

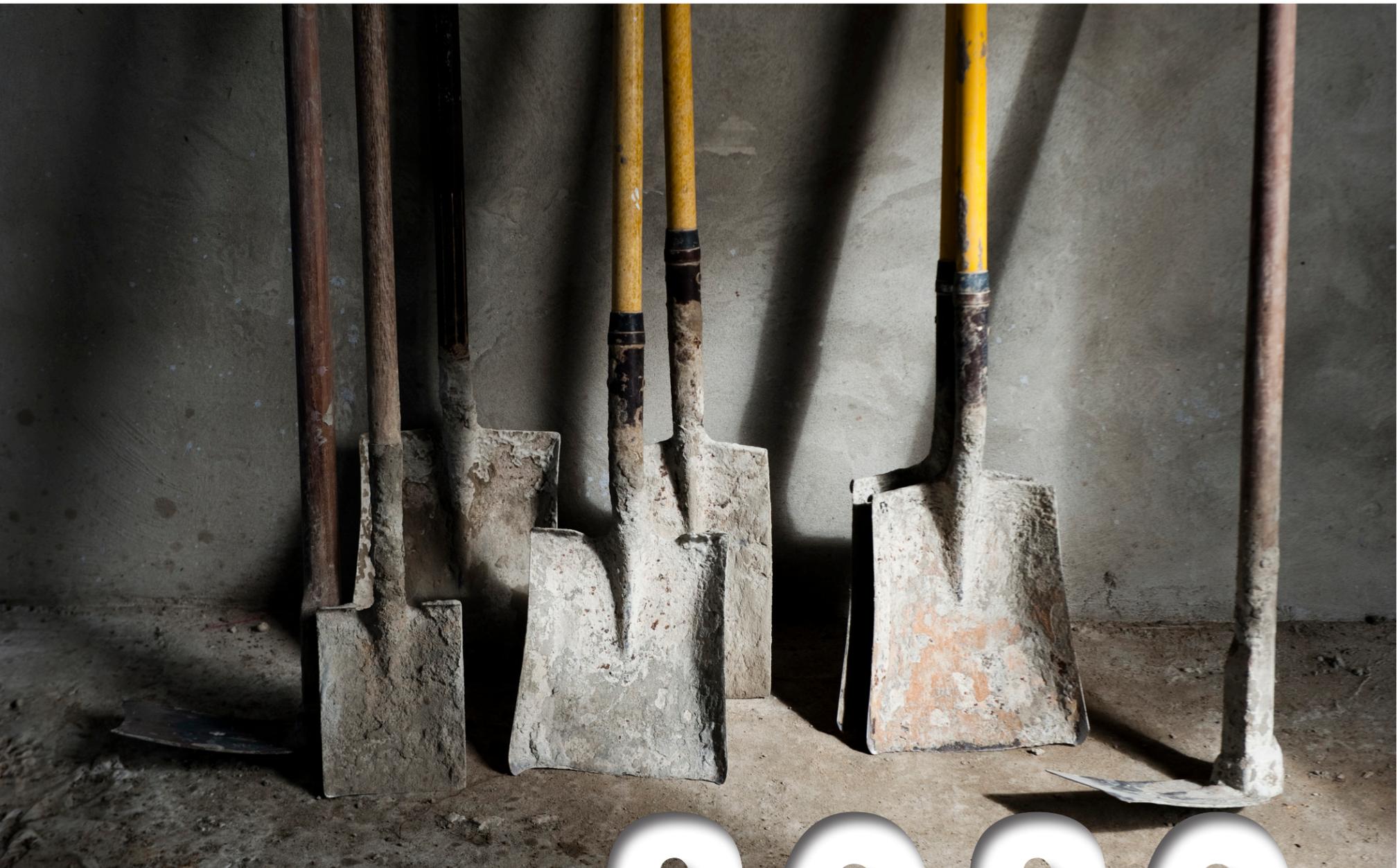


Habitat for Humanity[®]

Cape May County



IMPACT REPORT



2020

A MESSAGE FROM OUR DIRECTOR



We recently asked our social media followers to share what home means to them. It gave me pause and I immediately responded with my own thoughts. I was reminded, once again, the reason why Habitat for Humanity is so vital to the communities we serve. Most days we go about our lives as we typically do without always being attentive to the basic necessities we have been afforded. My daily routine of making the bed, grabbing my tea, and heading off to work are typically interrupted as I close the door and begin to lock up the house. Something rushes over me. The sense of this task takes hold. I feel the same way upon my return.

