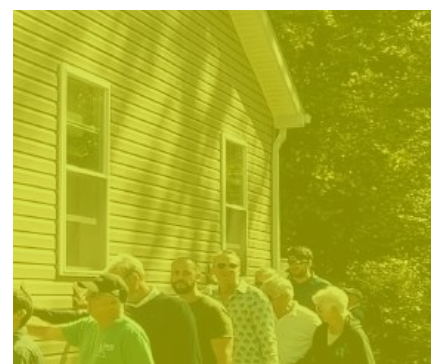




Annual Report

May these walls know joy; may every room hold laughter and every window open to great possibility.



2023





A YEAR IN REVIEW

Mortgage Payoffs

Two Habitat homeowners successfully paid off their mortgages, achieving financial independence and stability. We were so honored to help them quietly celebrate each of their milestones.

LEGISLATIVE ADVOCACY

We collaborated with affiliates across the state to advocate for funding earmarked for Habitat through a Pilot Program under the Department of Community Affairs. \$25 million has been allocated to NJ Habitats from the NJ Housing Trust Fund.

CONSTRUCTION

We celebrated the completion of a modular home and marked the groundbreaking for our affiliate's first accessible home, championing inclusivity in housing.

DECONSTRUCTION

Our commitment to environmental stewardship is evident through our sustainable practice of deconstructing homes during demolition season. This fall, we expanded our project capacity threefold, further demonstrating our dedication to these principles.



Ramp It Up

In February, Habitat proudly inaugurated the Ramp It Up Program, marking the installation of our first temporary ramp. This initiative aims to assist residents facing temporary disabilities, providing crucial support for maintaining access to their homes.

ReStore exceeds 1 Million in Gross Sales Revenue:

The fiscal year ending in June 2023 marked a significant achievement for ReStore sales, reaching just over \$1 million.

This milestone reflects the community's continued support and engagement with Habitat's mission.



Director's MESSAGE

January 2023

All too often we receive phone calls from distressed individuals or service providers hoping Habitat Cape May might be the answer to their housing crisis. The stories all echo what we hear across our nation – there simply is not enough affordable housing stock. Our pleas for support and financial contributions center around those stories of people who grew up here, went to school here, and now work here that are being forced out of rentals with nowhere to go. We know our market is a tourism economy and we wonder and worry how those very businesses that require this dwindling workforce will be able to operate. So what do we do about it?

Explore ways to build faster and join forces to shout louder. By speaking in one voice, we seek to influence statewide policies, legislative outcomes, and regulatory decisions, thereby addressing the critical issue of affordable housing for families in need. The collective advocacy efforts of all 17 NJ affiliates has multiplied exponentially within this last year. These voices of change are rising above the din as we unite with other housing organizations throughout the Garden State. This collective effort is designed to amplify our impact, advocating for policies and regulations that enhance housing development opportunities for families across the state.

Our activities include thorough research, letter writing, direct contact with elected officials, and active participation in public forums (including testifying before congress) or subject matter meetings. Habitat Cape May is dedicated to making a meaningful impact on the affordable housing landscape in New Jersey. By fostering collaboration, sharing expertise, and speaking with one powerful voice, we aim to create positive change in legislation, policies, and regulations. Together, as a collective force, fighting to create systems-level change. We can build not only homes but also hope for families in need throughout the state of New Jersey.



Executive Director
Sarah Matthews



ADVOCACY



Through these advocacy and legislative efforts, NJ Habitats continue their commitment to promoting affordable housing, equitable access, and fair housing practices across the state.

A5664
S4240

Community Wealth Preservation Program

This measure expands access for certain buyers to acquire foreclosed properties at sheriff sales, aiming to enable foreclosed families and non-profit developers to retain homes before for-profit entities. Despite a conditional veto in 2022, it was signed into law during the 2023 lame duck session. NJ Habitats collectively endorsed the measure through a support letter to key officials.

