

20 | Annual 22 | Report



**Habitat
for Humanity®**
Cape May County



A MESSAGE FROM LEADERSHIP

I first came to HFHCMC in 2014, I didn't know anyone on the crew, but I was welcomed. As a construction volunteer, I joined a motley crew made up of a dentist, a salesman, a cable exec, an Atlantic City Electric lineman, a couple of teachers, a small business owner, an engineer and a few others, all of us retired. Who else could volunteer on Tuesdays and Thursdays? We've had the opportunity to work alongside soon to be homeowners, learning their stories, getting to meet their families and sharing in their home dedications. Attending a dedication when families receive the keys to their own home, is the pinnacle of the volunteer journey.

The thought of having a ReStore that could contribute to the community and provide additional funds to build more houses, came to fruition a couple of years later as we searched and selected a site. Working with the same construction crew, then joined by more volunteers, including the Coast Guard recruits, we transformed one third of the old supermarket into the ReStore. It took a few years to reach a level of profitability that now allows us to plan further into the future than we were able to in the past.

Three of us on the current Board started as construction volunteers, or "nail bangers" as we've often been called. A few others work in the ReStore as volunteers. Others work selecting and supporting the families. We feel that it's important that we're all hands-on in the operation of the affiliate, in some way or another, as this gives us varied perspectives of our operation that we can bring to the Board. It has been a high-light of my life to be a part of Habitat for Humanity Cape May County, from volunteer to Board President.

P.S. I can't wait to build the next house!



Dave Hammond
Board President



Dave Hammond
President



John Marcelliano
Secretary



Bruce Loversidge
Treasurer



Karen Thompson
Board Member



Dave Adams
Board Member



Quanette Vasser
Board Member



Dan Hawkins
Board Member



Bill Patton
Board Member



Louis Delollis
Board Member



Charin Holloway
Board Member

PATHWAY TO HOMEOWNERSHIP

In 2022 Habitat for Humanity Cape May County partnered with three families who made a commitment to be active participants in building a better home and future for themselves and their families.

When families partner with Habitat, they start down a new path — one with far fewer barriers to a better, healthier, more financially stable life.

Habitat's path to homeownership is an important and in-depth process, requiring hard work, time and dedication. But this helps to ensure the long-term success of Habitat homeowners.

Partner families understand that a home is a far-reaching investment. A home is a strong foundation on which the families who partner with Habitat can grow and thrive.

Every Habitat home we build is an investment. For us, it is one answer to a critical need, and we believe that stronger homes will create stronger communities.



The Berkey Family Groundbreaking

What A House Means To You

My house means to me is that we will finally have a clean, working house. We will have a dishwasher, heating and we will have a neighborhood.

