



Habitat
for Humanity®
North Central Massachusetts



ANNUAL REPORT 2023



Building strength, stability and
self-reliance through shelter

Habitat for Humanity
North Central Massachusetts
201 Great Road, Suite 301
Acton, MA 01720
(978) 348-2749
www.ncmhabitat.org



Letter from the Executive Director

Dear Friends,

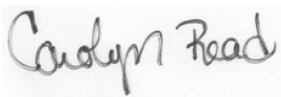
2023 was a year of growth for Habitat NCM and I am very thankful for all of the support we received to fuel this growth.

We completed two homes, one in Acton and one in Fitchburg, for two amazing families. Zach, Maribeth and their children were able to move from their cramped one-bedroom apartment to their new home at 26 Carlisle Road this summer. They are now living in a three-bedroom, energy-efficient home with solar panels and a great yard for their children. Nikki and her two children moved into their home in Fitchburg shortly before Thanksgiving and spent their first Christmas ever in a home of their own.

Our critical home repair program grew to 29 projects, exceeding our goal of completing 24, and the projects included repairs and remediation related to problems with roofs, accessibility, water damage, windows and water heaters. We are halfway done with a new home on Granite Street in Fitchburg, thanks to our partnership with Montachusett Regional Vocational Technical School. Jesse and her two children will be moving into their home this summer.

We broke ground for a new home on Roche Avenue in Leominster and 45 families have applied for this home. Our partnership with the Leominster High School vocational center is driving a great pace on this build. Our volunteer crew grew from 581 to 844 people, and they dedicated an amazing 12,000 hours to helping families to have safe, secure homes.

I'm looking forward to 2024 with the completion of two more homes, the start of at least two more, and another 24 or more critical home repairs. I continue to be tremendously grateful for the many donations and grants received that allowed us to continue to serve more families. We live in an amazing community. Thank you for helping many more families to build strength, stability and self-reliance through shelter.



Carolyn Read
Executive Director
Habitat for Humanity North Central Massachusetts
201 Great Road, Suite 301
Acton, MA 01720



Our Programs

Your help in building decent affordable homes gives families the independence they need to create a better life for themselves and their families.

Home Builds:

Our building programs serve local families earning less than 60% of area median income, providing a needed hand up not a hand out.

Homes Built:

Families served since 1988 : 42

Homes closed in 2023: 2

Homes under Construction: 2

Lots Owned for Future Development: 2

Homes built in the last 10 years: 19



At Habitat for Humanity North Central Massachusetts, this is what unites us: through shelter, we empower. Our shared vision is a world where everyone has a decent place to live. Each family we partner with takes an active role in their success. Helping build homes alongside volunteers, taking finance classes, learning about homeownership, and becoming an active member of the community are just a few of the ways we build homes **with** families, not for families.



Our Programs

Critical Home Repairs:

The Critical Home Repair program provides needed interior and exterior repairs for low-income homeowners so that they may maintain a safe, decent, and affordable place to live or age in place.

CHR+:

This new program is a person-centric approach to keeping homeowners healthy and safe at home. This program includes input from health and occupational experts on physical, functional and layout/condition needs of homeowners age 60+. The program integrates health and housing solutions to support aging in place.

Critical Home Repairs Completed:

Home repairs completed since 2014: 152

Homes repaired in 2023: 29

Home repairs in progress: 7

Goal: Build 2 and repair at least 24 affordable homes per year





Every sale
helps a family build
a foundation.



ReStore Mission

Through the selling of donated items:

- Increase the number of homes built for hard-working, low-income families throughout North Central Massachusetts.
- Keep good and reusable items out of the landfill.
- Provide quality materials to the general public at discounted prices.
- Bring people together to build homes, communities and hope.

Our ReStore, located in Leominster, sells home goods and home improvement items to the public at a fraction of the retail price. Every purchase benefits our mission to build homes, communities and hope.