S1446
A2785

American Dream Act

Originally allocating \$25 million for down payment and home repair assistance to low and moderate-income first-time homebuyers, the bill was incorporated into the 2023 budget, extending support to first-generation homebuyers. NJ affiliates were alerted to contact state legislators and the Governor, advocating for the measure's inclusion during budget negotiations.

A5597
S3990

\$25 Million Grant Program to NJ Habitats

Initially proposed under the American Rescue Plan Act of 2021, this bill aimed to allocate \$49 million for housing development. It was converted into budget language, securing a \$25 million carve-out exclusively for NJ Habitats in the 2023 state budget. Frequent meetings with DCA were held to promote flexibility in fund allocation and streamline processes.

A1519
S777

Fair Appraisal Act

Despite not advancing through the legislative process, Governor Murphy has promised however to fulfill the intent of the legislation through the state's Fair Housing Act and NJ Division on Civil Rights. Calls to committee chairs urging support for the legislation. Habitats will continue to support fair housing appraisals through both state and federal legislative advocacy.

A4
S50

Fair Housing Act Reform

Introduced in December 2023, this measure seeks to codify elements of the State's Fair Housing Act, including reforms to municipal responsibilities and transparency in affordable housing provision. NJ affiliates advocated for its support, with ongoing efforts including testimony by Habitat EDs and op-eds submitted to prominent publications.

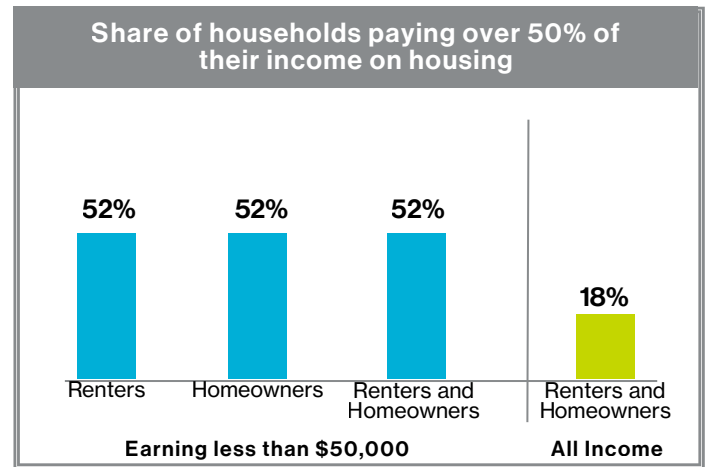
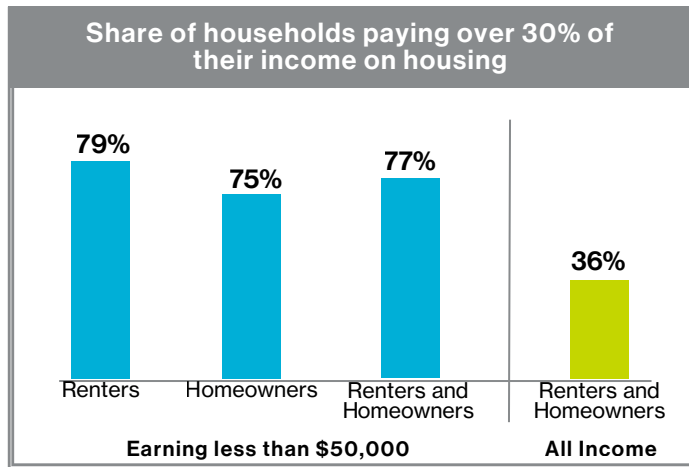
Help Habitat make the #CostOfHome something we can all afford

In New Jersey,

1 IN 6 HOUSEHOLDS

spend more than half of their income on housing.

Lower-income households are especially likely to have unaffordable housing costs, requiring more than 30% of their income.



The income needed to afford rent exceeds that of many workers, and increasingly, renters can't afford the typical home price.