– Jackson Age 10
Family Partner



#Cost of Home

2022 State of Home Affordability in New Jersey

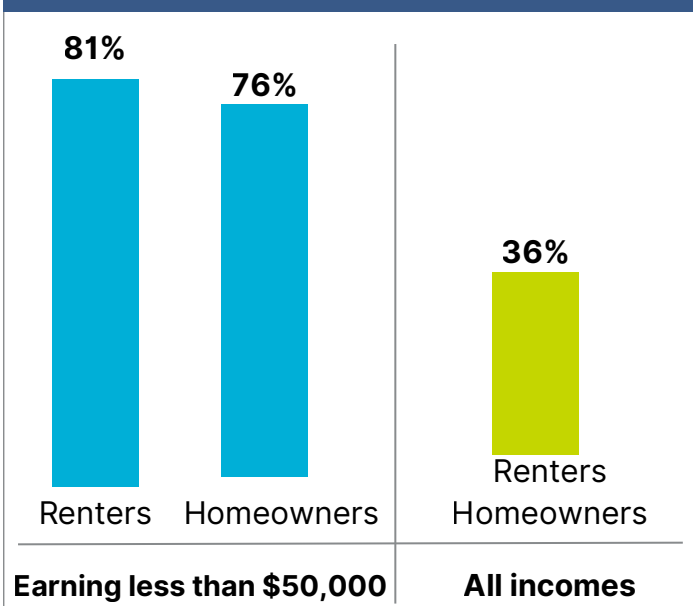
In New Jersey,

1 IN 6 HOUSEHOLDS

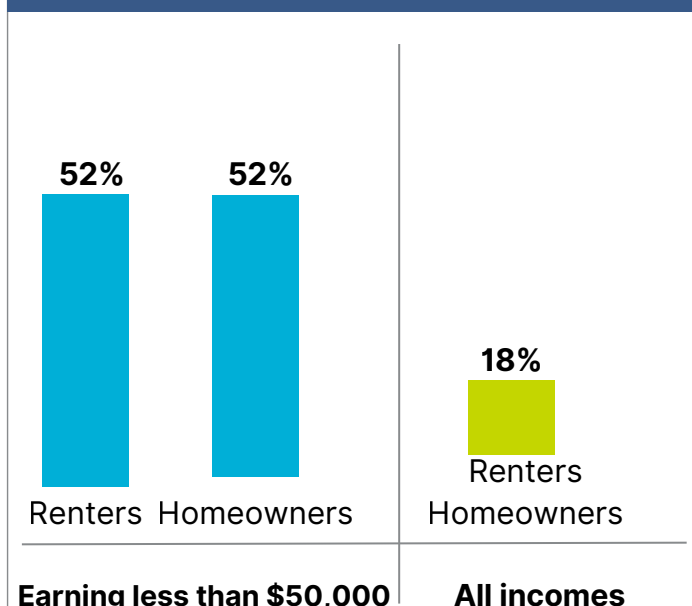
spend more than half of their income on housing.



Share of households paying over 30% of their income on housing.



Share of households paying over 50% of their income on housing.



\$31.32/hour (\$65,137 per year)

Wage needed to afford fair market rent for a two-bedroom home in New Jersey, working 40 hours per week.

Minimum wages: \$13.00/hour.

\$104,910 per year

Income needed to purchase a median-priced home in New Jersey.

Median income of renters in NJ: \$52,000

Shortage of homes relative to demand in NJ in 2019.

-136,864

Percentage of homes that were entry-level homes in NJ in 2019.

4%

“ At Habitat for Humanity, we know that a family should never have to spend more than 30% of their income on a home. We know the complexities that surround the cost of home; the struggle, stress, and pain of far too many families in our communities. 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. That is why, in 2022, we continued advocating for Habitat's national advocacy campaign: **#CostofHome** ”

ADVOCACY

"Changing policies and systems to eliminate barriers to adequate, affordable housing in order to create a world where everyone has a decent place to live." - HFHI

In 2022 we joined several other New Jersey HFH Affiliates in statewide advocacy to increase housing development and opportunities for families in need of affordable homes.

We will engage as needed in research, letter writing, contact with elected officials, testifying in public forums, and/or participating in subject matter meetings. We will work closely with allied partners, and other entities with expertise to strengthen our efforts.

By joining the Advocacy Sub-Committee, we are able to collectively speak in one voice before lawmakers and elected officials to improve statewide policies, legislative outcomes and regulatory decisions. This effort will aim to improve and increase the production of safe, affordable housing for families in NJ while effectively communicating the Habitat for Humanity brand.

POLICY PRIORITIES

1

Increasing supply and preservation of affordable homes

We support policies that increase the production, preservation and accessibility of homes that are affordable for lower-income households.

2

Equitably increasing access to credit

We support policies that increase and broaden access to safe and sound credit for underserved populations.

3

Optimizing land use for affordable homes

We support policies related to land acquisition, use and development that bring down the cost of building, promote fair housing, and fully reflect community needs.

4

Ensuring access to and development of communities of opportunity

We support policies that protect and strengthen neighborhoods and enable communities to thrive.





Build Together
Collaborate
Connect
Possibilities
Engagement
People
Support
Empowerment
Encourage
Success
Ideas
Partnerships
Humanity
Solutions
Listen
Inspire
Promote
Educate
Innovate
Awareness
Habitat
Community
Momentum
Involved

2022

brought many opportunities for Habitat Cape May to engage with the Community and spread the word about HFH and our impact as well as where we want to go in the future. We have been present at a number of community events throughout the county. Some examples are the Earth Day celebration at the Cape May Zoo, Skimmer Weekend in Sea Isle, 1st Night in Dennis Township, Upper Township Fall Fest, Haunted Walk at Beachcomber, etc. We have been guest speakers at Kiwanis, Rotary and Lions Clubs, Lighthouse Church, and local AARP meetings. As members of various Chambers of Commerce in the County, we are constantly engaging in conversations with other organizations to support each other.

