



**Habitat**  
for Humanity®  
Cape May County



# 2025

## ANNUAL REPORT

Building a Stronger  
Cape May County



# a note from our Executive Director

**Dear friends,**

**This year reminded us what it truly means to build — even when the ground beneath us shifts.**

As we close out 2025, we look back on a year that asked a great deal of us, and yet, once again, our Habitat family rose to the challenge. From navigating unexpected hurdles in permitting and funding to expanding our outreach in the community, this year has been defined by persistence, purpose, and partnership. One of the hardest moments was the unexpected halt to our Sumner Street project when Middle Township did not provide support for our state grant application. It was a painful setback — not just for Habitat, but for the families who are desperately seeking a safe, stable place to call home.

We continued to move forward on the West Cape May project, two homes that represent not only new beginnings for the families who will live there but also a milestone in how we collaborate as a community. Every delay reminded us that building homes is only one part of what we do; building trust, building relationships, and building understanding are equally vital parts of the process.

Our annual golf tournament at The Shore Club was a tremendous success, thanks to the remarkable collaboration of their team and the unwavering support of our sponsors and players. Events like these are more than fundraisers, they are affirmations of what's possible when generosity meets shared vision.

We also took time this year to honor our veterans and explore new ways to connect volunteers with those in need of home repairs, continuing our commitment to serve those who have served us. Each effort, big or small, has strengthened our mission to ensure that everyone in our county has a safe, decent place to live.

Through it all, we've been reminded that progress isn't always linear, but it's always meaningful. Every conversation with a homeowner, every volunteer hour, every board discussion, and partnership formed has helped us grow stronger and stay true to why we exist — to build homes, hope, and community.

As we step into 2026, we carry with us gratitude for those who stood beside us through challenges and excitement for the work ahead.

Together, we are building more than houses — we are building Cape May's future.



**Sarah Matthews**  
Executive Director

## BOARD OF DIRECTORS

**Bruce Loversidge, President**  
Municipal CFO (Retired)

**John Kelley, Vice President**  
Superior Court Judge (Retired)

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Partner at Monzo, Catanese,  
Hillegass P.C.

**Bill Patton, Secretary**  
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Realtor

**Charine Holloway, Member**  
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**Paul Gugliemi, Member**  
Director of Sales (Retired)

**Paul Farnan**  
Architect

**Patricia O'Connor**  
Mortgage Professional

**Anthony White**  
Hospitality (Retired) Habitat homeowner.

**David DeTorre, Member**  
Project Manager and Business Owner

**Pam Donohoe**  
Registered Nurse (Retired)



## On a Mission to Increase Our Impact Through Advocacy

Throughout 2025, Habitat for Humanity Cape May, led by Executive Director Sarah Matthews, has played a vital role in advocacy on behalf of affordable housing and Habitat's mission. Sarah has been actively engaged with the Habitat for Humanity New Jersey Affiliate Coalition, partnering with leaders from across the state to advance policy solutions that support nonprofit housing development and protect critical housing resources. This collaboration included the Coalition's participation in the Governor's Conference in 2025, where they raised awareness about the urgent need for affordable housing funding and constructive policy reforms. In addition, Sarah and the Coalition meet regularly to discuss the affordable housing challenges impacting Habitat affiliates throughout New Jersey, aligning efforts, sharing insights, and strengthening advocacy strategies that elevate Habitat's voice at the state level. Through these sustained efforts, Habitat for Humanity Cape May has helped build momentum for meaningful housing policy and demonstrated leadership in the statewide movement to bring people together to build homes, communities and hope.

In a letter to Governor-elect Sherrill dated December 30, 2025, the Habitat for Humanity New Jersey Affiliate Coalition—representing 14 affiliates statewide—urged immediate and sustained action to fully (re)fund the New Jersey Affordable Housing Trust Fund without annual diversions, including refunding approximately \$115 million diverted in the FY26 budget and securing dedicated funding through an amended mansion tax. The Coalition outlined priorities for the Governor's first budget, including a fully funded Trust Fund at \$300 million, increased Neighborhood Revitalization Tax Credits, and robust support for critical home repair programs that preserve housing stock and prevent foreclosure. The letter also emphasized the need for collaboration with nonprofit housing developers, specifically Habitat for Humanity affiliates, to streamline affordable housing production, and invited the Governor and her team to engage with Coalition representatives. This advocacy underscores how Habitat for Humanity Cape May has partnered with the Habitat NJ coalition to advocate for affordable housing in New Jersey, advancing our mission to bring people together to build homes, communities and hope.