\$33.50/hour (\$69,675 per year)

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

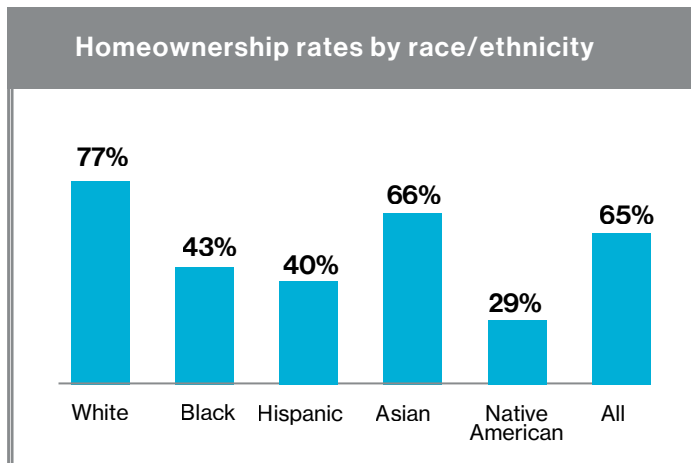
Minimum wage: \$14.13/hour

\$110,222 per year

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

Median income of renters in New Jersey \$50,800

Underproduction of housing is driving up unaffordability and impeding efforts to close racial and ethnic gaps in homeownership.



Shortage of homes
relative to demand in
New Jersey

143,701
(rental and sale)

Growth in housing
shortage since 2014

+ 31,532
(+28%)

FOUNDATIONS OF GRATITUDE

We call this place OUR HOME

Since becoming a homeowner through Habitat for Humanity, my life has undergone a remarkable transformation. My daughters and I now have a secure place to live. We call this place "Our Home."

Becoming part of the Habitat family has been an unparalleled journey, marked by the incredible individuals who extended their belief in me. There are so many different types of partners who work together to make this possible. At the Restore, where I diligently worked to fulfill my sweat equity hours, I gained firsthand insight into the inner workings of this remarkable organization. Witnessing the time, generosity, and dedication of the entire Habitat community left a mark on my heart, showcasing the collective effort that makes Habitat a true success story.



A Lifelong Dream

Participating in the build site activities, a vital component of my commitment, was more than fulfilling a requirement; it was a source of pride. As part of the build team crafting the foundation of my family's future, I felt a connection to something profound—a shared vision and dreams taking shape.

Since becoming a homeowner, I have gained a sense of security and peace of mind knowing that my children and I are safe in our home. It is a calm and peaceful place where we build precious memories. Our home represents a lifelong dream that has come true for me and my family. I am beyond grateful for the opportunity to be a homeowner through Habitat for Humanity. I will always cherish this wonderful organization.

- Kimberly Staiano

Volunteering and Community Engagement



Habitat for Humanity is constantly seeking innovative ways to deeply engage our community in our mission. This involves actively reaching out to various institutions such as churches, schools, civic groups, and more, to share comprehensive information about our mission, our ReStore, construction operations, and to recruit passionate volunteers. Simultaneously, we extend our support to other organizations, volunteering for events like the Coast Guard Community's 5 K Run, the Barefoot Country Music Festival, among others.

9,301
Volunteer
Hours

In 2023, we took extensive strides in this endeavor, participating in numerous lunches, meetings, and events throughout the county. These engagements allowed us to discuss all facets of HFH with a diverse array of organizations, including, Ocean City Realtors, Cape May County Realtors, AARP groups, Garden Clubs, Chambers of Commerce, and schools.



A notable partnership emerged with Bishop McHugh Regional School, wherein they collaborated with us to craft exquisite mosaic address plaques for the homes we're constructing in Marmora. In addition, they helped on our events team during Subaru Share the Love. Furthermore, we were immensely grateful for the invaluable contribution of gentlemen from St. Augustine Prep School, who generously volunteered their time at our ReStore for a couple of days.