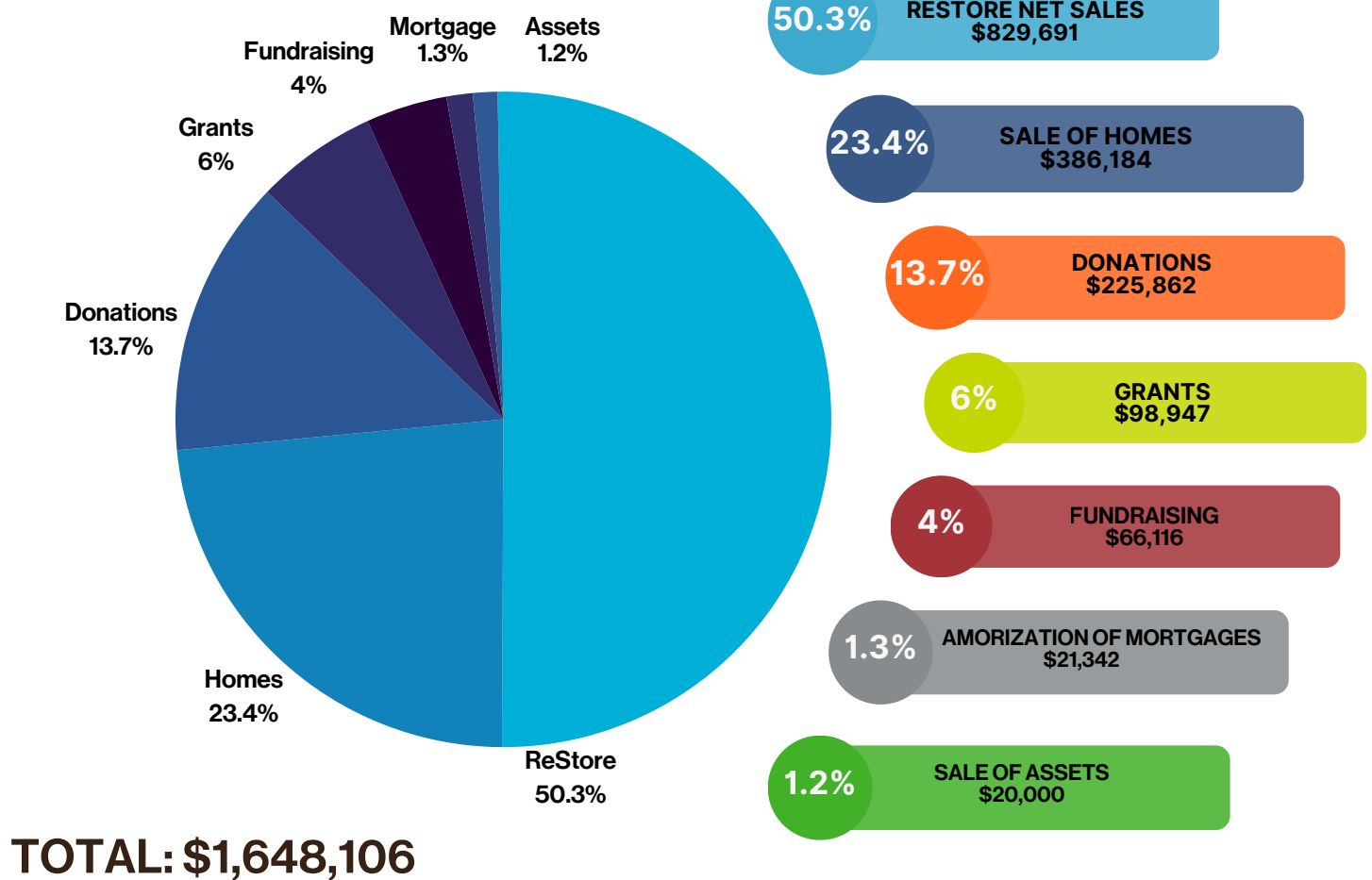
There are many reasons why it's important to keep an open dialogue with the community about Habitat for Humanity Cape May.