I can't explain what it is, but it feels amazing. This is MY home. Waiting inside is comfort from the world. When I cross the threshold I am surrounded by all the people and things that I love. It is my base. The structure which holds most of my life story. A continuation of the story of my childhood in my parent's home. Habitat Cape May County is working diligently to offer these same feelings to others. We know all too well how the word home played out in our lives this year. But for many, home was not a place that provided comfort, stability, security or safety. The effects of these situations are everlasting and we want to ensure they are a positive impact for a lifetime. Let's help make the future a much better story for those who need a hand up.

A handwritten signature in black ink that reads "Sarah Matthews".

Sarah Matthews, Executive Director

OFFICERS

Bill Simeral, President
Pat McCusker, VP
Dave Hammond, Treasurer
Paul Greer, Secretary

BOARD MEMBERS

Dave Adams	Elizabeth Terenik
Bruce Loversidge	Karen Lynn Thompson
John Marcelliano	Sue White
Dan Hawkins	Quanette Vasser-McNeal

OUR MISSION

Seeking to put God's love into action, Habitat for Humanity Cape May County brings people together to build homes, communities and hope.

In New Jersey,



1 in 5 HOUSEHOLDS

spend half or more of their income on housing.



Habitat for Humanity knows the complexities that surround the cost of home. We also know the struggle, stress and pain of far too many families in our communities. Families who have suffered from redlining, racial inequality and the housing disparities that follow. Families who have worked hard and still come up short, not because of their own efforts but because of systemic issues and an inequitable economy. And we know that those with the fewest resources are always the ones who are forced to make the hardest choices.

At Habitat for Humanity, we know that a family should never have to spend more than 30% of their income on a home. But consider that even before the coronavirus pandemic more than 18 million U.S. households were paying half or more of their income on a place to live. Now, as the significant economic impacts of COVID-19 continue to unfold, the number of families struggling to make ends meet is only growing.

**\$28.86/hour or
\$60,030 annually**

Wage required to afford fair market rent for a two bedroom apartment in New Jersey

- 200,619

Shortage of affordable and available households for extremely low-income renters in New Jersey

MISSION PRINCIPLES

1. Demonstrate the love of Jesus Christ
2. Focus on shelter
3. Advocate for affordable housing
4. Promote dignity and hope.
5. Support sustainable and transformational development

AFFILIATE STAFF

Sarah Matthews
Executive Director

Irene Carson
Bookkeeper

Elizabeth Franco
Administrative Assistant

Judy Donohue
Social Media Coordinator

VISION

A world where everyone has a decent place to live.

RESTORE STAFF

Jeff Shaver
Manager

Sharon Bybee
Sales Floor and
Volunteer Coordinator

Nick Rogers
Inventory Coordinator

Chet LaBov
Donation Ambassador

Chris Sickerott
Donation Ambassador

Tina Giddens
Donation Ambassador

Don Rhinesmith
Donation Ambassador

Formed initially in the late 1980s as a conversation between 1st Baptist Church of CMCH, Messiah Lutheran Church (formerly of SIC, now in Ocean View) and Habitat of Cumberland, our history is rooted with God at the center. The churches made the decision to proceed with organizing in Cape May County and began our story. Those initial members moved swiftly and formed the first governing board; President Jim Sorenson, Vice President Frank Reeder, Secretary Joann Ireland, and Treasurer Joan Sorenson. The founders then embarked on a journey, traveling from church to church every month showing a Habitat promotional video tape, *It's A Wonderful World*, recruiting new members. As membership began to grow, the forming of the business operations took shape. Part of the team recruited new members, others began fundraising and organizational tasks.

By 1991, we became an affiliate and initiated the build of our first house. At that time, even as an official affiliate, the group worked tirelessly to manage all aspects of the organization. Desire to succeed never waned and the oversight of the construction was accomplished by a retired minister, who had never built anything bigger than a dog house. The first partner family was a mother and her 5 children that were living in an abandoned custard stand. Slabs of sheet metal provided privacy and some protection from the weather. It was clear Habitat Cape May had answered a call to provide much needed safety and security, through affordable housing, to the community. Today Habitat Cape May is continually blessed to have a foundation of selfless individuals giving of their heart and energy to aid others.

