everyone deserves a decent and affordable place to call home

BUILDING HOMES FOR FAMILY STRENGTH IN 15 NORTHERN MIDDLESEX COMMUNITIES

Fiscal Year 2018 ANNUAL REPORT
July 1, 2017 - June 30, 2018

Of Greater Lowell
LETTER FROM THE BOARD PRESIDENT

In my 2nd year as Board President, it gives me great pleasure to extend an update to all of you on behalf of our Board of Directors for FY2018. It’s been a very busy year, with great accomplishments and with some projects still in progress.

In FY2018, we finished 2 homes in Tewksbury, one a handicap accessible ranch and the other a 4 bedroom two story home, which was built and donated through the Tewksbury Habitat Build group and Shawsheen Technical High School. Both families LOVE being a part of the Tewksbury community!

Started in FY2018 but not yet complete, 2 duplexes are under construction in Lowell. One is on Nesmith Street and is being completed through a partnership with the Greater Lowell Technical High School; the other is on Adams Street and also a partnership with Community Teamwork’s Youth Build. Both projects have been incredibly successful, providing much needed volunteer hours to build our homes and also providing on the job training and skills for these students who will be future tradespeople. Thank you to all of these students and their instructors!

We also have 2 single family homes under construction in a new development in Westford. One has been completed since our year end and the family has moved in; the other should be completed by spring of 2019. This 18 home development offers lots of open space, trails to hike on, small pocket parks and many other amenities from the Westford community. We are very happy to provide a Hand UP for these two families.
Finally our ACRE Neighborhood park has taken shape during this year. We are happy to report, though not completed in FY18, a dedication will occur this fall. Watch for pictures in our next annual report!

We are truly blessed to have such committed volunteers, donors, staff and board members. Without all of you, none of this would be possible. Because of you, 42 families, now have a home of their own, and because of you, 42 additional families (9 of which were completed in FY18) also have been able to stay in their homes due to our Critical Home Repair Program.

Thank you!

Paul Barrett
Board President

“I worry about my children’s wellbeing and I have always tried to stay strong and positive for them. Being chosen by Habitat to live in a safe place we can call our “Home, Sweet Home” means the world to me. I will never give up trying to make things better for my family”.  
Clara, future homeowner, Lowell

A Habitat home is a stabilizing force for a family. Better, affordable living conditions lead to better health, improved childhood development and the ability and financial flexibility to make forward-looking choices.

Zaw, future homeowner, framing his house alongside volunteers.
The Tuesday Crew volunteer group is a huge asset to Habitat Lowell’s construction and critical home repair programs. Week after week, and year after year, these highly skilled volunteers bring a wealth of knowledge and skills to the Habitat job sites.
**COMMUNITY IMPACT**

**2 HOMES COMPLETED**

Habitat has completed 2 homes in Tewksbury. The Abdul Karim family moved into a handicap accessible home in February and the Kato family moved into their rehabbed home in June.

**9 CRITICAL HOME REPAIRS**

To keep our seniors and veterans safe, repairs consisted of replacing roofs, fixing walkways and hand railings, updating a bathroom, replacing a deck, front porch and fixing stairs. There was interior work to be done, exterior cleanup and taking down an old shed. Thanks to this Critical Home Repair program Nine more families now have safer homes and in some cases have had their home insurance reinstated.

**6 HOMES PLUS A PARK**

Building continues in Westford on Juniper Hill thanks to 2 lots donated by developer Jeff Brem of Quality Green Homes. In Lowell, we broke ground on Adams Street. This duplex represents the 9th & 10th home in the Acre Neighborhood. To further our commitment to revitalizing the Acre neighborhood, a small pocket park on Franklin Street will be completed fall of 2018 Greater Lowell Technical High School continues to build a 2 family home on Nesmith St Lowell with plans to complete by late spring 2019.

