Habitat for Humanity®
North Central Massachusetts

ANNUAL REPORT 2025

Building strength, stability and self-reliance through shelter

Habitat for Humanity North Central Massachusetts
3 Park Street, Suite 203
Leominster, MA 01453
and
416 Great Road
Acton, MA 01720
(978) 348-2749 ncmhabitat.org

Letter from the Executive Director

Dear Friends,

As I reflect on 2025, I do so with a grateful heart and deep appreciation for what we accomplished together and for all that is still to come. This year was a formidable reminder that when community comes together with shared purpose, lives are truly changed.

One of the most meaningful milestones of 2025 was the completion of our home on 10th Street in Leominster. Today, that home is filled with laughter, love, and new beginnings as it became home to Gwen and her three children. Watching a family receive the keys to a safe, affordable home amongst a community of volunteers, sponsors, leaders, and neighbors never loses its power and the 10th Street dedication was a touching and moving reminder of why we do this work.

We are also now in the final stages of constructing two homes in Ayer that will be home to Nina and her family in one unit and Nikki and her family in the other unit. These homes truly represent promise for a brighter future. We eagerly look forward to celebrating these home dedications in the weeks ahead.

Equally impactful in 2025 was our Critical Home Repair program through which we completed an incredible 42 repair projects across our service area! These projects addressed urgent structural issues, accessibility modifications, weatherization needs, and code violations ensuring that existing affordable homes are safe, healthy, and livable. Many of the individuals and families served through this program are veterans, seniors, and people with disabilities, and these repairs and modifications make it possible for them to remain safely in their homes and communities. This work is an ardent expression of our commitment to preserving housing stability and the dignity of our neighbors in need.

Beyond our construction and repair successes, 2025 marked an exciting new chapter for our ReStore. We successfully relocated the ReStore to our new home at 630 North Main Street in Leominster, creating a more accessible and welcoming space with ample parking for our community. Thanks to new partnerships and an outpouring of fabulous new donations, our ReStore will have high quality items that are sure to impress and inspire our shoppers while directly supporting our affordable housing mission.

None of this would be possible without you. To our donors, sponsors, volunteers, partners, and shoppers: Thank you! Your financial support, in-kind donations, sponsorships, and service fuel every wall raised, repair completed, and family served. You are the foundation upon which our work stands.

As we look ahead, we do so with optimism and determination. We will build three affordable homes in Acton and two more in Littleton while we also pave the way for building yet another affordable home in Lancaster. We look forward to helping our Critical Home Repair clients and watching the ReStore soar in its new location. With your continued partnership and support, we are confident that this year will bring these things to fruition. We seek to serve 50 families in 2026 to celebrate Habitat for Humanity's 50th anniversary.

With gratitude and hope,
Carolyn

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.

New Homes :

Families served since 1988 : 47

Homes under Construction: 5

Lots Owned for Future Development: 4

Habitat for Humanity NCM emphasizes empowerment through shelter and community involvement. We not only build homes, but also equip families with the tools, education, and skills needed to succeed long term. By partnering with families throughout the building process and offering ongoing support, Habitat creates a lasting impact that extends far beyond the physical structure. This approach truly highlights the power of collaboration and community-building—essential elements of a brighter future for all involved.

Thank you to the students and instructors from Leominster Center for Technical Education Innovation and Nashoba Valley Technical High School for partnering with us on our projects this year. We are also deeply grateful to our land donors, Leominster Housing Authority, Main Street Bank, the Town of Littleton, builder Matthew Fields, and a generous private donor in Acton for making this work possible.

Our Programs

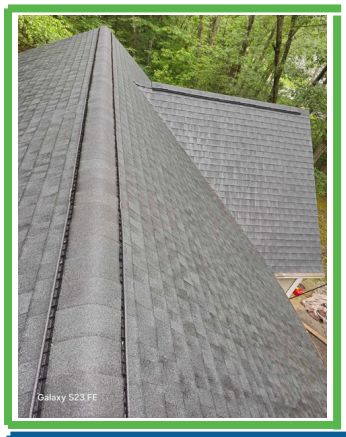
Critical Home Repair:

The Critical Home Repair program is a vital resource for low-income homeowners ensuring they can maintain safe, decent, and affordable living conditions. By addressing both interior and exterior repairs, the program directly supports the health, safety, and comfort of homeowners who do not have the financial means to address these issues on their own.