It is time. It has never been more the time. The time to do more and to do it faster.

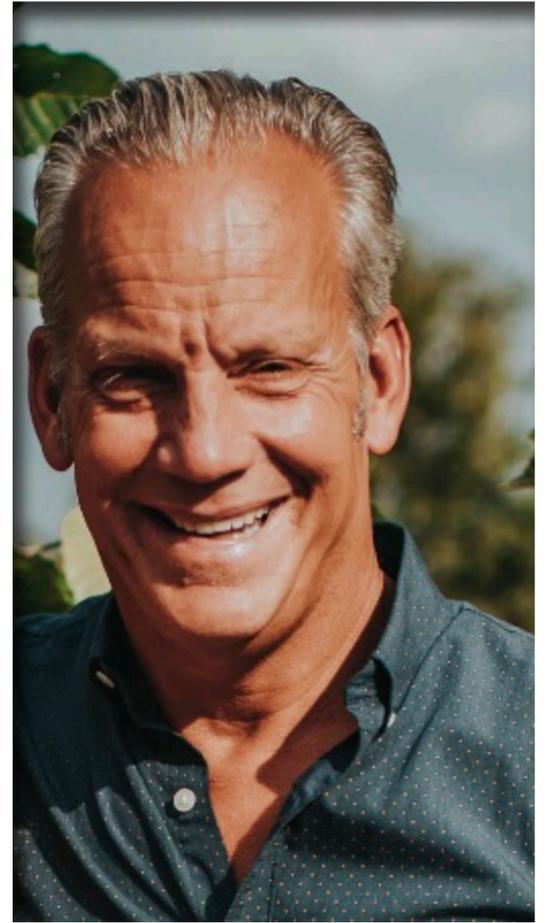
This year of 2020 is one many say we should forget. Maybe. Perhaps, like the year of 9/11, we should never forget. Really, how could we? At the time of this writing over 300,000 of our brothers and sisters in this country have died of this scourge we have come to know as COVID-19. No, we should never forget the year 2020.

All of us at Habitat Cape May should remember 2020 as the year we started to rise, really rise and become what we were always meant to be - an organization that is committed to doing more and doing it faster for those in need of affordable housing. This year taught all of us that we have what it takes to persevere through the worst of times. We held on through the first lock down through sheer grit and determination, never losing sight of our collective responsibility. We had to survive. Really. We had no choice.

Now more than ever it is clear that the needs of our community for affordable housing are, frankly, overwhelming. The virus has made this quite evident. Thanks to PPP funding, and through the understanding of staff and vendors, we made it through the worst of it. Our Executive Director worked from home applying to every possible funding source for coins of survival. The Board met virtually, determined to chart a path forward, determined to find seed money for our next house, determined to plan a fundraiser amid all this chaos, determined to have the ReStore ready to sprint. All the while our stalwart store and build volunteers waited patiently for the green light.

As our community slowly and partially opened, our store staff came to work with their proverbial guns-a-blazing. Collectively, they had completely reset and cleaned the entire store during lock down and were ready to rock. Our ambassadors committed to starting their day earlier and to making more pick-ups. The folks in the receiving area committed to moving product forward with a real sense of urgency. Do more, do it faster is the mantra. Seasoned volunteers came back and thanks to tireless effort and leadership, new volunteers have joined our ranks. Let it be remembered that in 2020 our ReStore fully funded the completion of a house. This is made even more remarkable by a core group of volunteers on the build site (in the good hands of a mission driven superintendent) who never said no and who never gave up despite the miserable working conditions - ever tried building a house while socially distanced? Not to mention the ridiculously difficult nature of rehabbing a relocated home. Let it also be remembered that in 2020 we broke ground for our next house while finishing an existing one. No waiting. Do more, do it faster.

No, we should not forget this year. We should humbly remember all that has been lost and proudly remember that we are achieving more and achieving it faster as a result of the loyalties of the many who are committed to doing more and doing it faster.



A handwritten signature in black ink that reads "Bill Simeral". The signature is fluid and cursive, with a long horizontal flourish extending to the right.