- Increase awareness of the need for affordable housing.
- Educate the public about HFH and how we can help with the affordable housing issue.
- Recruit and engage with volunteers in all aspects of HFH and HFH Cape May.
- Engage with public officials in our advocacy efforts.
- Promote the ReStore; every donation helps a family build a decent and affordable home.



New to the Affiliate: Kathy Grubelic
Community Engagement Ambassador

Income Fiscal Year 21/22

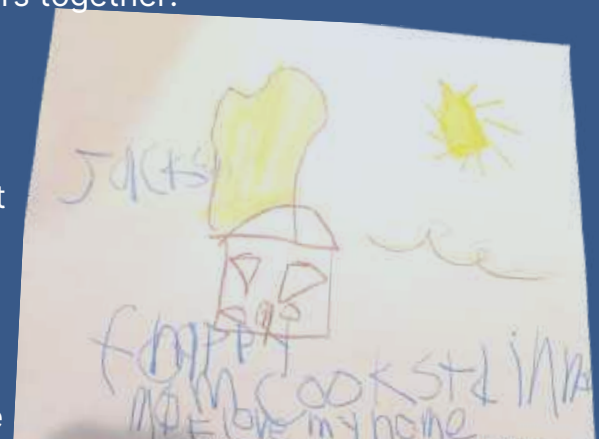


Funding Homeownership

Partnering with Habitat has been an opportunity of a lifetime. In 2022, my son and I faced some growing pains all consistent with transitioning into a new home. However, we are now thriving and making new memories. Overall, we feel happy, grateful, calm, relaxed and very fortunate. My son now has his own space and backyard to explore. Previously, we lived with my parents and sister, our relationship with them has improved and we all feel more connected. My parents are able to be grandparents, and we have started a tradition of Sunday dinners together.

I am not sure if homeownership would have been possible without Habitat. Having an affordable, safe home is something I do not take for granted. I have learned a lot on this journey and I feel empowered by this process and everyone I have met along the way.

My new dream is to complete my social work degree and continue to work with my local affiliate office. I hope I can use my experiences and empower others who think buying a home is out of reach. - Shawna Habitat Homeowner



"Five years ago, our management team debated in earnest the idea of opening a ReStore in Cape May County. It is no simple undertaking and can come with a huge downside financial risk. On the other hand, if successful, the positive impact on our community could be immense. The decision was made to go for it. Suffice it to say, the ReStore has exceeded our expectations."

-Bill Simeral Habitat Key Volunteer

This year we celebrated the ReStore and the 5 years of blessings it has provided to our community.

The ReStore is a place where donors can give their sentimental objects a new life and customers the opportunity to create new memories. It is a place where growing families have the opportunity to furnish their homes with bedroom sets, sofas, dining tables, appliances, and many other items that they may have otherwise not been able to afford. It is a place where people can donate their time and skills to come together and work toward a common goal, an inclusive place where everyone is encouraged and empowered to be involved. It is a place that has transformed what the affiliate can do, a place that builds more homes.



**Net sales
\$829.691**

**113,244
Individual
Donations**

**676 Tons
Landfill Waste
Diverted**

**29,037
Customer
Transactions**



**New to the Affiliate: Studley
HFH Cape May County Mascot**

TITHE

Through Habitat for Humanity's tithe program, U.S. affiliates are expected to contribute 10% of their unrestricted revenue each year in support of Habitat's global ministry. The biblically-based practice has created a continual cycle of generosity and partnership, transcending borders and languages.

Today, each U.S. affiliate determines the designation of their tithe — whether to an eligible Habitat national organization or to one of three tithe funds: the Global Mission Fund, the Orphans and Vulnerable Groups Fund and the International Disasters Fund. Since 1979, affiliates have tithed more than \$300 million — creating connections, bolstering support and helping more families build or improve the place they call home.



