

Annual Report

FY 2011



We hope to see you at many groundbreakings and house dedications this year!

We Raise More Than Walls

Habitat is one of the voices drawing attention to the need here and abroad for simple, decent and affordable housing.

As we sit down to ponder the past fiscal year in the wake of many natural disasters we cannot help but find ourselves touched in new ways by the reality of poverty housing in the world. If we go without power, heat or water for a few days, it becomes the talk of the town for years. A majority of the world's population of seven billion lives without power, heat or water for generations and few people even talk about it for a minute.

Habitat for Humanity is one of the voices drawing attention to the need here and abroad for simple, decent and affordable housing. Habitat is among the voices making the connection between health and decent housing and between education and decent housing. We want to thank our donors and volunteers for joining your voices and hearts to make a difference here and in less developed countries.

In this past fiscal year, we completed the Anderson home in Hudson and we completed most of the Wagley home in Lancaster. The Lancaster project was a special project in that it was our first whole house rehab and we received our first Deep Energy Retrofit grant from National Grid. This enabled us to super insulate the envelope of the building and put in a high efficiency heating system.

Much of this past year has been focused on strengthening our own organizational infrastructure for success. Like building a house on a firm foundation, our affiliate needs

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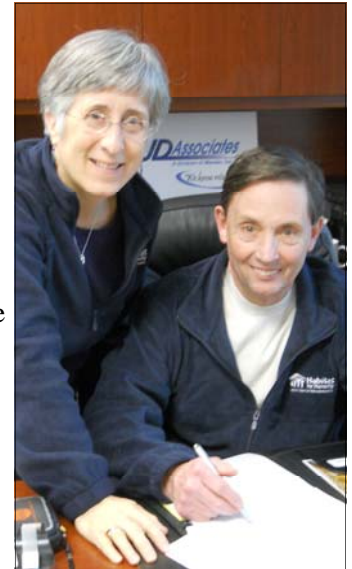
More Than Walls

(Continued from page 1)

that same foundation. We realigned job descriptions, hired new personnel, opened our Re-Store in Leominster to help sustain ourselves financially, created new and successful fundraising events and broadened our base of volunteer support. It is on this foundation that we will be able to base the work of Fiscal Year 2012 during which we will rehab a home in Leominster in partnership with the teachers and students of the Leominster High School Center for Technical Education. In addition, we are building a handicapped accessible home in Fitchburg for a 27 year old in a wheel chair and his mother who is his caretaker. We will also be completing a new home in Sterling where we tore down a dilapidated home to make way for the new one.

In the midst of these single family projects, we are also planning small critical repair work as part of the Neighborhood Revitalization Initiative and we are planning at least one handicapped accessible rehab project.

We are grateful beyond words for your ongoing support of our mission and your willingness to speak with us in support of decent housing for everyone in the world. We hope to see many of you at many groundbreaking and house dedications this year!



*Maggie Monroe-Cassel,
Executive Director (left)
and Don Capman, President,
Board of Directors*

Summary of Financial Activities

Fiscal Year Ending June 30, 2011

REVENUES

Total 2011

Sales to Homeowners	\$139,000
Local Partnership Fundraising Income	27,734
Grants	90,650
Contributions	255,394
In Kind Contributions	101,306
Mortgage Discount Amortization	2,689
Interest Income	357
Unrealized Gains (Losses)	694
Other Income	106,798
TOTAL REVENUE	\$724,622

EXPENSES

Program Services	\$575,755
Fundraising	88,066
Management & General	48614
TOTAL OPERATING EXPENSES	\$712,435

Financial Position at June 30, 2011

Cash	\$129,794
Construction of Housing and Improvements	\$112,032
Mortgage Receivables	\$743,560
Equipment, net	\$ 34,613
Liabilities	\$102,411
Net Assets	\$936.411

Two More Families Were Warm and Safe This Christmas



The Lancaster house now belongs to the Wagley Family – Beth, Jeremy and their 6-year-old daughter, Lily (pictured above in front of their new home).

The Wagleys lived in cramped and inadequate space in Clinton and their daughter Lily slept in a converted closet. This is the first time that Lily has had a real bedroom.

Meet the Colleen Anderson family, who are the proud homeowners of the Habitat house in Hudson. Pictured outside their front door are Colleen, Christopher, 13, Justin, 10 and Matthew, 4.

Colleen is a single Mom who worked her way through technical training to become a certified medical assistant and now works at a local physician's office.

Open Thursdays through Saturdays. Have you been there?

ReStore is a Bargain Hunter's Paradise

Opened in Jan. 2011, our new ReStore at 637 Lancaster Street (Route 117) in Leominster sells new and used building supplies, appliances and furniture to the public at discounted prices.

The mission of our ReStore is simple:

- Provide quality products at discounted prices.
- Recycle usable building and home improvement merchandise.
- Keep valuable items out of our landfills.
- Raise funds for this local Habitat for Humanity.

**Open Thu., Fri., & Sat.,
9 am—5 pm.
Call 978-227-55576 for info.**

**Proceeds benefit
this Habitat affiliate**



*The welcome mat is always out at our ReStore.
You never know what you'll find because the
stock changes often..*



Our ReStore truck is ready for pick-ups & deliveries



*ReStore Volunteers (from left) Paula Bergin,
Rich Lewis and Laura Harrington*

Modest property improvements, critical safety repairs & handicapped accessibility projects

Neighborhood Revitalization Expands Our Local Habitat Services



Opportunities for churches & small businesses to sponsor modest local projects

Habitat for Humanity International launched a new nationwide program called the Neighborhood Revitalization Initiative, which expanded our local services to help more families in need. The NRI projects are modest property improvements, critical safety repairs or home modifications to make a house handicapped accessible.

“Most people think habitat only builds new houses”, said executive director Maggie Monroe-Cassel. “But in fact, we rehabilitate existing homes for new families and now through NRI, we will take on smaller projects that make a big impact.”

Pictured (left) is a repair project completed on Marshall Street in Fitchburg and (right) a project in Leominster in partnership with Leominster Boy Scout Troop 12 to assist a local disabled homeowner with some modest property clean up.



You Help Make It All Happen

Habitat for Humanity North Central Massachusetts depends on donations and business support as an essential part of its operating budget. We are deeply grateful to our supporters for sharing our work to create a world in which everyone has a decent place to live. The following names are those who have donated to HFHNCM from July 1, 2010 to June 30, 2011.

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