

**ANNUAL  
REPORT  
FY2021**



**Habitat  
for Humanity®  
of Greater Lowell**

**STRENGTH,  
STABILITY and  
SELF-RELIANCE  
THROUGH  
SHELTER**



## MESSAGE FROM OUR PRESIDENT

Well, 2020-2021 was again, a challenging year for everyone, especially for those who were already struggling in fulfilling the basic needs of life. The good news is that Habitat has never been better; which directly translates into our continued ability to improve the lives of those families we serve. This year Habitat for Humanity of Greater Lowell celebrated its **30<sup>th</sup> Anniversary; founded February 18<sup>th</sup>, 1991!** During our 30 years Habitat has struggled, experienced setbacks, and has overcome any challenges that have come our way.

This year we saw Brenda Gould, our former Executive Director retire and at present, is enjoying life on the Cape – congratulations again Brenda and thank you. Kevin Fusco, our new Executive Director, joined the Habitat family back in January – welcome aboard Kevin! Time has really flown and as I reflect back to the past year, I've seen how Habitat has helped so many partner families, individuals and the community as a whole.

I've seen how financial challenges faced by our families have been met not only by mortgage assistance from our wonderful Board members, but by also the tireless dedication of our Executive Director, Director of Development, Marketing Manager, Family Selection Committee, and especially by our first-rate construction team, without whom our mission would never come to fruition. Oh, and I especially want to express my deepest gratitude to our donors; if it wasn't for their continued generosity, none of this would be possible.

In this report, you will read how our programs continue to successfully serve our families and the communities we serve. From our corporate builds, critical home repairs, to our ReStore and fundraising activities such as our Gala and Women Build; these pages are full of excitement and success stories which again, would not be possible without our amazing staff. I want to personally thank each and every one of them for their time, commitment, dedication and support over the past year. They are all AMAZING and I consider myself humbled by such truly kind and dedicated people that ARE Habitat for Humanity of Greater Lowell.

All the best,



Michael Collins  
Board President

## Habitat for Humanity Mission Statement

Habitat for Humanity of Greater Lowell (HFHGL) is a nonprofit 501(c)(3) organization that works to strengthen families and communities by building and renovating decent, energy efficient, and affordable homes. We work in partnership with corporations, like-minded community groups, faith-based organizations, and individual volunteers.



## WHAT WE DO

**Habitat Lowell continues to build strength, stability, and self-reliance through shelter.**

**Our vision** remains a world where everyone has a safe and decent place to live and housing poverty and homelessness is eliminated. We believe that the home is a key catalyst in helping to permanently break the cycle of poverty.

**On February 18th, Habitat for Humanity of Greater Lowell celebrated its 30th Anniversary.** Since 1991, Habitat Lowell has grown from an all volunteer organization, renovating older homes, (new home construction didn't start until 2002) to an organization which has a full time staff and construction manager. We look back and celebrate the impact we have made both locally and globally. To date we have built and/or renovated 49 homes locally, 74 homes globally as well as providing critical home repairs for 66 local seniors and veterans which provides them with a safe home to age in place in. Our 30th year also kicked off our 50th and 51st build which will soon be home for 2 families in Concord MA .



Original logo



**30<sup>th</sup>**  
ANNIVERSARY  
1991-2021

### *Houses then*

Where it all started: During the 1990's, three renovations were completed in Lowell.



### *Houses now*

Since 2002, all but two houses were new construction. This past year we celebrated 30 years with our 49th home being the renovation of this 100 year old home on Alpine Street, Billerica.





## FAMILIES

COVID has not slowed down the need for affordable housing or critical home repairs for seniors and veterans; in fact the need is greater than ever. With the support and hard work of donors, volunteers and the family completing their sweat equity hours, Habitat Lowell was able to complete our 49th home. Along with the community, the we welcomed the Amador family to their new home on Alpine St, Billerica.