**VOLUNTEERS AND THEIR HOURS**

FY2018 brought out a record number of volunteers who built/repaired homes or helped at the ReStore. In all, 2,251 volunteers, provided 31,458 volunteer hours. Volunteer hours were individuals, local companies, faith organizations and students from Greater Lowell Technical High School and Nashoba Valley Technical High School.
FINANCIALS FY2018

Statement of Activities 6/30/18 (K's)

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<thead>
<tr>
<th></th>
<th>FY2018</th>
<th>FY2017</th>
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<tbody>
<tr>
<td>Total Revenue</td>
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Expenses

<p>| | | |</p>
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<td>Program *</td>
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<td>G&amp;A</td>
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<tr>
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<td>Total Expenses</td>
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<td>Net Incr(Decr)</td>
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Statement of Financial Position 6/30/18 (K's)

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<thead>
<tr>
<th></th>
<th>FY2018</th>
<th>FY2017</th>
<th>Liabs &amp; Net Assets</th>
<th>FY2018</th>
<th>FY2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
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<td>Accr Exp</td>
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<td>Mortgage Rec</td>
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<td>Other Liab</td>
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<tr>
<td>Other</td>
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<td>$370</td>
<td>Net Assets</td>
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<tr>
<td>Total Assets</td>
<td>$3,546</td>
<td>$2,908</td>
<td>Total Liab &amp; Net</td>
<td>$3,546</td>
<td>$2,908</td>
</tr>
</tbody>
</table>

*Relates to acctg method for sale of homes - 2 in FY18, 1 in FY17
FY18 revenue includes $186K Cummings Fnd 10 year grant.
Habitat, builds and rehabs homes to be affordable and energy efficient. Habitat Lowell generally builds 3 & 4 bedroom homes which are either stand alone or 2 family. Habitat Lowell meets the needs of the families who will be living in these homes and as a result, several are fully handicap accessible.

Habitat provides the help needed for families to stand on their own. After a year of homeownership classes, financial coaching, and up to 450 hours of sweat equity, families like Silvia’s pay a 0% interest mortgage and have a place to call home.

I look forward to playing with my kids in the yard, celebrating holidays at home and meeting my new neighbors! Silvia, future homeowner

The Critical Home Repair Program offers assistance to low income homeowners, seniors, veterans and those disabled, with homes in need of repairs. The intent of this program is to perform interior and exterior work to allow residents to remain in their home by alleviating critical health, life and safety issues.

The program focuses on safety, security, accessibility, weatherization, and code violations. With the help of volunteer labor, Habitat will assist families to age in place. To date Habitat Lowell has repaired 42 homes.

“God truly placed you in our lives during a very difficult time. We are so pleased for all the changes Habitat did in our home and our lives”. Mary Ann and Ray Coffin
To Be A Partner Family

- Demonstrate a need for housing
- Income which falls between 30-60% area medium income
- Contribute 225-450 hours of sweat equity
- Attend 22 hours of financial classes
- Take a first time homebuyers class
- Down payment of $1,000 required
- Purchase home with a 0% interest loan provided by HFHGL. Monthly payments are less than 30% of their income which amounts to $750-$1000/month for a 30 year mortgage.
- Homes are deed restricted to be affordable in perpetuity

The ReStore is a discount retail outlet open to the public specializing in the resale of quality new and used goods that are donated by companies, organizations and the general public. Proceeds from each sale help to build low income housing while diverting thousands of tons of reusable material from landfills each year. The ReStore first opened in Billerica in 2012 and made a presence in that community for 3 years. In 2015 the ReStore made its home in Tyngsboro. Now 3 years later, due to the current location being sold, the ReStore needed to find a new home and will be moving back to Billerica. The new location at 100 Chelmsford Rd, No. Billerica (off Rte 3 exit 29) is scheduled to open January 2, 2019

Drop off items or call for a free pickup. We deliver too!
When You buy a bargain, We build a home
Our Global Efforts—El Salvador Partnership

Habitat Lowell tithes up to 10% of its unrestricted funds to help build homes globally. To date, 73 homes have been funded. This past year Habitat Lowell formed a partnership with Habitat for Humanity of El Salvador for their program, Women Building Houses for Peace in Candelaria de la Frontera. This project will improve the lives of 25 women and their families.

