



Habitat for Humanity®
MetroWest/Greater Worcester

Annual Report

2025



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

MISSION STATEMENT

To build homes, communities and hope for local families and veterans.

OUR VISION

A world where everyone has a decent place to live.

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Letter From Our CEO

Debbie Maruca Hoak



Dear Friends,

As the affordable housing crisis continues to affect families across our region, FY25 was a year that reminded me - again and again - of what is possible when a community comes together with purpose. I am proud to share this year's Annual Report and deeply grateful for the volunteers, donors, partners, and staff who make our mission tangible across the 42 cities and towns we serve in Worcester and Middlesex counties.

This year, we had the privilege of working alongside **six partner families** on their journeys toward Habitat homeownership. Each family committed to the sweat-equity process - hundreds of volunteer hours spent learning, building, and investing in their future. For one family, that journey began in a cramped apartment where rent increases and aging systems made stability feel out of reach. Over the past year, we watched them gain confidence site by site, milestone by milestone, until the day they stood at a dedication ceremony holding the keys to a home they helped build. That moment captures the heart of Habitat: partnership, dignity, and hope made real.

FY25 was marked by meaningful progress on the ground. We celebrated **two groundbreaking and three home dedications** within the fiscal year, with another of each following soon after - clear evidence of a growing pipeline and a renewed sense of momentum. Each groundbreaking signals a commitment to what comes next; each dedication marks the beginning of strength, stability, and self-reliance for a family and a neighborhood.

Beyond construction, our impact extended through critical home repairs that allowed homeowners to remain safely in the homes they love, through our Worcester and Ashland ReStores that support our mission while diverting usable materials from landfills, and through programs that engaged thousands of volunteers. In FY25 alone, volunteers contributed tens of thousands of hours - on build sites, in ReStores, at events, and behind the scenes. Their generosity of time and spirit is the backbone of our work.

Looking ahead, we are poised for continued growth. With an expanding project pipeline, strong community partnerships, and the support of Habitat for Humanity International, we are preparing to serve more families and advance affordable homebuilding across our region in the years to come. The work ahead is significant, but so is the collective commitment that fuels it.

Thank you for believing in the power of affordable homeownership and for standing with Habitat for Humanity MetroWest/Greater Worcester. Together, we are not only building houses - we are building futures.

With gratitude,

Debbie Maruca Hoak

Chief Executive Officer

Habitat for Humanity MetroWest/Greater Worcester



Every Helping Hand Makes a Difference



Habitat for Humanity®

MetroWest/Greater Worcester

Administrative Staff

Debbie Maruca Hoak - Chief Executive Officer

Brian Smith - Finance Associate/Office Coordinator

Norma Marie Tyznik - Family Services Administrator

Mike LeMay - Volunteer Coordinator

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Deborah Huegel - Vice President of Philanthropy

Sara Costello - Development Programs Officer

Judy Moineau - Marketing Programs Manager

Kim Driscoll - Development and Events Coordinator

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Paul Rebello - Construction Manager

Ted Oxholm - Construction Site Supervisor

Antonio Dias - Construction Site Supervisor

ReStore Administrative Staff

Kevin Maguire - ReStore Director

Robert Gorts - Logistics Supervisor

ReStore Ashland Staff

Casey Pichette - ReStore Manager

Nicole Kanengeiser - ReStore Assistant Manager

ReStore Associates: Michael Doiron, Eric Hendrickson, Leili Nazari

ReStore Worcester Staff

Gary Dietrich - ReStore Manager

Mary French-Viau - ReStore Assistant Manager

ReStore Associates: Donna Bagdonovich, Nico Morano,

Timothy Hainsworth, Janet Mckenzie

Contracted Support

Lorenna Leite - Paralegal & Operations Support Specialist

Gerry Finn - Operation Playhouse Team Leader

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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, Northborough, Northbridge, North Brookfield, Oakham, Oxford, Paxton, Rutland, Sherborn, Shrewsbury, Southborough, Southbridge, Spencer, Sturbridge, Sudbury, Sutton, Upton, Uxbridge, Webster, Wayland, West Boylston, Westborough, West Brookfield, and Worcester.

Our Programs



HOME BUILDS

Our affordable home builds help local families build strength, stability and self-reliance through shelter.



HOME REPAIR

Our Home Repair program focuses on accessibility, safety, and code issues to help local families remain in their homes.



