$ 629,263
Total Liabilities and Net Assets	\$ 3,521,333



Our volunteers and partners in building
help local families to own a safe and affordable home ensuring that families will not have to choose between a safe home, nutritious food, health care or reliable transportation.

Thank you to all of our FY2020 Supporters

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Holliston Housing Trust

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Become a Monthly Donor and join our most committed group of Habitat supporters! **Monthly recurring contributions mean that our work continues, and more local families can attain a safe, affordable place to call home.**

It's easy to sign up to become a **Monthly Donor**! Visit www.habitatmwgw.org and click the **Orange** donate button at the top right. On the Ways to Give page, choose "**Click here to join today!**" at the top right of the page. Monthly donors believe deeply in our work. We ask you to consider becoming one to help us continue our critical mission that helps families build strength, stability and self-reliance through affordable housing. Through shelter, we empower. Thank you!

Monthly donors have a ❤️ to the right of their name in the FY 2020 Supporters list above.

Every hand makes a difference



"We all know that building a house for a deserving family is going to be a life changing event for the recipients. What is less obvious is the impact to the volunteers. For me, it has been a joy to be engaged in a creative act with others that may take 1-2 years and requires focus and hard work. The Habitat staff and volunteers always have stories and construction tips to share, and there are many days I feel like I am in trade school—sometimes as the teacher and sometimes as a student. I enjoy building, and I feel it is important to give in a spirit of charity. And Habitat combines those two things perfectly."

-Regular Construction Volunteer - David pictured on the left in the photograph



"I have painted many ceilings and walls as well as helping build a porch! I always feel comfortable asking for help with a project or asking a question if I am confused about something! Everyone on the site is always very nice and welcoming! After a day of hard work, I feel really happy because I know I have helped make an impact as well as spending the whole day doing it with my grandmother!"

- Habitat for Humanity youth volunteer Emily, photographed center, worked alongside her grandmother during the summer of 2020.



"I love volunteering at The Restore. The staff and customers help make it fun and rewarding. It's my way of giving to an organization that does so much good in the world! Helping others is really what it's all about after all. It is its own reward."

-Regular ReStore Volunteer - Pauline pictured in photograph at left

Habitat for Humanity[®] MetroWest/Greater Worcester

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



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