Bill Simeral, President

PRESIDENT'S
PERSPECTIVE

AFFORDABLE HOUSING

Of the 17 homes Habitat Cape May has built since our first construction venture in 1992, 16 of those have been in Middle Township. Last year we transferred, actually moved on wheels from Avalon to Upper Township, a 2-bedroom home that was donated by the Szyfman family. This will not be our first foray into another municipality and it won't be our last.



Upper Township holds another Habitat home sold to a deserving partner family in 1999. With our current and planned future builds, it will amount to a total of 5 in Upper Township. Middle has been a long time partner of Habitat and Upper Township is no exception. We are forever grateful for the thoughtful intention of our area towns to address affordable housing needs for their communities. With the impressive assistance of our banking partners, Nancy Cleaver and Vesna Palifrova from Crest Savings Bank, and Craig DiGenova from Ocean First, we have been able to speed up our efforts.

The ReStore has proven itself as a mechanism to finance homebuilding like no time before, and has been the primary source of cash flow for 41 Redwood. When a variety of organizations and civic entities step up to the plate, or the hammer so to speak, and align with our mission, these partnerships are proven winners for everyone involved.

Homeownership has immense reach beyond the build site. When our volunteers drive in a nail or hang a piece of siding, they are constructing a lifetime of stability and permanence for hard working individuals and families. Our Homeownership Program fuels possibilities for generations to come by providing a hand up to an affordable mortgage. To do the most good with very little and to deliver an amazing housing product is what pushes us all to ramp up our building outcomes.



It is our mission to unlock doors...

Doors to houses made of wood, stone, sweat and dedication.

To open hearts that help deserving families find new hope.

Doors that offer safety and security yet welcome friendship.

To build opportunity and community where there wasn't.

Doors that open to something more than a house.

We strive to create a better community, one family...

One home at a time.

\$470,651.75

in Restore revenue for the
Cal Yr 2020

1,272 donors

scheduled pick-ups using our ReSupply
on-line donation platform



Habitat for Humanity ReStores are non-profit home improvement stores and donation centers that sell new and used furniture, appliances, home accessories, building materials and more to the public at a fraction of the retail price.

The ReStore also helps the environment by keeping reusable materials out of landfills. Every time we are diverting something from being buried in the earth is a win for the future. It is a big reason that donors are turning to us with their donation. "I hear all the time, 'I just can't throw this away in the trash. There is value here.' We try to find the value in everything."

50,380 donations

recieved through ReStore drop-offs
and scheduled pick-ups in Cal Yr 2020

634,803 pounds

of waste diverted from landfills in Cal
Yr 2020

ADVOCACY

All across the United States families are paying too high a price to cover the cost of home. Rent and home ownership costs are skyrocketing while wages are not keeping pace.

Everywhere you look — cities, suburbs, rural areas — the stability that home should bring remains out of reach for far too many families.

In New Jersey, **1 in 5** families are forced to make impossible choices between safe homes, nutritious food, healthcare, access to good schools, or reliable transportation.

WHICH WOULD YOU CHOOSE?

No family should have to pay more than half their income for a place to live. Habitat for Humanity is taking a stand. We are committed to advocating for solutions and policies that allow people to meet their most basic needs.

This year we made a commitment to the **#Cost of Home** five-year advocacy campaign through which local Habitat organizations, partners, volunteers and community members across the country work together so that 10 million people have access to an affordable home.

We have used our voices and collaborative power to advocate on the behalf of:

ACTIONS

Immediate Long Term Housing Affordability / COVID-19 relief package including mortgage and rental assistance and support for the nonprofit sector