OPERATION PLAYHOUSE

Our partners build, decorate, and donate playhouses to veteran and active-duty military families in honor of their service to this country.



VETERANS BUILD INITIATIVE

Our veteran build programs support our veteran community through Home Builds, Operation Playhouse, and Home Repairs.



Habitat for Humanity
MetroWest/Greater Worcester

2 Locations 640 Lincoln Street, Suite 100 - Worcester, MA
310 Pond Street (Route 126) - Ashland, MA

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 affordable home builds for local families and veterans.

Our Affordable Homes

Build Strength, Reliability and Self-Reliance

66 Families have been served locally since 1985.
6 Homes were under construction in Fiscal Year 2025.

HOMES UNDER CONSTRUCTION IN FISCAL YEAR 2025



38 Aetna St., Worcester



210 Perry St., Worcester



521 Sunderland Rd., Worcester



523 Sunderland Rd., Worcester



13 Hawley St., Worcester



174 Boundary St., Northborough

Our Home Repairs

Helping Families Reclaim Their Homes

59 Homes have been repaired since 1985.
5 Homes were repaired in Fiscal Year 2025.

Through our Home Repair program, we 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.

These repairs focus on health and safety, helping homeowners stay safely in their homes without the disruption, uncertainty, or the expense of moving. The program particularly assists seniors and veterans, helping to preserve their health, safety, and dignity.

Hear from a Sutton homeowner about home renovations to siding and bulkhead.

"We had concerns with rotten boards on the house and around the windows. The bulkhead was old and leaking and the stairs to get into basement were rotted so we reached out to Habitat for Humanity. Norma Tyznik went above and beyond with helping with the process. We really appreciate everything that Habitat has done for us. Paul was very helpful, Santos worked very hard, and Thompson was amazing. They all were amazing. Thankful to all of them. We are so happy with the outcome of all of the projects"



Hear from a Worcester homeowner about home renovations to bathroom and front entrance.

"Before discovering Habitat for Humanity, I felt hopeless, overwhelmed, and on the verge of giving up. I didn't know where to turn or how to move forward. But after learning about the Home Repair Program and speaking with Norma, who truly cared, I felt something I hadn't in a long time - hope. I cannot thank you enough for the incredible work you do. Because of this program, my daughter and I can now live with freedom, security, and peace of mind"

GIVING BACK
to Those Who Served



We are pleased to partner with the Owens Corning Roof Deployment Project, a nationwide effort to show gratitude and honor to the veterans who served our country and the families who support them through roof replacement.

Operation Playhouse

Honoring Those Who Have Served Our Country

Over 600 Playhouses Have Been Built Since 2014.
71 Playhouses were built by 37 sponsors teams in Fiscal Year 2025.

In partnership with our sponsors, Habitat for Humanity MetroWest/Greater Worcester builds free playhouses for the children of New England veterans and active-duty military service members. It is a unique program that benefits local veterans/military families while helping raise funds to support our mission to build homes, communities, and hope for local families and veterans.

For participating companies and organizations, it is a chance to give back to those who have served our country while encouraging team building and camaraderie among colleagues.

To sponsor a playhouse through Operation Playhouse, visit www.habitatmwgw.org/operationplayhouse or contact Deborah Huegel, VP of Philanthropy at Deborah.Huegel@habitatmwgw.org.



Fundraising Events

Raise the Roof Gala & Live Auction AND Bid to Build Online Auction

Over \$163,000 Net was raised in Fiscal Year 2025 between the two auctions. This represented a 12% increase over 2023's auction totals.

Our **Raise the Roof Live Auction & Gala** was hosted at the Sheraton Framingham Hotel and Conference Center on November 1, 2024. It was a celebration of our 40th year building homes, communities, and hope for local families and veterans with safe and affordable housing. **TJX** was presented with the Golden Hammer Honoree Award, our highest honor, for their many years of supporting our 40 years of service to local families who need a safe and affordable home. Separately, our **Bid to Build Online Silent Auction**, featuring great gifts and the convenience of shopping at home, also produced excellent results.



We are so fortunate to have generous supporters and appreciate all who contributed to our live and silent auctions. Visit www.habitatmwgw.org/RaiseTheRoof for more information.

Women Build

Almost \$42,000 Net was raised in Fiscal Year 2025.



Women Build brings the community together to help local women and families build strength and stability through affordable homeownership. Teams fundraise or sponsor and then help either build or repair an affordable home.