Throughout the home build process, Delilah realized her potential and was empowered to make her dream of home ownership a reality. With the help and encouragement of so many (431 volunteers provided 7,230 build hours) she has provided a strong foundation and a safe, affordable home for her children. This home is providing the space for her children to grow and thrive in school

### a hand up

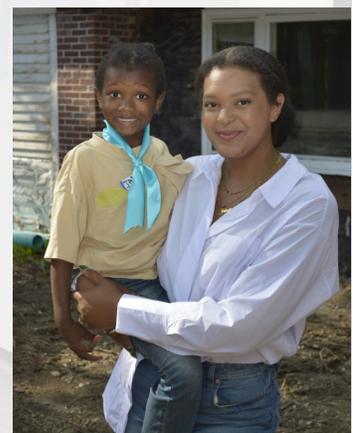
*"I prayed for this every night. I don't know anyone as strong as my mom, she made this happen for us." ~ Devonnie*

## In May of 2021, we kicked off the start of Habitat Lowell's next build with a ribbon cutting ceremony.

The house at 930 Main Street, Concord will be **Habitat Lowell's 50th and 51st affordable home**. As future homeowners, the Champion and McCarthy families work side by side with volunteers, they realize each hour of sweat equity is bringing them closer to having a place where they will raise their boys in a healthy home.

As the nationwide increase in building material caused a financial strain, it didn't dampen Habitat, our donors and volunteers spirit to keep the build moving forward. In a short seven months, the house has been taken down to the studs, lower level cement floor poured, an entry way addition added, and new roof and windows installed. Electrical and plumbing is almost completed and the interior work will begin in the new year.

With the help of our Tuesday Crew , Community Team Works Youth Build students, company volunteers and so many other volunteers continuing to help, plans for completing this build remains on scheduled for a mid spring 2022 closing.



# CRITICAL HOME REPAIR

Habitat's Critical Home Repair program, which helps income-eligible homeowners alleviate health and safety issues in and around their home, continues to remain strong. In just 12 years, Habitat Lowell has completed **66 critical home repairs and helped 9 families this year alone**. Our dedicated volunteers are always ready for a variety of tasks. Repairs this year have included rebuilding broken stairs and replacing decks, to installing handicap ramps. With the help of those in the trade, several roofs have been repaired as well.



If there is one thing we have seen reinforced from this pandemic it is the importance of having a safe home for families to shelter in and for our seniors and veterans to have a safe home to age in place in. It is rewarding to see that the work Habitat and our volunteers are able to do is helping seniors like Reine and Delores live comfortably and safely in their home.

**Reine** is a widow and has worked hard to maintain her home. However, this past year Reine fell and broke her hip. Since that fall, it has not been easy for her to leave her home without help. So she turned to her local senior center for guidance and was introduced to Habitat Lowell's Critical Repair Program. She couldn't be happier with the handicap ramp Habitat volunteers installed. Reine and her daughter Tammy now have safe access to and from their home. To show their appreciation, Reine donated her living room furniture to the Habitat Greater Lowell ReStore in Billerica where proceeds help other families with repairs and homeownership.



**Delores and her mom Francisca** purchased a home 2 years ago and soon realized the attic needed insulation. For help, they turned to Lowell's Community Teamwork Inc. After inspection, CTI informed them they also needed a venting system and introduced them to Habitat Lowell's Critical Home Repair program. We were able to add a venting system and once in place, CTI removed the mold and added the insulation. The added benefit to having a cool home in the summer and a warm home in the winter will be the reduced heating costs.

Delores and Francisca are the perfect example of how Lowell community partners can come together to strengthen families. From Merrimack Valley Housing Partnership who helped them on their journey to homeownership, to CTI who recommended Habitat Greater Lowell's Critical Home Repair Program and will work with them to insulate their home, to the City of Lowell and Dempsey Roofing for funding and installing their new attic venting system- everyone working together provided the support Delores and Francisca needed to be able to continue living safely and comfortably in the home they love.



# WOMEN BUILD EVENT 2021

**With the ongoing pandemic, events here at Habitat Lowell remained in flux. However, the need to continue to raise funds and awareness was needed more than ever.**

**Our Annual Gala was three smaller events in 2020, but in 2021 we transitioned our Women Build program to be the largest, most exciting fundraising event of the year with a series of build days, virtual auctions & events, and fundraising campaigns taking place over several months.**

**Women Build 2021**, presented by our 'Rosie the Riveter' Sponsor Richard & Nancy Donahue Charitable Foundation, was the force behind kicking off the construction of our 50th & 51st home build in Concord! This program gives women the chance to empower themselves and others by raising money and building homes for future Habitat families. The Women Build program is not about excluding men, but about including women. For the past 14 years Habitat Lowell has welcomed women of all skill levels onto the build site. Women Build started off as a one week event leading up to Mother's Day and over the years has been expanded to include the month of May. This year it was taken to the next level!