Evictions and Foreclosure Prevention

Health, Economic Assistance, Liability Protection and Schools

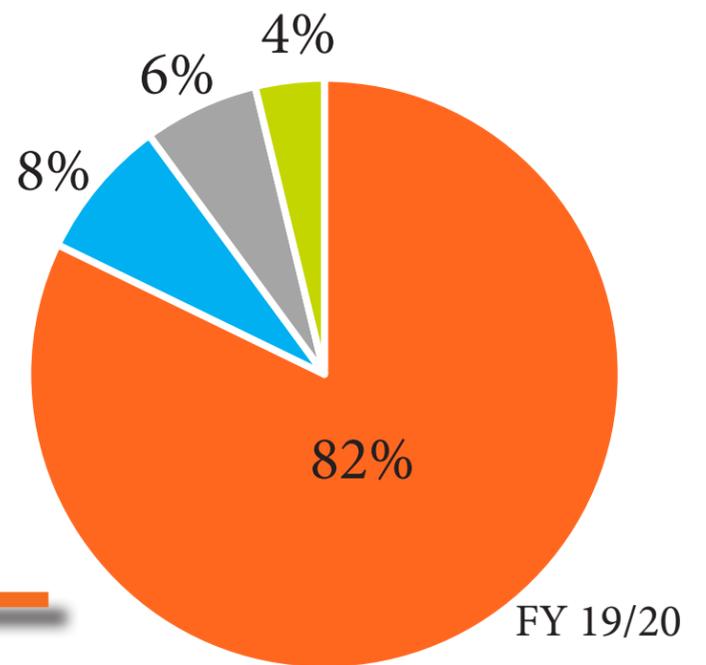
Prioritize housing stability and support for non-profits through the Housing Assistance Fund

Support for homeowners during the pandemic

MOBILIZE & ADVOCATE

We influence and shape critical policy systems change to improve home affordability, with focus on increasing racial equity and affordable homeownership opportunities.

— INCOME —
Fiscal Year
2019/2020



RESTORE

\$470,651.75

EVENTS / FUNDRAISING \$ 44,290.24

Cars for Homes

House that Beer Built

Giving Tuesday

ReStore Round-up Funds

Fins Social Sunday

Suburu Share the

Farmers of Salem "Earn More, Give Back"

CONTRIBUTIONS

\$ 36,052.58

Grant Revenue

\$21,500.00

\$572,494.57

VOLUNTEER PROGRAM

Volunteering with Habitat Cape May allows people to feel they've impacted their community in a meaningful way through their donation of time and service. With positions available on the build site, in the ReStore, on committees, and other opportunities, volunteer involvement provides Habitat Cape May the ability to have a larger group of people positively impact a greater portion of our county in a shorter amount of time, all while working toward our shared goal of providing safe and affordable housing for people in need.



Over 110 Volunteers

working towards a shared goal

Over 5,000 Hours

of donated time and services



\$140,000 Investment

of donated labor

From single days of service to weekly scheduled commitments, Habitat Cape May offers volunteers flexibility and the opportunity to be a part of a team of people who know that their acts make a difference. Every hour counts!

Unique ways our volunteers contribute:

- Yard upkeep on Habitat lots
- Building benches and dog beds from headboards
 - Scheduling donations
- Crafting afghans for Habitat homes

THANK YOU

2020

to our VOLUNTEERS

Alan Urek
Andrew Conover
Ann Herron
Ben Hoopes
Bill Dudley
Bill Patton
Bill Simeral
Budd Springer
BZ Zettlemoyer
Carman Scarpa
Carol Macaluso
Charles Osenbach
Chip French
Chuck Muhly
Connor Juby
Daniel Burke
Dave Calvert
Dave Hammond
Debra Clark
Deb State Farm
Dee Mills
Dennis McKane
Dominic Ferrugi
Don Rhinesmith
Donna Zebin
Elaine Gilbert
Garrett Palmer
Grant Kircher
Helen Vile
Henry Ireland
Jacob Willes
Jake Ewell
Jamie Cook
Jax Shaver
Jeffery Davidson
Jeremy Gilbert
Jeremy Panigua
Joan Burkhardt
Joanne Ireland
Jodie State Farm
Joe Caruso
Joe Salerno
John Kelley
John Marcelliano
John Morrison
Joshua Welsh
Justine Preis
Kaleb Buchmiller
Keith Skabelund

“

Volunteering at Habitat is just one small way that I can give back to those who have been less fortunate than most of us. If just a few hours of my week volunteering ultimately contributes to providing a home for a well deserving family, then I know that those hours were well spent. Volunteering is such a small investment with a huge return.

”

”

Helping the community and humanity. Meeting new people, all who have been very friendly and helpful. It allows me to do something I enjoy and encourages creativity.