In Fall of FY25, Women Build teams raised needed funds and helped build affordable homes in Worcester and Northborough. In Spring of FY25, Women Build teams raised funds and participated in Operation Playhouse honoring local veterans with themed playhouses. They did this in recognition that women are the fastest growing veteran group, and because women are disproportionately impacted by the need for a home.

To participate in a home build to support local women & families, visit www.habitatmwgw.org/events/women-build.

Fundraising Teams: Contact Kim.Driscoll@habitatmwgw.org

Sponsored Teams: Contact Deborah.Huegel@habitatmwgw.org



ReStore®

Habitat for Humanity
MetroWest/Greater Worcester

640 Lincoln Street - Worcester, MA
310 Pond Street (Route 126) - Ashland, MA

[Letsrestore.org](https://letsrestore.org)

A Good Deal For You, Your Community and the Environment.

A combined gross revenue of \$1,716,864 was achieved in Fiscal Year 2025 between our two ReStore locations. Combined net revenue was \$370,391.

Every purchase at ReStore helps local families build strength, stability, and self-reliance through affordable housing. Our 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.

OPERATIONAL HIGHLIGHTS



Volunteers

Our ReStores hosted 2,880 volunteers and benefited from 9,260 hours of volunteers' time.



Donations

Over 1,116 tons of reusable treasures were diverted from landfills. The corporate donor base has substantially grown as well as the intake numbers of donations.



Items Sold

Over 352,000 individual items were sold.
166,988 Individual pieces were home décor items.



Register Transactions

63,641 Cash register transactions occurred.

IMPROVEMENTS



Customer Appreciation

A customer loyalty program was implemented that gives discounts to our regular customers.



Communication

ReStore began to utilize text message marketing to customers who opt-in to receive messages.



Grants

Two grants, one state and one from the Town of Ashland, were received for the Ashland ReStore to improve the donation processing cycle.



Scheduling Process

Our residential scheduling went to an online self-scheduling model.

Volunteer Statistics

Thank you to all our volunteers. Your gift of time makes a tangible difference in the lives of local families.

Volunteers donated more than 31,000 hours of their time in Fiscal Year 2025 between all our programs.



According to the website independentsector.org, an estimated value of the volunteer hour is \$34.79 (\$42.00 per hour for MA).



Individual Volunteers

2,158 Volunteers joined us on build sites, in our ReStores and in our administrative office.



Home Build Volunteer Groups

31 Teams of volunteers joined us at our home build sites in FY25. These groups were comprised of corporate teams, churches, schools/universities and local politicians.



School Volunteer Groups

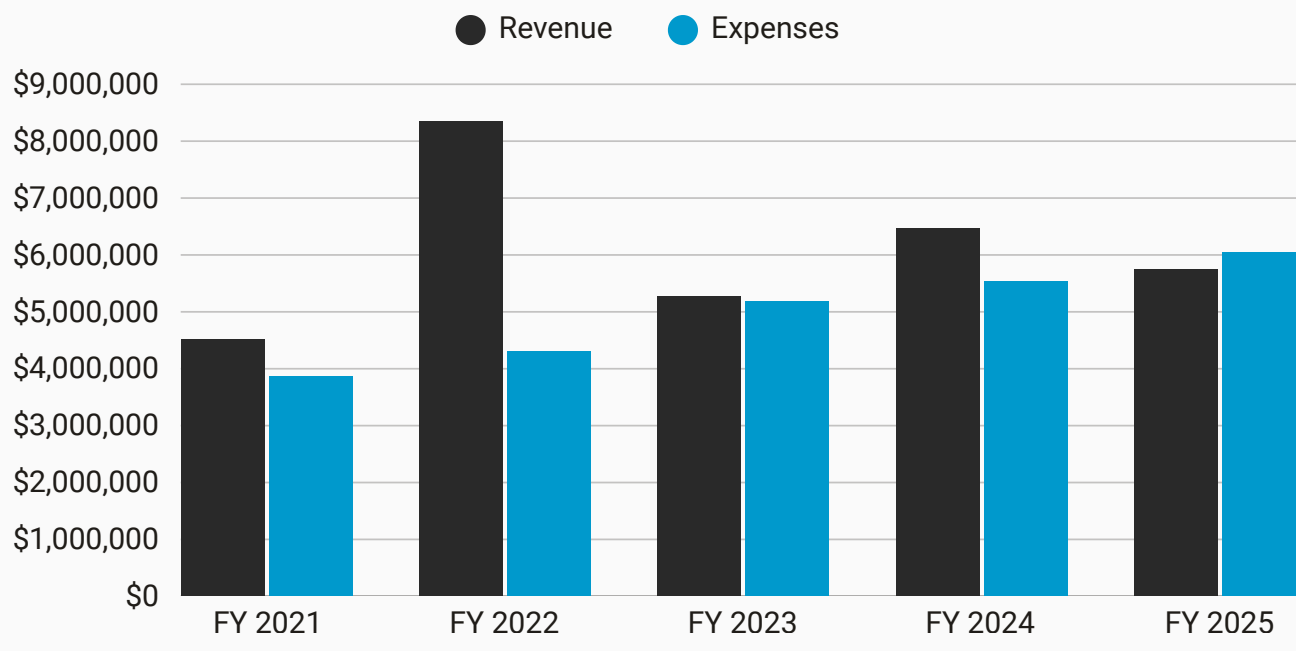
A new volunteer partnership with Shrewsbury High School RISE and Leicester High School post-grad programs (ages 18-22 years old) was implemented by Worcester ReStore to give these individuals hands-on work experience. Also, students from Algonquin and Ashland High Schools participated in volunteer opportunities at our Ashland ReStore and our annual Raise the Roof Live Auction & Gala.