Women Build 2021 raised over \$100,000, recruited almost 150 volunteers during March, May and September build days, partnered with 40 corporate and community partners as sponsors, and engaged with 9 peer-to-peer fundraising teams who fundraised on our behalf raising \$25,000 within their communities of giving. It was so successful, that Women Build will again be a major fundraising event for us in 2022.



# PROGRAMS WHICH BUILD HOMES

## Donating to Cars for homes helps build affordable homes!

Thank you Cars for Homes donors! The car donation industry is over \$1 Billion world wide and Habitat is playing a major role nationally and locally. Since its inception in 2018, Habitat for Humanity has generated \$73.9 M in sales. Locally here in Massachusetts, car donations have generated \$2.9 Million for the 16 MA Affiliates. Over the last year, Habitat Lowell, alone has received 32 vehicle donations which has raise over \$32,000. With LTD revenue of \$176,000, Habitat Lowell has moved into the 18th spot nationally with other Habitat affiliates of the same size. Bravo to our supporters for making this all possible. Through social media efforts and word of mouth, donors are realizing **another great way to support our affiliate is to donate a vehicle to Cars for Homes.** Donations are made online at [Habitat.org/carsforhomes](https://Habitat.org/carsforhomes) or by calling 1-877-277-4344.

## ReStore

The ReStore is a thrift and donation store, that allows items that would otherwise wind up in landfills to be donated, revitalized and repurposed while providing retail bargains for the communities it serves. The ReStore is open to the public and specializes in the resale of quality new and used goods. When items donated to the ReStore are sold, the proceeds help hardworking families build a strong foundation for their children and future.

This past year, ReStore welcomed almost 8,000 customers to make purchases and our truck picked up donations from over 700 households and businesses. But not content to rest on its laurels, the Restore continued to advance its mission by launching an online eStore this year. Visit the eStore at <https://shoplowellrestore.org>

The ReStore also drew a strong volunteer base of 80 people with over 3,100 volunteer hours over the course of the year. In addition, its marketing campaigns brought in over 1,200 new customers in the last 6 months of this fiscal year alone. The proceeds from ReStore sales go to support our construction and critical repair projects.

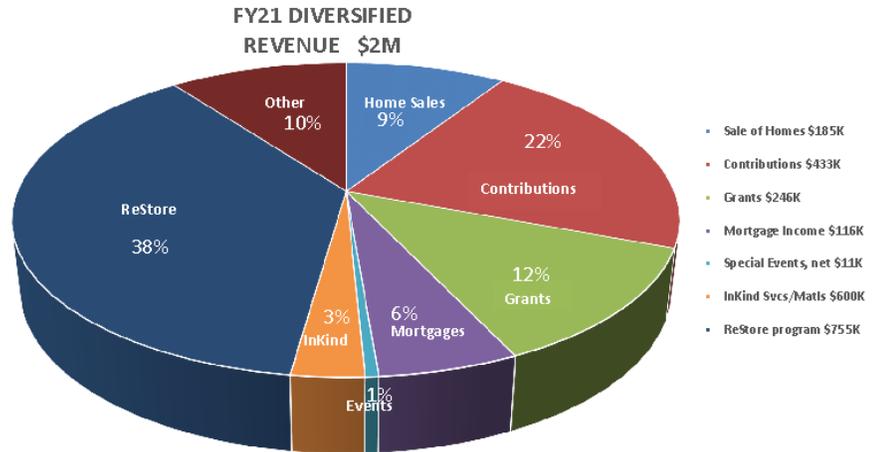
Since 2010, each year, ReStore has been saving 400 tons of building materials from Northern Middlesex County landfills -- that's 300 dump trucks worth! The ReStore at 100 Chelmsford Rd, No. Billerica is open to the public 5 days a week, Tuesdays–Saturday.