This program not only helps families preserve their homes but also supports the aging-in-place initiative, allowing older adults to remain in their homes longer and with more peace of mind. Whether it's fixing structural issues, addressing safety concerns, or making necessary updates to ensure accessibility, this program is key in fostering stability and dignity for homeowners.

Critical Home Repairs Completed:

Home repairs completed since 2012: 228
Residents served to date: 489 people
Homes repaired in 2025: 42
Home repairs in progress: 8



Every sale helps a family build a foundation.

Habitat for Humanity®
ReStore®

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.

The ReStore in Leominster is a fantastic initiative! Not only does it provide affordable home goods and improvement items to the public, it also plays a crucial role in supporting Habitat for Humanity NCM's mission. By recycling materials and selling donated items, the ReStore is making a positive impact on both the local community and the environment. This year saving over 244 tons of material from landfills is a significant achievement and showcases commitment to sustainability.
The proceeds, from the ReStore directly benefit local families by helping us build, rehabilitate, and repair homes, strengthening both the community and the environment. It's a win-win situation, where shoppers are able to access great deals while also contributing to the creation of stronger, safer neighborhoods. The ReStore's impact, both in terms of environmental sustainability and community development, truly embodies the values of building homes, communities, and hope.

CY2025 Impact:
Total donations: 1,472
Items sold: 55,121
Volunteer hours: 3,108

New location
650 North Main Street
Leominster, MA 01453
978.227.5556
restorencm.org

Building communities one volunteer at a time.

CY2025 Volunteer Statistics

	Total # of Volunteers	Total # of Hours
Non-Construction	194	10,761
Construction	546	19,531
Total	740	30,292

Volunteer groups in 2025:

Acton Congregational Church
Agilon Health
Bentley University
Bristol Myers Squibb
Brown and Brown
For Health Consulting at UMASS Chan Medical School
GFA
Hannaford Supermarkets
Home Depot
Home Staging by Design
Howard Stein Hudson
IC Credit Union
IPL Global
Lawrence Academy
Lowe's Home Improvement
Middlesex School
Nashoba Valley Neighbors
National Grid
NCMAR
NP Medical
Main Street Bank
Phillips Medisize
PJ Keating
RCAP Solutions
Rollstone Bank
Safelite
Saginaw Valley State University
Shepherd of the Valley Lutheran Church
St. Andrew's Episcopal Church
Steritech
Team Rubicon
The Groton School
Vestmark
Wellesley College
Wells Fargo
Workers Credit Union

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 sites, 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.
STATEMENTS OF FINANCIAL POSITION
JUNE 30, 2025 AND 2024

ASSETS

	2025	2024
CURRENT ASSETS		
Cash and cash equivalents	$ 757,740	$ 547,623
Certificate of deposit	86,733	82,810
Investment, Zeke Finch Land Fund	21,918	20,431
Pledges and other receivables, net of allowance	305,996	352,592
House construction in progress	1,848,610	786,477
Inventory - Restore	113,820	107,852
Prepaid expenses	19,550	17,323
Prepaid taxes	7,653	7,653
Current portion of mortgages receivable	20,470	21,254
Total Current Assets	3,182,490	1,944,015
PROPERTY AND EQUIPMENT		
Leasehold improvements	20,868	20,868
Equipment	78,349	78,349
Transportation equipment	18,382	18,382
Vehicles	115,414	115,414
Less: accumulated depreciation	(216,458)	(206,187)
Property and Equipment, net	16,555	26,826
OTHER ASSETS		
Mortgages receivable, net of current portion	895,752	790,152
Right-of-use asset	66,240	129,663
Total Other Assets	961,992	919,815
TOTAL ASSETS	$ 4,161,037	$ 2,890,656

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES		
Accounts payable	$ 24,272	$ 32,680
Accrued expenses	30,812	22,648
Other liabilities	27,851	25,446
Operating lease liability, current	35,815	65,460
Line of credit	60,000	73,040
Total Current Liabilities	178,750	219,294
NONCURRENT LIABILITIES		
Operating lease liability, noncurrent	32,853	68,690
TOTAL LIABILITIES	211,603	287,984
NET ASSETS		
Without donor restrictions	3,611,161	2,373,508
With donor restrictions	338,273	229,164
TOTAL NET ASSETS	3,949,434	2,602,672
TOTAL LIABILITIES AND NET ASSETS	$ 4,161,037	$ 2,890,656

Audited financial statements are available upon request.