“

Kirstin Logan
Laurin Frenkel
Liam Cappello
Lily Cook
Linda Straub
Liz Wade
Maddie Inserra
Mario Curcio
Marsha Burke
Mary Simeral
Matthew Varites
Michael Matthews
Michael Putnam
Michael Scott
Mick Duncan
Mike Ferrugi
Nancy Baron
Nina Ansel
Noah Barrett
Olivia Angelos
Paul Codella
Paul Guglielmi
Pete Wilmot
Phil Heck
Richard Macaluso
Richard Parkes
Rich Bradway
Rich Otto
Rick Menear
Riley Tait
Rowan Muhly
Ruth McGowan
Ryker Eades
Sandy Stover
Sarah Spence
Sean Hagerty
Sue Hellings
Susan Purcell
Theodore Scheungrab
Tom Ansel
Tom Burns
Tracie Holmes
Tracy Schaefer
Tricia Stump
Ursula Friedrich
Vicki Sutton
Vince Barth
Wayne Beamer
Xavier Eagan

Our Work

invested in operations, construction, rehabilitation and renovation

Our Impact

40

jobs supported,
generating

\$761,550

in wages paid
into the local
economy



\$1,116,084

economic impact of Habitat's
investment



\$1.53

dollars injected into the economy for
every dollar invested by Habitat



\$96,389

in local and state taxes paid

Top industries impacted:

1. Community food, housing, and other relief services
 2. Construction of single-family residential structures
 3. Real estate sales and property management
-

Beyond the House:
How Habitat's investments ripple
across local economies

Organizations

Crest Savings | Ocean First | TD Bank | CSO SERVICES | J Byrne Agency Inc | Coastline Insurance Agency Inc | Thomas H Heist Insurance Agency, Inc | Rodia's General Services | Animal Smile | Subaru of America Inc | Carpenters Street Hospitality, Inc | Kindle Ford | Lord, Abbett & Co LLC | K T Ciancia & Company | Knight's Antiques | Dennis Creek House Movers | Bob Noel State Farm | Universal Supply | Daley's Pit | Marsden Electric | A & C Septic Services | Univest | IBM | Avalon Brew Pub | Bucket Brigade Brewery | Cape May Brewing Company | COHO Brewing Company | Cold Spring Brewery | Ludlum Island Brewery | Gusto Brewing Company | Mud Hen Brewing Company | Slack Tide Brewing Company | 7 Mile Brewery

The CBPC Charitable Foundation | Cold Spring Presbyterian Church | Grace Lutheran Church Women | Margaret Mace Student Activity Fund | St. Peters United Methodist Church | St. Simeon's Episcopal Church Women | Wells Memorial Presbyterian Church

Individuals

Micheal Duncan | Benjamin Haberman | Patrick Kathryn Beach | Linda Hendee | Lauren Otto | Deborah Pilon | Peter Poilon | Winifred Poudrier | Donna Strohecker | Stephen Thompson | Diane Vanartsdalen | Bryan White | Sharon Algin | Judith M Amey | Nancy S Birkmeyer | Irene Carson | Patricia A Gerew | Bonnie Lynch | Anee O'Donald | Judy Pickalinski | Kathryn Randle | Joan L Sorenson | Edith S Wallace | Melissa Wunder | Loretta Morris | Ronale E & Kimberly R Tupper | Leslie White | William Costello | Bruce R Beier | Jo Ann Armstrong | Douglas Vile | Laura A Dodd | Richard Juzwiak | John & Christine Fleming | Chip French | Kip and Debbie Lord | William McKane | Michael Morley | Stephen & Laurel Romanella | Robert Mullock | Bronwen Bello | Michael Daly | Gina Fullerton | Dennis McKane | Robert Bulge | Susan Gorski | Lori Ann Burns | DC Durstewitz | Shirly Wilson | Jo Ann & Lewis Price | Bill Simeral | Nancy & Dave Hanslow | Laureen Callan | Edria & John German | Renee Jones | Debra & Stephen Miller | Sharon Flanagan | Benjamin Marcelliano | Rebecca Marcelliano | Elizabeth Schellenger | David Risley | Patrick Smith | William & Juanita Levant | Agnes Loughran | Bruce Loversidge | Marilyn Orlando | Charles & Debra Sanders | John Simeral | Micheal & Annmarie English | Steven Chilcote | Joan Theodore | John Batista

THANK YOU

2020

to our
DONORS



Habitat
for Humanity[®]
Cape May County