Meet Ana Gloribel and her three children: Carlos José, Anderson Roberto and Jeremy Orlando. Ana recently separated from her husband under not good terms, and with both her parents deceased, she had no other choice but to continue living under the same roof as her husband—a very difficult situation.

She considered it a blessing when she was presented with the opportunity to participate in the Women Building Houses for Peace project. Her father had left her a plot of land where she is now building her home, right next to a plot left for her sister and close to where her brother lives. From the start of the build, she could imagine how the house would look and where she would plant her garden.

Her motivation is her children’s future. She is determined to provide a stable living environment for her family—a home that will always be theirs. She works hard every day to provide for their wellbeing, running a business selling used clothes in the market.

Ana enjoys her work and is proud to be an entrepreneur, demonstrating to her children that “you can work honestly and achieve your dreams.” She is filled with gratitude, excitement and hope, despite the hardships she has faced.
PARTNERS IN OUR COMMUNITY FY2018

It is you, our community partners who enable us to impact so many families.

You have helped to build a handicap accessible home on South St., Tewksbury, start a duplex on Adams St and Nesmith St, Lowell and 2 homes on Juniper Hill, Westford as well as a park in Lowell. We continue to work on many critical home repair projects as well.

Salesforce continues to be a partner and provide families a place to call home.

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**House Sponsors ($50,000 +)**
- NetScout Systems Inc.
- Richard & Nancy Donahue Foundation
- Westford Community Preservation

**Land Donations**
- Quality Green Homes
- Trammell Crow Residential

**Foundation Sponsors ($20,000 - $49,999)**
- Alliance Data Systems Inc.
- Cummings Foundation

**Floor Sponsors ($10,000-$19,999)**
- First Parish Church United of Westford
- Henry E. Niles Foundation
- Juniper Networks
- Northern Bank & Trust & Co.
- Salesforce
- Wells Fargo

**Open Door Sponsors ($2,000 -$9,999)**
- Aubert Fay Foundation
- Columbian Masonic Lodge
- Corning Foundation
- DCU Kids
- Dwyer Holdorf Foundation
- Greater Lowell Community Foundation
- Greater Lowell Health Alliance
- Home Depot Foundation
- Inspire
- Lowe’s Home Improvement
- People’s United Bank
- Room and Board, Inc.
- Red Hat
- Thrivent Financial
- Westford Girls for a Better Tomorrow

**Inkind/Service Donations**
- Bammco Construction
- Boston Concrete
- Building Professionals Inc.
- City of Lowell DPW
- Dana Wallboard
- Dave Holdorf
- Deschenes & Farrell, P.C.
- Dow Chemical
- Fused Studios
- GAF Materials Corp
- HUBER Building Products
- IBEW Local 103
- Ideal Concrete Block Co.
- Kazanian Enterprises
- Lemon Brooke LLC.
- Leonard Electric
- Lowell Parks & Conservation
- Mark P Ginsburg & Sons
- Milltown Plumbing
- PJ Keating
- Reeds Ferry Shed
- Sherwin Williams
- Square D
- Sunshine Paving
- Quinn’s Construction
- Yale Locks
- Valspar Corp.
- Whirlpool Corp.

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**Thank you to our FY2018 partners who have funded or donated services/material received in FY2018**
There are so many people to thank. Please know we are grateful for each and every one of you and for your generous support. Individual donors and those who have attended our Gala and other events are truly appreciated but due to the volume of names are excluded.
Mission Statement

Habitat for Humanity of Greater Lowell works without discrimination to strengthen families and communities by building and renovating decent, and affordable homes. We work in partnership with corporations, like-minded community groups, faith-based organizations, and individual volunteers.

Together, we build strength, stability and self-reliance through shelter

At Hicks Farm
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978.692.0927 | lowellhabitat.org

Photo courtesy of Diane Bennett