2022 Tithe-eligible countries

* tithe priorities in bold

Latin America and the Caribbean

Argentina	Haiti	Paraguay
El Salvador	Dominican Republic	Trinidad and Tobago
Bolivia	Honduras	
Guatemala	Mexico	
Brazil	Nicaragua	

Europe, Middle East and Africa

Bulgaria	Kenya	Romania
Côte d'Ivoire	Lebanon	South Africa
Egypt	Lesotho	Tanzania
Ethiopia	Malawi	Uganda
Hungary	North Macedonia	Zambia
Jordan	Poland	

Asia and the Pacific

Bangladesh	Indonesia
Cambodia	Fiji
India	Myanmar
Sri Lanka	Nepal
Thailand	Philippines
	Vietnam

Every Tithe Multiplies



Liz attends the speakers corner with HFH Puerto Rico at the 2022 Annual Conference.

In 2022, HFHCMC tithed **\$5,001.00** to Habitat's global ministry. In addition to the Global Mission Fund, ReStore customers supported the disaster recovery efforts in **Haiti** and the **Emergency Ukraine Response** through the ReStore's Change for Change program.

Just days after Russia's invasion of Ukraine in late February 2022, Habitat for Humanity teams began responding to the resulting refugee crisis by helping displaced families with shelter and other emergency needs at Ukraine's border with Romania and Hungary and in major cities like Warsaw, Poland. This response includes providing emergency accommodation to refugees on the move, building stability through interim shelter solutions, and ensuring long-term shelter with housing solutions.



Thank You To Our Volunteers

who are more than just the heart of Habitat; they are the lifeblood that keeps the mission alive.

140 Volunteers

providing an invaluable source of support

Over 8,800 Volunteer Hours

selflessly given back to our community

Over \$100,00 Investment

of donated time, energy, and expertise



Thank You To Our Donors

FY 2021-2022: JULY 1, 2021-JUNE 30, 2022

Individuals

Agin, Sharon L; Allen, Charles J; Amey, Judith M; Ansel, Nina & Thomas; Barrett, Michael; Barth, Vincent; Barton, Mathias & Susan; Beites, Suzana; Bowman, Patricia L; Burgess, Naida; Burns, Thomas; Burton, Nilda; Bybee, Jean M & Steven D; Canton, Paul; Carson, Amanda; Carson, John; Cassidy, Mark; Christianson, Sally; Clavier, Chip; Cogliano, Bryan; Cruz, Brittany; Deely, Bryan; DeOrefice, Christopher; DeMusz, Laura E; Divinney, Kimberly; Dolan, John; Donnelly, Mary Ellen; Donohoe, Daniel; Donohue, Judith; Durstewitz, D C; Epp, Christopher; Espada, Natasha; Everett, Richard; Fleming, John & Christine; French, Chip; Fryer, Bruce; Gerew, Patricia A; Giddens, Tina M; Grandrino, David; Gressel, Jeffrey; Grubelic, Kathleen M; Hammerschmidt, Judith; Haralampoudis, Demetrios; Haryslak, William A; Heldring, E Martin; Herr, John; Hollingsworth, Steven; Ireland, Joann R; J Salerno & A Urek Giving Fund; Jacala, Jemema & Angelo; Jacobs, Bert or John; Jargowski, Paul; Jones, Stacie; Jordan, Donald; Juzwiak, Richard; Kebea, Donna M; Kelleher, Kevin; Kelley, John; Klem-Marguardt, Tami; Koksuz, Bennur; Kulkowitz, Mark; Long, Frederick A Jr; Lord, Kip & Debbie; Lorraine Springer; Loversidge, Bruce; Lucey, Michael; Marcelliano, John; Matthews, Sarah; Mavromates, Michael T; McCusker, Patrick; McGlory, Joseph; McGuigan, Michael; McKane, Dennis; McLaughlin, Bob; McNeal, Latoya; Mento, Michael; Miller, Ralph; Morley, Michael; Morris, Joan; Morris, Loretta; Mortensen, Matthew; Muhly, Charles; NJ Junior Titans Hockey Club; Noel, Bob; Obendorfer, Andre; O'Donald, Anne; O'Neill, Terence; Paterson, John; PatMiller, Ralph; Patton, Elizabeth & Bill; Pedano, Monica Ann; Pedano, Nicholas & Mary; Phillips, Alison; Pikulinski, Judy; Pindale, Peter; Pond, Jeanne; Pontano, Mary Ann; Pordon, Cathy; Price, Jo Ann & Lewis; Randle, J Carley; Randle, Kathryn; Rarid, Jamie; Reeder, Robert & Mary; Rugart, Cynthia; Russell, Cliff & Kathy; Rutherford III, Richard; Sanchez-Lazer, Teresa M; Schmitt, Karen & Bill; Schwartz, Joseph; Scott, Dave; Sedlak, David P, Sr; Seeker, Randolph; Shawl, Andrew; Sheppard, Marlene M; Simeral, Bill & Mary; Soens, III, R J; Sorenson, Joan L; Sparks, John; Stone, Janet; Sutton, Vicki; Taylor, Mr & Mrs Jeffrey; Taylor, Renee; The Duncan Family Charitable Fund; Toll, Kevin; Toloui, Gerald; Tupper, Ronale E & Kimberly R; Vasseer, Quanette; Vasseur, Quentin; Waddell, Thomas; Wallace, Edith S; White, Leslie; White, Sue; Wilmot, Peter; Wilson, Raymond; Wunder, Melissa