# FINANCIALS FY 2021

## Statement of Activity 6/30/21

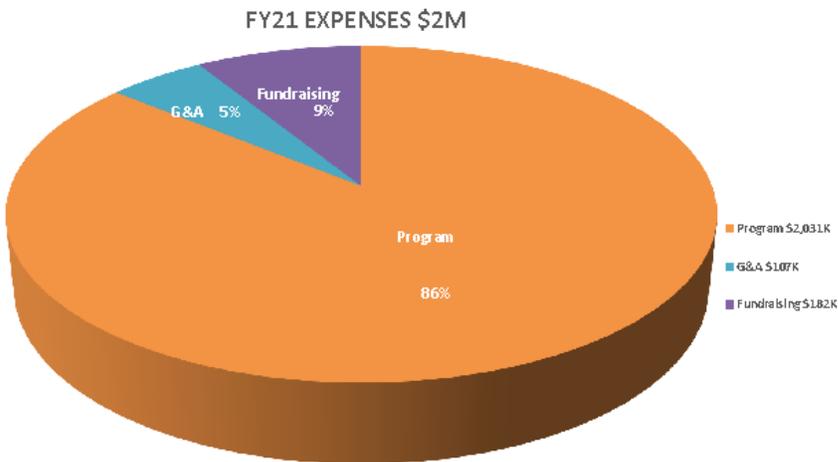
|                 |                  |
|-----------------|------------------|
|                 | FY21             |
| Total Revenue   | \$2,011,776      |
| Expenses        |                  |
| Program         | \$ 1,761,257     |
| G&A             | \$ 106,622       |
| Fundraising     | \$ 181,955       |
| Total Expenses  | \$1,973,708      |
| Net Incr (Decr) | \$ <b>38,068</b> |



## Statement of Financial Position 6/30/21

| <u>Assets</u>       | FY2021             | FY2020             |
|---------------------|--------------------|--------------------|
| Cash                | \$ 768,294         | \$ 535,077         |
| Mortgage Rec        | \$ 2,104,058       | \$2,142,244        |
| Construction Cost   | \$ 845,595         | \$ 840,580         |
| Other               | \$ 232,747         | \$ 503,343         |
| <b>Total Assets</b> | <b>\$4,147,094</b> | <b>\$4,021,244</b> |

| <u>Liabs &amp; Net Assets</u> | FY2021             | FY2020             |
|-------------------------------|--------------------|--------------------|
| Accru Exp                     | \$ 81,459          | \$ 60,028          |
| LT Debt                       | \$ 19,371          | \$ 52,777          |
| Other Liab                    | \$ 53,489          | \$ 157,455         |
| <b>Net Assets</b>             | <b>\$3,866,928</b> | <b>\$3,750,984</b> |
| <b>Total Liab &amp; Net</b>   | <b>\$4,147,094</b> | <b>\$4,021,244</b> |



### Did you Know?

During the pandemic 554 people volunteered 11,433 hours

Our 49th home at 11 Alpine Street, Billerica was completed

Renovations on House 50 and 51 began at 930 Main Street, Concord

# THANK YOU TO OUR FY2021 PARTNERS

Partnering with sponsors, donors and volunteers, enabled us to complete Alpine Street, Billerica. But the support didn't stop there. Thanks to the support from so many in Concord, local companies, numerous sponsors, donors and foundations, the local faith community and the volunteers who came together and began the renovation of our 50th & 51st home at 930 Main Street Concord. A special thank you to all those who have & who will give of their time, talents and treasures to transform this house into two beautiful homes over the next year. An extra *Thank You* from all of us here at Habitat Lowell to our ongoing donors and to the new donors who have joined us. Habitat for Humanity of Greater Lowell is a Four Star Charity Navigator.



## **\$50,000-\$74,999**

Charlesbank Homes Foundation  
Richard K. and Nancy Donahue Foundation  
Salesforce

## **\$25000-\$49,999**

Cummings Foundation  
West Concord Union Church

## **10,000-\$24,999**

Housing Ministries New England  
Greater Lowell Health Alliance  
Henry E. Niles Foundation  
Middlesex Savings Foundation  
Pulte Family Foundation  
Trinity Episcopal Church Concord  
Wells Fargo Foundation

## **\$5,000-\$9,999**

Align Credit Union  
Analog Devices Inc.  
Community Foundation No. Central MA  
Corning Foundation  
Insperity Inc.  
Lowe's Companies Inc.  
NetScout Systems Inc.  
People's United Bank Foundation  
Red Hat Inc.  
Workers Credit Union

## **\$2,500-\$4,999**

Aubert Fay Foundation  
Columbian Lodge A.F. & A.M.  
Eastern Bank  
Nashoba Valley Community Health Fund