Everyone deserves a safe place to call home.

HABITAT FOR HUMANITY NORTH CENTRAL MASSACHUSETTS, INC.
STATEMENT OF ACTIVITIES AND CHANGES IN NET ASSETS
FOR THE YEAR ENDED JUNE 30, 2025

	Without Donor Restrictions	With Donor Restrictions	2025
SUPPORT AND REVENUE			
Support			
Contributions	$ 377,732	$ 24,375	$ 402,107
Grants	44,351	600,515	644,866
Contributed nonfinancial assets:			
ReStore	303,498	-	303,498
Other	1,092,015	-	1,092,015
Special events, net	56,363	-	56,363
ReStore program revenue	417,929	-	417,929
Net assets released from restrictions			
Satisfaction of program/donor restrictions	517,269	(517,269)	-
Total Support	2,809,157	107,621	2,916,778
Revenues			
Sale of homes	559,000	-	559,000
Mortgage discount amortization	69,980	-	69,980
Total Revenues	628,980	-	628,980
TOTAL SUPPORT AND REVENUES	3,438,137	107,621	3,545,758
FUNCTIONAL EXPENSES			
Program service expenses - home building	1,218,706	-	1,218,706
Program service expenses - ReStore	763,131	-	763,131
Management and general expenses	212,028	-	212,028
Fundraising expenses	12,648	-	12,648
TOTAL FUNCTIONAL EXPENSES	2,206,513	-	2,206,513
EXCESS (DEFICIT) OF REVENUES AND SUPPORT OVER EXPENSES	1,231,624	107,621	1,339,245
OTHER INCOME (EXPENSES)			
Interest and dividends, net	6,029	615	6,644
Net gains (losses)	-	873	873
TOTAL OTHER INCOME (EXPENSES)	6,029	1,488	7,517
INCREASE (DECREASE) IN NET ASSETS	1,237,653	109,109	1,346,762
NET ASSETS, BEGINNING OF YEAR	2,373,508	229,164	2,602,672
NET ASSETS, END OF YEAR	$ 3,611,161	$ 338,273	$ 3,949,434

Audited financial statements are available upon request.

Our Amazing Major Donors

Thank you!

Habitat for Humanity® North Central Massachusetts

Abbvie
Acton Lion's Club, Inc
Add A Sign
All One Credit Union
Alltown Fresh
Amica Companies Fdn
Andersen Corporation
AnnieMac Home Mortgage
Apex Entertainment LLC
App Folio
Applied Materials
Assabet Valley Area Chamber
Aubuchon Ace Hardware
Avidia Bank
Blive Cleaning
Blue Cross MA
Body & Paint Center of Hudson, MA Inc
Bristol-Myers Squibb Company
Brown & Brown, Inc
Bud Ackerman Fund
Cain, Bourret, Jarry & Cressman, LLC
Catania Oils
CDBG Fitchburg
Champa Realty Inc
Charlesbank Homes
Cisco
City of Leominster
Community Financial Group, Inc.
Compucare Computer Services
Congregational Church - Littleton
Congregational Church of Harvard
Country Bank
Cummings Foundation, Inc
DCU For Kids
DeCarolis Insurance Agency
Dell Giving
Dexterity Engineering, LLC
DMH Electric
Donlon Coatings Inc
Doors Unlimited
Douglas & Isabelle Crocker Foundation
EAW Construction
Edmund Clark Green Builder
Emerson Hospital Christine Gallery Community Fund
EXIT Assurance Realty
Federal Home Loan Bank
Fehsenfeld Riley Foundation
Fenway Funding Group
Ferguson Home
Fidelity Bank
Fieldstone Foundation, Inc
First Parish Church of Bolton
Fitchburg Community Development Block Grant
Friot Corp
FW Webb
George Wallace Foundation
GFA Federal Credit Union
Google
Grateful Giving
Great Spaces, Inc
Greater Lowell Community Foundation
H.H. Warren Insurance Agency, Inc
Hakala Foundations, Inc
Haley Ward
Hannaford Supermarket
Harbor Classic Homes LLC
Health Alliance Hospital
Health Foundation of Central MA
Henry E Niles Fdn Inc
Hewlett-Packard Company Foundation
Home Depot
Hudson Portuguese Club
Hydroworks
IBFree, LLC
IC Federal Credit Union
Imperial Auto Body & Sales, Inc
Intel Corporation
Intelligeant Solar
J Ferrera Associates Inc
James Monroe Wire and Cable Corp
JD Finish Line Foundation
Kelley Wood Products, Inc