The ReStore has saved over 285 tons of material from going into our local landfills this year. Sales of donated items helped 31 local families to build, rehabilitate and repair safe and affordable homes in your community, a good deal for you, your community and the environment. Together, we can help families achieve the strength, stability and self-reliance they need to build a better future while creating stronger neighborhoods.

FY2023 Impact:

ReStore Revenue: \$438,337

Total donations: 970

Average donations per week: 18.7

Items sold: 71,695

Volunteer hours: 2,070

Habitat for Humanity | ReStore
DISCOUNT HOME IMPROVEMENT CENTER

Donate Your Stuff
Help Us Build Homes, Communities and Hope.

637 Lancaster Street
Leominster, MA 01453
978.227.5556
ReStoreNCM.org
Open to the Public
Wed. - Sat. from 10am - 5pm

- We accept appliances, cabinets, furniture, building materials, lighting, doors, windows and much more!
- All donations are tax deductible and better yet, we offer free, easy pick up in our service area.
- 100% of the profits support Habitat for Humanity NCM.

Building communities one volunteer at a time.



FY2023 Volunteer Statistics

	Total # of volunteers	Total # of Hours given
Non-Construction	165	5035
Construction	679	6981
Total	844	12016



Volunteer groups in 2023: Enterprise Bank, Bentley University, Total Mortgage, Rollstone Bank, Cross Country Mortgage, Green Meadows, Bristol Myers Squibb, Workers Credit Union, AMD, Nashoba Valley Rotary Club, Hanscom Air Force Base, Fallon Health, Brown & Brown, NP Medical, Cisco, Dell, Leominster Credit Union, EXIT New England Realty, Hanscom Federal Credit Union, Wells Fargo, Axis Communications, MassHousing, National Grid, Appleton Corp, Hometown Realtors, IRobot, Bemis Associates, Emerson Hospital, and United Way Day of Caring.

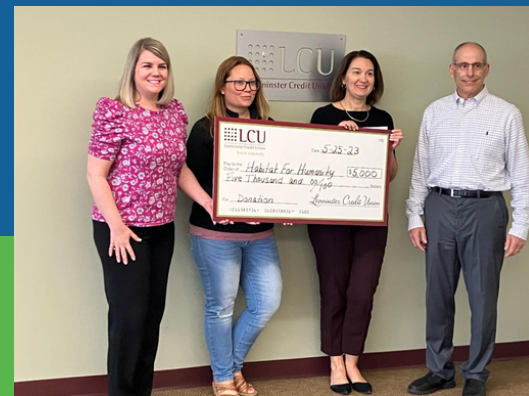
In Partnership with Montachusett Regional Vocational Technical School, Minuteman Regional Vocational Technical High School and CTEI from Leominster. These technical high schools send 10-15 students every weekday morning throughout the school year.



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.

Our regular volunteers show up consistently to our build site, ReStore, Critical Home Repair sites, and 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 without them.

Everyone deserves a safe place to call home.



Habitat for Humanity North Central Massachusetts Inc
Statement of Financial Position
June 30, 2023

Assets

	<u>2023</u>
Current Assets	
Cash and Equivalents	\$ 562,256
Investment, Zeke Finch Fund	19,029
Pledges and other receivables, net	224,790
House construction in progress	453,158
Inventory Restore	96,519
Prepaid expenses	20,711
Prepaid taxes	7,653
Current portion of mortgage receivable	<u>21,732</u>
Total Current Assets	<u>1,405,848</u>
Property and Equipment	
Leasehold improvements	20,868
Equipment	89,689
Transportation equipment	18,382
Vehicles	115,414
Less: accumulated depreciation	<u>(206,911)</u>
Property and Equipment, net	<u>37,442</u>
Other Assets	
Mortgage receivable, net of current portion	747,343
Right-of-use asset	<u>133,361</u>
Total Other Assets	<u>880,724</u>
Total Assets	\$ <u>2,324,014</u>
Liability and Net Assets	
Current Liabilities	
Accounts payable	\$ 22,896
Accrued expenses	26,463
Other liabilities	29,968
Operating lease liability, current	53,625
Current portion of long-term debt	<u>50,000</u>
Total Current Liabilities	<u>182,942</u>
Noncurrent Liabilities	
Operating Lease liability, noncurrent	<u>84,679</u>
Total Liabilities	<u>267,621</u>
Net Assets	
Without donor restrictions	1,871,519
With donor restrictions	<u>184,874</u>
Total Net Assets	<u>2,056,393</u>
Total Liabilities and Net Assets	\$ <u>2,324,014</u>