125
Volunteers

ReStore Reaches Remarkable Milestone:

\$1,000,000 in Sales in 2023

In the heart of our community lies the ReStore, a beacon of generosity, sustainability, and unwavering dedication to making a difference. As we reflect on the past year, we are thrilled to share the incredible journey that led us to a monumental achievement: \$1,000,000 in sales in 2023. This remarkable milestone is not just a number; it represents the collective effort and commitment of countless individuals who believe in our mission and values.



Donated Items Sold	111,056
Pounds of Diverted Waste	1,657,060 (751 Metric tons)
Customer Transactions	34,728
Round Up Donations	\$10,345.89
Gross Sales	\$1,008,095.27

Our deepest gratitude to our invaluable volunteers and dedicated staff. Your selfless dedication fuels our daily operations, whether sorting donations, assisting customers, or ensuring smooth operations and exceptional service behind the scenes. Your tireless contributions and dedication have been the cornerstone of our success, inspiring us to reach new heights and making all of this possible. Thank you for your boundless enthusiasm and commitment to excellence.

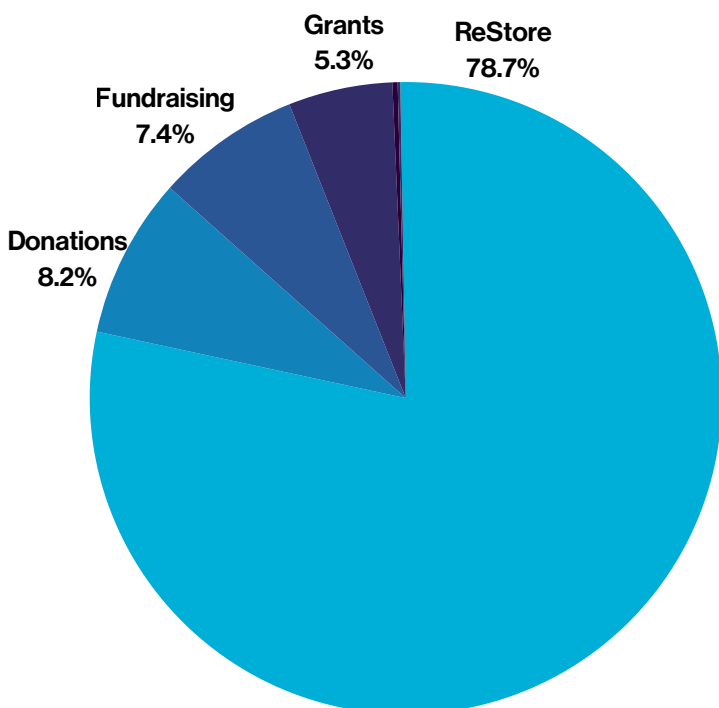


We extend heartfelt thanks to our generous donors and customers for sustaining our operations and fueling our mission. Your kindness has transformed countless lives - helping families to achieve strength, stability and self-reliance. Your patronage not only sustains us but also enables us to make a meaningful difference. Thank you for being an integral part of the ReStore family and helping us make a difference, reaching greater heights one sale at a time. Cheers to a future filled with endless possibilities and unwavering hope.