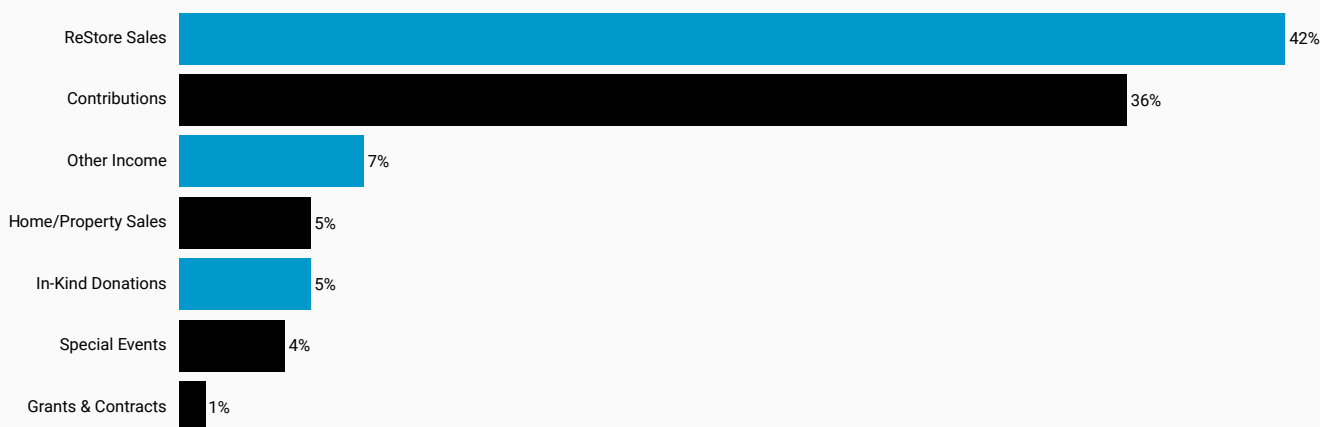
Financial Highlights

Fiscal Year July 1, 2024 to June 30, 2025

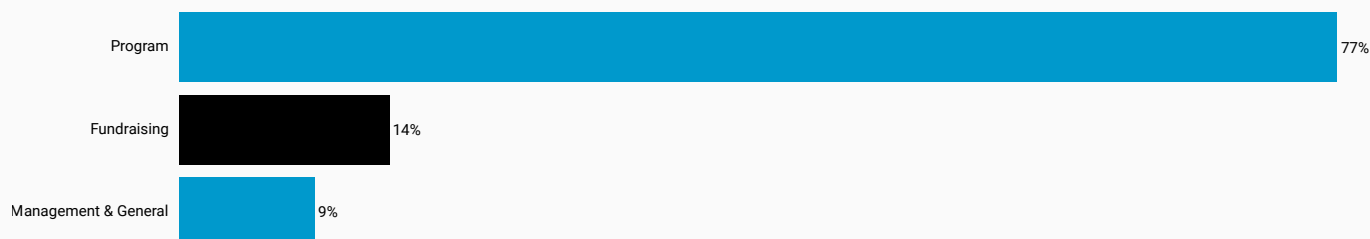
Revenue & Expense Trends



Fiscal Year 2025 Sources of Income



Fiscal Year 2025 Distribution of Spending



These charts exclude \$1.6M in donated product received by ReStore, which is recognized in our financial statements both as in-kind revenue and cost of goods sold.