Our Amazing Major Donors

Thank you!



Acton Community Housing Corp
Acton Congregational Church
Acton CPA
Acton Lions Club
Adobe
Amica Insurance
Aubuchon Hardware
Avidia Bank
Brideau Energy
Bud Ackerman Fund
Charlesbank Homes
City of Fitchburg
Crocker Foundation
CSX
Darcangelo Realty Group
DCU Federal Credit Union
Dominic Pusateri, Architect
DSD Renewables
Emerson Hospital
Enterprise Bank
EXIT Assurance Real Estate
EXIT New Options Real Estate
Federal Home Loan Bank

Fidelity Bank
Gage Cannabis
GFA Federal Credit Union
Greater Lowell Community
Foundation
Green Meadows
Hannaford Supermarkets
Harbor Classic Homes
Housing Ministries of New England
IC Credit Union
James Monroe Wire & Cable Corp
Law Office of Attorney David
Rocheford
Lazaro Paving
Leominster Credit Union
Lowe's
Main Street Bank
MAR Charitable Foundation
MassHousing NSP
McCarty Companies
Middlesex Savings Bank
Mitrano Removal Services
Northern Bank Foundation

Novelis
Rollstone Bank & Trust
Santander Bank
Solar Design Associates
South Acton Congregational
Church
St Matthew's Methodist Church
State Farm
Sterling Street Brewery
Synthomer Foundation
The Red Apple
TJX
Total Mortgage
United Way of Acton Boxboro
Wallace Foundation
Walmart Leominster
Wells Fargo
West Acton Baptist Church UCC
Boxboro
Whirlpool Corporation
Women Working Wonders Fund
Workers Credit Union

Be part of the movement to make sure that everyone has a safe place to call home.

There are many ways that you can help:

Donations to buy building materials

In-kind building material donations

Plan a team building volunteering event

Be an event Sponsor

Donations for our event auctions

Attend events

Shop at the ReStore

Donate item(s) to the ReStore

Volunteer at the ReStore, the office or at the job sites

Help us spread the word by sharing social media posts

We could not do what we do without the amazing supporters that we have.



Our People



**Habitat
for Humanity®**

North Central Massachusetts

Board of Directors

Thomas Dufault - President

Brianna Kelley -Vice President

Craig Madonia -Treasurer

Lynn Devin - Clerk

**Kevin O'Brien
Brian Marchetti
Curt Logee
Steven Ledoux
Zulimar Ramirez
Jim Darcangelo
Jean Rubin
Bea Lee
Vish Mazumder
Tim Smith**

Administrative Staff

Carolyn Read - Executive Director

Diana Sinkus - Community Outreach Coordinator

Gina Barrett - Bookkeeper

Tara Chaco- Volunteer Coordinator

Lisa Brennan - DEI and Family Coordinator

ReStore Staff

Werner Thissen - Director of Retail Operations

Angie Gambo - Customer Service Associate

Matan Shmerling – Donation Associate

Tyler Chaco – Donation Assistant

Construction Staff

Rick Perkins- Construction Manager

Jeff Pearl - CHR Site Supervisor

Peter Maxfield - CHR Site Supervisor

Christine Desrochers - CHR Site Supervisor

Our Service Area



Everyone deserves a safe
place to call home.



STRENGTH



STABILITY



SELF-
RELIANCE



SHELTER

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