Financials

JULY 1, 2022–JUNE 30, 2023

\$1,281,654



RESTORE GROSS SALES
1,008,095

DONATIONS
\$105,185

GRANTS
\$68,297

FUNDRAISING EVENTS
\$94,960

AMORIZATION OF MORTGAGES
\$3,390

INTEREST
\$1,727

Board of directors

Dave Hammond
President

Bill Patton
Vice President

John Marcelliano
Secretary

Bruce Loversidge
Treasurer

Karen Thompson

Dave Adams

Quanette Vasser

Louis Delollis

Charine Halloway

Paul Guglielmi

Richard Macaluso

STAFF

Sarah Matthews
Executive Director

Irene Carson
Bookkeeper

Elizabeth Franco
Operations Manager

Sharon Bybee
ReStore Manager

Kathy Grubelic
Community Engagement
Ambassador

Individual Donors

FY 2022-2023:
JULY 1, 2022–JUNE 30, 2023

Adams, Anthony; Agin, Sharon L; Amazon Smile; Amey, Judith M; Ansel, Nina & Thomas; Anzalone, Bernice; Bandomer, John; Barlett, Gary & Tracy; Barnes, Jacquelynn E; Barton, Mathias & Susan; Bates, Geoffrey; Birkmeyer, Nancy S; Bixby, Stoddard; Bixby, Stoddard & Marjorie; Blizzard, Catherine & Gary; Boyt, Michelle; Bradley, Thomas F; Brennan, J M; Bretherick, Donald & Nancy; Brodesser, Dolores; Brown, Keith; Bucci, Frank; Buechele, Margaret & Eugene; Burde, Richard; Burns, Thomas; Campagna, Leah; Campolo, Angela; Cape May County Library; Caroccio, Robert & Jacqueline; Carr, William & Judith; Carson, Amanda; Carson, John; Cassidy, Mark; Catts, Richard; Clemans, Chris; Cogliano, Bryan; Condinho, Jeffrey; Cusack, Mimi & Jeff; Daddino, Patrick & Daphne; Dahl, Jennifer; DeMusz, Laura E; Dieterich, William & Theresa; Dimarino, Nicholas; Dolan, John; Dolan, Michael; Donnelly, Mary Ellen; Dudley, William; Duncan, Kathleen; Dunn, Barbara; Duross, Theresa & James; Durstewitz, D C; Erhart, Naomi & Miller, Joyce; Evans, Michael & Patricia; Fitzpatrick, John; Fleming, John & Christine; Forde, Mark; French, Chip; Frieman, B. G., MD; Fruchtmann-Larkin, Gabrielle; Fryer, Bruce; Garriss, Margaret; Gerew, Patricia A; Gibbel Henry & Joan; Grubelic, Kathleen; Guerrino, Anthony & Lucy; Gulbrandsen, Stephanie; Halverson, Casey Ryan; Hamilton, Cindy & David; Hammond, Dave; Hanslowe, Nancy & Dave; Hartman, Jan & Stu; Hartman, Stewart; Harvatt, Anthony; Hirsh, Carolyn; Hotmer, D; Hulihan, John & Kelly; Hurd, Gwyn; Hussar, Kathi; J Salerno & A Urek Giving Fund; Jacobs, Erin; Jeff Taylor; Jones, Barbara; Jordan, Donald; Julia for County Commissioner; Juzwiak, Richard; Kaier, Ed; Kebea, Donna M; Kelley, John; Keppler, Gail; Kimbal, Robyn; Knight, Karen; Kruse, Allison; Lechowicz, Robert & Joanne; Lenyo, Elaine & Paul; Leonard, Penelope; Lindholm, Richard & Mary Lou; Lord, Kip & Debbie; Loversidge, Bruce; Luschni, Maureen; Macaluso, Richard & Carol; Mahoney, Kathleen & Thomas; Malarkey, Joan P; Marcelliano, John; Margaret Mace Student Activity Fund; Marr Agency Real Estate; Matthews, Jean; Matthews, Sarah; Mauro, Jacqueline; McAfee, James E & Sandra; McCaffrey, Patricia; McDonald-Egitto, Arlene; McKane, Dennis; McLaughlin, Bob; McMullen, E. A.; McNichol, Lisa; McNichol, Lisa; Messing, Jacklyn & Donald; Miedama, Mark D; Mills, Edith H; Mills, Edith H; Mitzel, Lida & Dean; Molodow, Sheila; Monahan, Eileen; Morley, Michael; Morris, Loretta; Muhly, Charles; Multiple Transactions; Muzslay, Oliver & Erika; Niekelski, Elizabeth; Noel, Bob; Orr, Richard; Osmian, John & Gloria; Ostrander, Dorothy; Parker, Penny K; Patton, Anne Marie; Patton, Anne Marie; Penders, James P; Perkins, Karen; Phillips, Allan & Marlene; Pindale, Peter; Pizzini, Mark & Deborah; Price, Amy; Price, Jo Ann & Lewis; Pridgeon, James; Proud, Richard; Rahn, Donna & David; Ranalli, Kristina; Rapp, John & Donna; Reeder, Robert & Mary; Robinson, William F, DMD PA; Roland, Elizabeth & Edwin; Romanelli, Christian; Rose, Joanne; Rushmer, Vera & Gary; Russell, Clifford C & Katherine J; Rutherford, Richard; Sailor, Peter T; Sands, Yasmine J; Scanlon, Christine; Schellinger, Kent & Mary Ann; Schmidt, Karen; Scott, Dave; Seaman, Barbara; Sheil, Christina; Soens, III, R J; Sorenson, Joan L; Spiece, Anne; Square; Stahler, Betty; Stango, Joel & Grace; Steele, Albert & Joanne; Stillwell, Anne K; Stone, Gregory; Stone, Gregory; Stover-Sowerby, D; Sue Staiano; Sutton, Irene & Fred; Sutton, Vicki; Thompson, Karen L.; Thompson, Stephen; Tracey, Yvonne; Tupper, Ronale E & Kimberly R; Vaccacio, Gerald; Vile, Douglas; Volpe, Maribeth & Dante; Waddell, Lois; Waddell, Thomas; Wallace, Edith S; Waters, James & Joann; Way, Michele A; Weidman-Phillips, Debora; Wenger, Kathy Jo & James; West, Margaret; White, Leslie; White, Sue; Williams Morgan, Thomas; Williams, James & Mary R; Wolcott, Marilyn & Paul; Wunder, Melissa; Young, Harry M; Young, Harry M; Zindel, June; Zug, Thomas.