Statement of Financial Position

Fiscal Year July 1, 2024 to June 30, 2025

Assets	
Cash & Escrow	\$ 2,101,730
Current Receivables	\$ 505,426
Investment-Treasury Bills	\$ 2,338,403
Mortgages-Current	\$ 135,221
Construction in Progress	\$ 1,276,759
Prepaid Expenses	\$ 62,872
Inventory-ReStore	\$ 154,500
Total Current Assets	\$ 6,574,911

Property & Equipment Net	\$ 183,856
Mortgages-Net of Current	\$ 1,322,715
Other Land Held	\$ 18,700
Other	\$ 1,378,167
Receivables-Net of Current	\$ 175,000
Total Other Assets	\$ 2,894,582
Total Assets	\$ 9,653,349

Liabilities & Net Assets	
Line of Credit	\$ 180,000
Accounts Payable	\$ 58,390
Accrued Expenses	\$ 175,773
Deferred Revenue	\$ 37,000
Escrow Deposits Payable	\$ 69,957
Current Portion of Long Term Debt	\$ 435,069
Total Current Liabilities	\$ 956,189

Long Term Debt	\$ 2,436,604
Total Liabilities	\$ 3,392,793
Total Net Assets	\$ 6,260,556
Total Liabilities & Net Assets	\$ 9,653,349

Thank You to All Our FY 2025 Supporters

Dream Architect \$100,000+

The Stoddard Charitable Trust

Foundation Supporters \$50,000 - \$99,999

Hoche-Scofield Foundation, Bank of America, N.A., Trustee
The TJX Foundation, Inc.

Master Craftsman \$10,000 - \$49,999

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Side By Side Charitable Organization, Inc.
The Ruth H. and Warren A. Ellsworth Foundation
Town Of Holliston
Webster First Federal Credit Union
Wyman-Gordon Foundation

Roof Raisers \$5,000 - \$9,999

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Anonymous	Cumberland Farms - EG America	M&T Charitable Foundation
Bank of America Charitable Foundation	Eastdil Secured	National Development
Joel Bauman	Beverly Epstein	North Brookfield Savings Bank
Berkshire Bank Foundation, Inc.	First Congregational Church in Wellesley Hills	Evelyn & Gregory Sandoval
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Central One Federal Credit Union	Jill Herbert	Roger Tancrell
Bryan & Andrea Clancy	Insperty	The LaGasse Group
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Commonwealth Corporation	Matthew Keane	

Community Builders \$2,500 - \$4,999

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Ameresco	Greenwood Industries	Middlesex Savings Bank
Berkshire Bank	Group 1001	Anthony Moffa
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David Clark Company	Wayne Loader	Quincy & Michelle Vale
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Nancy Demers	Thomas McKenzie	Webster Five Foundation
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Thank You to All Our FY 2025 Supporters

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Jane Swift	Karen Vazquez	Richard Whitehead
James Talbot	Walmart Whitinsville #2629	Judith Wilchynski
Dom & Cay Tammaro	Elizabeth Wambui	Woodside Montessori Academy
Kevin Teller	Erin & Tom Warchol	Joseph Wright
Temescal Wellness	Jim Ward	Dennis Wrona
Teradyne	Sam Wat	Yatta Yeawolo
The Home Depot Foundation	Richard Watts	John & Lee Zawacki
Joseph Thifault	Annie Wayne	Serena Zhang

Monthly donors have a  to the right of their name in the FY2025 Supporters list.

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. Be sure to check "Yes! I'd like to make my donation a recurring gift". 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!

Thank you to all of our FY2025 Supporters

Thank You!

Habitat for Humanity MetroWest/Greater Worcester is committed to building homes, communities and hope to create a world where everyone has a decent place to live.

Administrative Offices

640 Lincoln Street, Suite 100, Worcester, MA 01605



Phone

508-799-9259



E-Mail

office@habitatmwgw.org



Website

www.habitatmwgw.org



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