Organizations

7 Mile Brewery; A.K.A. Masonry; All State; Amazon Smile; Auto Trim Design of Cape Atlantic; Avalon Brew Pub & Restaurant; Avalon Estate Liquidators; Avalon Honda; Avalon Lions Charities Foundation; Bank of America Employees; Beachcomber Campground; Bella Vida Garden Café; Bucket Brigade Brewery; Burke Associates LLC; Cape May Brewing Co.; Cape May County Association of Realtors; Cape May Point Civic Club; Carpenter Street Hospitality, Inc; Channel Marine Construction; Coastline Realty LLC; Coho Brewing Co.; Cold Spring Brewery; Cold Spring Presbyterian Church; Crest Savings Bank; CSO Services; Dave Adams Roofing & Solar Corp.; EMT Solar & Roofing; Exchange Club of Ocean City; Farmers Mutual Fire Insurance Co of Salem; Flight Entertainment; Fred's Avalon Liquor Store, Inc.; Gentilini Ford; Gibson Assoc.; Gusto Brewing Co.; Habitat International; Holt & McArdle Associates, Inc; Infinity Title Agency; J L Davis; Keller Williams; Klenswite Pools & Spas, Inc; Kramer Beverage Co, LLC; Long and Foster; Lots Enterprise LLC; Ludlam Island Brewery; Luminary Hair Restoration; Margaret Mace Student Activity Fund; Maypoint Hospitality LLC; Mud Hen Brewing Co.; Native Sons; New Jersey Economic Development Authority; North Wildwood United Methodist Church; Ocean First Foundation; Pennant Financial Corp; Pepperoncini Restaurant & Bar; Provident Bank; Purdy, A Lewis, Real Estate; Purolite; Reliable Plumbing & Heating of Cape May; Rio Station; Rodia's General Services; Seaboard Title Agency; St Brendan The Navigator Parish; Slack Tide Brewing Co; State Farm Companies Foundation; Sturdy Savings Bank; Subaru of America Inc; Sudell, C. Guy Real Estate; The CBPC Charitable Foundation; The Chatlos Foundation, Inc.; The Joy H Tartar Charitable Fund; The Water's Edge; Univest; Wells Memorial Presbyterian Church



DIRECTOR'S PERSPECTIVE

Voices are ever increasing in volume about the state of affordable housing in our country. Cape May faces its own additional challenges with land scarcity, heaps of second homeowners overtaking available home listings, and a shrinking year round rental market losing ground to lucrative Airbnb's. It's enough to send Habitat leadership into panic and anxiety. But after seeing the film Briars in the Cotton Patch about Koinonia Farm during civil unrest in the South, it is clear to me that one thing will always march us forward, spirit and will. Every day the world around us seems to erupt with trouble or strife, but I draw on inspiration from all of you. The circle we have forged here not only supports the families we positively and powerfully impact, but each other. I see interaction happening on all fronts, every day, showing how we pick each other up in a practical expression of God's love. Each one of us moves the other ahead, like a crowd surfer aiming for the stage. That stage is the home dedication and we are all raising our arms to shift each project one step closer to move-in day. Everything you read in these pages has your stamp on it – as a volunteer, donor, listener, attendee, shopper and staffer. **We build** is not only a statement to erect a tangible structure, but the residual effect it has toward one another is a priceless value unseen.



Sarah Matthews
Executive Director