Organizations

1st Bank of Sea Isle City; Anderson via Habitat International; Avalon Honda; Avalon Lions Charities Foundation; Beachcomber Campground, Inc; Bella Vida Garden Cafe; Benevity Fund - UKOGF Foundation; BIG LOTS; Bob Podaris Roofing; C & C Shore LLC; Cape May County Association of Realtors; Cape May County Library; Cape May Point Civic Club; Channel Marine Construction; Coastline Realty LLC; Cold Spring Presbyterian Church; Crest Savings Bank (donor); CSO Services; Dave Adams Roofing & Solar Corp.; Edward Jones; Employee Retention Tax Credit ERTC; Farmers Mutual Fire Insurance Co of Salem; FBK CPA's; Fleet Fuel Services d/b/a X-Press Energy; Flight Entertainment; Fred's Avalon Liquor Store, Inc.; Gentilini Ford; Gibson Associates, PA; Habitat International; Heist Insurance Agency; Holt & McArdle Associates, Inc; Joseph D McCann Builder LLC; Kindle Ford; Kramer Beverage Co, LLC; Lauricella, John; Levolor; Long & Foster - Chip French; Lowe's; Mattera's Liquor Inc; North Wildwood United Methodist Church; Ocean First Foundation; One4All Charitable Fund; Pfizer - MGP & WPG; Purdy, A Lewis, Real Estate; Secluded Acres Farm & Garden Center; South Jersey Well Drilling Co., Inc; SRL Floor Covering LLC; St Brendan The Navigator Parish; St. Peters United Methodist Church; State Farm Companies Foundation; Streamlight; Subaru of America Inc; Share the Love Event; Sudell, C. Guy Real Estate; Sunset Liquors; The CBPC Charitable Foundation; The Lighthouse Church; Upper Township; Vanguard Charitable; Viff07Cape May LLC; Water's Edge Environmental LLC; Wells Memorial Presbyterian Church; Whirlpool; Wildwood Civic Club; Wildwood Country Music Fest; Williamstown Fire Dept. Co #1.

Community Engagement

Fundraisers

Events

Construction

Partnerships



Home-In-One Golf Outing



Subaru Share the Love



In Service School Days



Blessings



Volunteer Appreciation



Home Builds



Canal Fest



Beer that Built the House



Habitat
for Humanity®
Cape May County