Our Amazing Major Donors

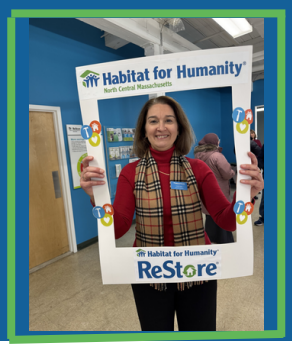
Thank you!

Habitat for Humanity®
North Central Massachusetts

Koch Companies Community Fund
Kotlarz Realty Group
Law Office of David R. Rocheford, Jr., P.C.
Law Office of Peter A Campobasso, PC
Lazaro Paving Corporation
Leaktite Corporation
Lemongrass Restaurant
Lowe's
M Lemay Lead Paint Consulting
M.P. Crowley Company Inc
Main Street Bank
Main Street Group Foundation
Majestic Group
Maki Building Center, Inc - Lunenburg
Mara CPA, PC
Mass Mortgage Bankers Foundation Inc
Massachusetts Association of REALTORS, Inc
McCarty Engineering
MFS
Microsoft
Middlesex Savings Bank
Middlesex Savings Charitable Foundation
Milton CAT
Minuteman Senior Services
Nashoba Valley Chamber of Commerce
Nashoba Valley Rotary Club
New England Patriots Foundation
New England Sheets
North Central MA Assoc of Realtors Foundation
Northern Bank & Trust Charitable Foundation
Not Your Average Joe's Restaurant
Novartis
NP Medical Inc.
Ochsner Charitable Foundation
Olympus Gives
Optiline Enterprises LLC
Our Lady of the Lake Parish - Leominster
Package Steel Systems
Pierce Plumbing and HVAC, LLC
Pipe Plus Inc
Powell Stone & Gravel - Lunenburg
Prisby Martial Arts LLC
R.J. Kenney Associates, Inc.
RE Architecting LLC
RESA New England
Resonant Energy, LLC
Richardson Funeral Home
Rockland Trust - Lowell
Rockwell Foundation
Rockwell Roofing
Rollstone Bank & Trust
Rollstone Charitable Foundation, Inc
Rotary Club of Fitchburg
Santander Holdings USA
Schwartz Charitable Foundation
Shaw's Supermarket
Shepherd of the Valley Lutheran Church
St. Andrew's Episcopal Church - Ayer
Sudbury United Methodist Church
Sweeney Drywall Finishes Corp
Takeda
The Agnes M Lindsay Trust
TJX Foundation, Inc
Total Mortgage
Traditional Concepts Inc
Two Storey Building
UniBank for Savings
Union Congregational Church of Groton
United Church of Christ - Boxborough
United Way of Central Massachusetts
Vermont Mutual Insurance
Vestmark, Inc
W.E. Aubuchon Company, Inc
Wells Fargo
West Acton Baptist Church
Workers Credit Union
Your Charity Auction, LLC
Youth Career Pathway Imitative

We could not do what we do without your amazing support.

Our People



Habitat for Humanity®
North Central Massachusetts

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Lynn Devin - Clerk

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Diana Sinkus - Community Outreach Coordinator

Tyler Chaco – Donation Assistant
Angie Gambo - Customer Service Associate
Matan Shmerling – Donation Associate

Our Service Area

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RestoreNCM.org