## **-\$2,499**

Aldersgate United Methodist Church  
American Garage Door  
Bentley University  
Berkshire Bank  
Bristol Myers Squibb  
Boot Mill Development  
Cabot Corporation  
Calvary United Methodist Church  
Cambridge Savings Bank Foundation  
Carlos Del Rio, MD  
Casenet  
Circle Health  
Cisco  
Collins Aerospace  
Community Team Works Youth Build  
Concord Oil Company  
Digital Federal Credit Union  
Draper  
Eastern Bank Foundation  
Emerson Hospital  
Enterprise Bank  
Examity  
First Congregational Church Reading  
Fred C. Church Insurance Co.  
Fused Studios  
Greater Lowell Community Foundation  
Gustavo Preston Co.  
Hancock United Church of Christ  
Heavy Doody Plumbing & Heating  
Hubbard Hall  
IM Wireless  
Jackson Lumber  
Juniper Networks  
Kazanjan Enterprises  
Kim Cook Real Estate/LAER Realty Partner  
Lowell Five Bank  
Malsky Electric

Merrimack Valley Housing Partnership  
Paper Moon Workshop  
Perkins & Anttil  
Potager Soap Company  
Robbins Farley, LLC  
Salem Five Bank  
Santander Bank  
Thermo Fisher Scientific  
Trinity Lutheran Church Chelmsford  
United Congregational Church Burlington  
Westford Collision  
Westford Girls of Tomorrow  
Winn Companies  
WL French Excavation  
Young Professional

## **In Kind**

Town of Concord  
Community Preservation Committee Concord  
Concord Housing Development Corp  
Concord Housing Foundation  
Dana Wallboard  
Dolphin Insulations  
Farrell & Robbins P.C.  
Fisher Design Group  
Holly S. Darzen, Architect  
IBEW Local 103  
Square D  
Tavern in the Square  
Yale  
Whirlpool  
Artisan Chef Catering  
UTEC  
Denali Delmar  
Burtons Grill  
Youth Build Culinary  
Panera  
Saltbox Kitchen

# MEET OUR TEAM



## Board of Directors Officers (Current)

Mike Collins, President   Paul Germano, Vice President   Silvia Berrio, Secretary   Elizabeth Garber, Treasurer

## Directors

Rev. Dr. Katherine Adams   Amanda Berry   Jeffrey Brem, Past President   Pamela Jacques   Elizabeth Larson   Leah Manganaro-Paglia  
Christopher Marzilli   Lozitha Nzula   Melissa Robbins, Legal Counsel

## Office Staff

Kevin Fusco, Executive Director  
Kim Trainor, Director of Development   Diane Taylor, Community Outreach Director  
Heidi Tierney, Events/Marketing Manager   Sue Frechette, Grant Administrator  
Peter Mahler, Finance   Kim Raymond, Critical Home Repair Coordinator

## Construction

John Maslowski, Construction Manager  
Bill Boyajian, Critical Home Repair Supervisor   Bill Bulens, Site Supervisor

## ReStore

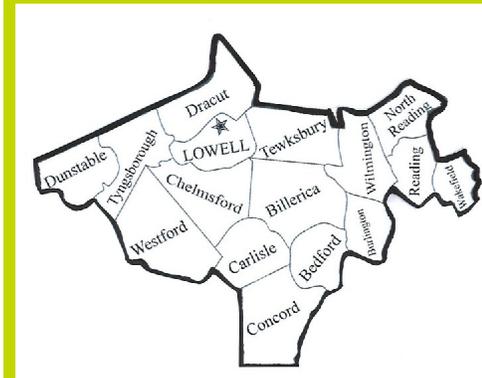
Jerry Pelletier, Manager  
Mike Cameron, Front Desk Supervisor   Robert Brennan, Donations Coordinator  
Alicia Burgess, Cashier   Nicholas Hunt, Assistant Donations Coordinator  
Lisa Prescott, Processing Coordinator

## Key Volunteers

Build Site: Crew  
Dave Berman, Amy Bermar, Dick Coleman, Daveid Emmerich, Joe Frassa, Mike Gee, Rick Hess,  
John Johnson, Bob Lehmann, Mark Levine, Mike Levitt, Ed Maggio, Jeff Tantum, Vic Thuotte,  
Charlie Vaughn, Steve Wong  
ReStore:  
Michael Becotte, Richard Dunn, Sean Hazelton, Bob Racitti

## Billerica

16 Northern Middlesex Towns Serviced



- Bedford
- Burlington
- Carlisle
- Chelmsford
- Concord
- Dracut
- Dunstable
- Lowell
- No. Reading
- Reading
- Tewksbury
- Tyngsboro
- Wakefield
- Westford
- Wilmington



**Habitat**  
for Humanity®  
of Greater Lowell



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978.692.0927 | [lowellhabitat.org](http://lowellhabitat.org)