**“The ramp is a God-send! We are so grateful!”**

**-2025 Ramp Recipient**

## Ramps

In 2025, Habitat for Humanity of Cape May County continued its efforts to support residents with mobility challenges through its Ramp It Up program, which focused on providing temporary accessibility ramps to lower-income homeowners who struggled to safely enter and exit their homes due to disability or injury, helping people remain safely in their own communities as they age or recover from health setbacks. These ramps are a key part of local efforts to build strength, stability and self-reliance through shelter by removing barriers that can otherwise force difficult choices about moving or limiting everyday activities, and they help homeowners maintain independence and safety at home.

By offering this kind of accessibility support alongside its core affordable homeownership work, Habitat Cape May County has enabled more residents to age in place and stay connected to family, friends, and community without the increased risk of falls or injuries that steps and other obstacles can present. The program also raises awareness about housing accessibility needs in the county and encourages community engagement through outreach.

Looking ahead to 2026, there is strong interest in seeing this accessibility work grow with hopes to serve even more homeowners in need of ramps and other modifications, streamline application opportunities (like broader seasonal availability), and strengthen partnerships with volunteers, donors, and local agencies so that more Cape May County residents can enjoy safe, dignified, and independent living in the homes they love throughout their lives.



# Deconstruction

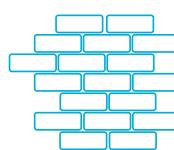
Habitat for Humanity Cape May County's deconstruction program continued to grow significantly, strengthening both our environmental impact and our ability to support affordable workforce housing.

In 2024, Habitat completed 20 deconstruction projects, carefully salvaging usable materials and keeping them out of local landfills. In 2025, that number rose to 35 deconstructions, reflecting increased community awareness and participation in this sustainable alternative to demolition.

Each project diverts tons of reusable materials from the waste stream while generating vital revenue through our ReStore, directly supporting Habitat's mission to build and preserve affordable workforce housing in Cape May County.



**35**  
deconstructions in 2025



**20**  
deconstructions in 2024



**634**  
deconstruction hours



"The opportunity to help a veteran is not only a chance to offer a small token of appreciation, but a chance to learn from them. It's a way to experience the unique camaraderie shared among those who have served."

-Greg, a Coast Guard member and Habitat volunteer

## Brush with Kindness

On Veterans Day, Habitat for Humanity of Cape May County was honored to engage in a meaningful day of service at the home of Harry, a local Vietnam veteran, and his wife. Volunteers dedicated the morning to clearing brush, repairing decking, addressing electrical needs, and improving the surrounding yard.

Beyond the physical improvements, the day was distinguished by the connections formed and the stories shared among volunteers, neighbors, and those who have served—and continue to serve—our country. Reflections on service, sacrifice, and community underscored the broader impact of coming together in support of one another.

A particularly moving moment occurred when Greg, an active-duty Coast Guardsman, noticed weathered flags on the property and offered to properly retire them. This respectful gesture carried deep significance for Harry and his wife, transforming a routine service project into a memorable and meaningful tribute.



“...probably the [moment] that is most memorable is when a new Habitat homeowner got up in front of all the people at the Golf Tournament, and had people crying (including me) at her description of what a home meant to her and her family.”

-Chip French, Habitat fundraising chair

## Golf

The 2025 Golf Tournament was an outstanding success, bringing together supporters for a day of camaraderie, generosity, and shared purpose. With former Philadelphia Eagles players in attendance, an impressive selection of auction items, ideal weather, and enthusiastic participants, the event created a memorable experience for all involved.

The tournament raised **nearly \$60,000** in support of workforce housing initiatives in Cape May County. Through opportunities to hear directly from current Habitat homeowners and engage with dedicated volunteers, golfers gained a deeper understanding of Habitat for Humanity's impact on the community and the vital role their participation plays in advancing our mission.

With **more than 115 attendees and the support of over 20 volunteers**, the tournament represented a significant collaborative effort and stands as a meaningful example of how community engagement helps Habitat for Humanity bring people together to build homes, communities, and hope.



# Volunteers



## Volunteer Impact

 **7,150**  
Volunteer hours in 2025

## Make Our Mission Run

Volunteers were the backbone of Habitat for Humanity Cape May County in 2025, making our work possible through their dedication, reliability, and enthusiasm for our mission. Throughout the year, 113 active volunteers contributed an extraordinary 7,150 hours of service, supporting nearly every aspect of our operations.

From hands-on work at deconstruction sites and ramp installations, to assisting customers and processing donations at the ReStore, to ensuring the success of our annual golf tournament, volunteers stepped up wherever they were needed.

Habitat could not operate without their commitment, and their willingness to give both time and energy continues to play a vital role in helping us serve families and strengthen communities across Cape May County.





# Community Engagement

In 2025, Habitat for Humanity of Cape May County continued to strengthen local partnerships and deepen its community impact across Cape May County. The affiliate worked closely with civic groups like **Citizens/Veterans Advisory Council** and the **Cape May Methodist Church Men's Group**, bringing volunteers together on outreach efforts and at community events to raise awareness about affordable housing. Local businesses such as **Lilly Pulitzer**, **Vineyard Vines Avalon**, and **Chipotle** joined the cause through fundraising collaborations, like special giving days and donation partnerships that helped support Habitat's mission. Faith-based organizations including **Tabernacle Church** and **First Baptist Church of Wildwood** engaged their members in volunteer drives. Being a part of the **Cape May County Chamber of Commerce** provided valuable support in promoting Habitat events and connecting the affiliate to broader business networks.

Throughout the year, Habitat had a visible presence at community events across the county. Staff and volunteers hosted outreach tables and engaged with residents at Earth Day at the **Cape May Zoo**, participated in the **CVAC Fair**, and contributed to discussions at the **Cape May Non-Profit Summit**. The organization also joined health and wellness celebrations like the **Wildwood Crest Health Fair** and showed community spirit at festive gatherings including the **Barefoot Country Music Festival** and the **Beachcomber Halloween Walk**. Habitat's own involvement in the **Coast Guard Community Foundation's Always Ready 5K** highlighted its commitment to community well-being and cross-sector partnerships.

Together with its volunteers, supporters, and partners, Habitat for Humanity of Cape May County continued building not just homes, but lasting community connections in 2025.



## The ReStore

In 2025, the Habitat for Humanity Cape May County ReStore remained a vital source of support for our mission, fueled by a steady stream of shoppers and generous donations from the community. Proceeds from ReStore sales provided significant funding for Habitat's operations and directly supported the development of affordable workforce housing in Cape May County.

The ReStore also benefited from the growth of our deconstruction program, selling salvaged materials from 35 deconstruction projects in 2025—up from 20 in 2024—keeping usable items out of landfills while generating additional revenue. As a local business, the ReStore contributes to the local economy by employing local individuals and offering affordable goods, making it both an economic and community asset.

### ReStore Impact

**113,512**

items sold in 2025



**7,339**

donations from our community



**\$936,453**

in sales in 2025

# Audited Year-End Financials



## Revenue

Contributions and Private Grants	\$201,171
Donated goods, services and property	\$391,308
Sales from Habitat ReStores, net of cost of goods sold	\$921,739
Other income	\$32,443
Forgiveness of debt	\$3,369
<b>Total Revenues</b>	<b>\$1,550,030</b>

## Expenses

Program Services	\$817,434
Home Construction, Rehab, and Repair	
Homebuyer Support	
ReStore	
Volunteer Programs	
Global Support	
Admin	\$158,717
Fundraising	\$40,789
<b>Total Expenses</b>	<b>\$1,016,940</b>