2012 ANNUAL REPORT

Morris Habitat for Humanity®
Moving Forward
Dear Morris Habitat for Humanity Friends,

We are pleased to present our 2012 annual report highlighting our work helping to provide families with decent, affordable housing. These successes are possible because of you — our volunteers, donors and partners!

Walt Disney once said, “We keep moving forward, opening new doors, and doing new things because we’re curious, and curiosity keeps leading us down new paths.”

At Morris Habitat, the last year was truly one of opening new doors and doing new things. We helped 11 families open the door to homeownership, our largest single-year total. This moves us closer to our goal of becoming HFHI’s Neighborhood Builder, serving 15 to 20 families a year. To help raise funds needed for our affiliate’s significant building growth, we formed a Development Leadership Council (DLC) made up of a select group of leaders (see back cover for the list of council members).

We expanded our housing services and launched the Neighborhood Revitalization Initiative (NRI). And in April 2012, we moved our offices and the ReStore, our retail operation, to new headquarters in Randolph.

Our plans for 2013 are just as ambitious. Building on the partnerships we formed in 2012, we hope to construct and renovate more homes than ever.

• We have 28 homes planned for 2013 and 2014, and we are working on bringing more than 80 homes to completion through 2018!
• We will continue working with Community Hope, a nonprofit group based in Morris County, on a project to create rental housing for four homeless veterans with disabilities.
• We hope to expand our NRI work to include projects in Morristown and Dover.
• We plan to collaborate with Randolph Township to secure the needed approvals for the Bennett Avenue project, which will provide 25 new, affordable homes.
• We expect to grow the ReStore sales 20 percent to help fund even more homes while offering a low-cost option for shoppers seeking home furnishings and building supplies. With your continued support we can keep moving forward, opening new doors to homeownership to many deserving families.
• We look forward to working with you in 2013.

Blair Schleicher Bravo
Executive Director

2012 WAS A YEAR OF MOVING FORWARD. With your help we:
• Had 20 homes under construction in seven locations throughout Morris County and surrounding areas, including nine housing starts.
• Preserved six homes for low-income homeowners through our Reconstruction and A Brush with Kindness programs.
• Recruited, trained and recognized more than 7,000 construction and non-construction volunteers.
• Continued to build “greener” by embracing sustainable, energy-efficient innovations.
• Planned 28 projects for 2013 and 2014. We expect to have more than 80 units in the property pipeline to keep us building through 2018.

Neighborhood Revitalization Initiative
Morris Habitat launched NRI in 2012 to improve housing conditions in struggling neighborhoods through community partnerships. Services include new home construction, rehabilitation of vacant properties, house repairs for low-income homeowners, and weatherization projects to make homes more energy efficient. In our first project, we worked with Christ Church in Rockaway and Family Promise of Morris County to renovate a three-bedroom home for women who were victims of domestic violence.

Moving To New Headquarters
IN SPRING 2012, we moved our offices, construction and deconstruction operations, and the ReStore to a larger, more convenient location on South Salem Street in Randolph, just off Route 10. The improved office layout includes a conference room for site orientations, staff trainings and meetings. Our new home also provides an additional 5,000 square feet of space for the ReStore, and allows for increased visibility from the road, better interior lighting, and more customer parking.

We already have seen results. The more grew the ReStore’s revenue 15 percent in 2012, helping fund two homes and keeping more than 1,000 tons of usable materials out of landfills! We have planned significant growth for the ReStore, and we expect our new headquarters to help us reach that goal.

Recovering from Hurricane Sandy
MORRIS HABITAT coordinated donation efforts with the American Red Cross, the United Way of Northern New Jersey, the Salvation Army, and the Interfaith Food Pantry, designating the ReStore as a drop-off point for non-perishable food, clothing and blankets. The donated items were distributed to individuals and families throughout the region. In addition, almost $18,000 in local contributions went directly to rebuilding efforts.
Families on the Move

While each family we partner with has its own story, they all share the same dream—homeownership. We helped 11 families this year to achieve that goal. This is our highest single-year total.

The Detwiler Family

For David and Amy Detwiler, education is their passion. They both teach; he's full-time, she's part-time. Homeownership had long been their dream, but it remained out of reach—until now.

Their project was truly a homegrown effort. A long-time Pompton Plains resident donated the property, and Jacksonville Chapel provided the necessary financial and volunteer support. Together we rehabbed an empty and forgotten house, transforming it into a warm and inviting home for the Detwiler family.

Amy said as their three children grow and prosper in this new home, they will see that they should “pick an occupation that makes the world a better place and they will be rewarded.” Homeownership for the Detwilers means more space, a backyard for their children to play in, their own kitchen, and the ability to host family and holiday dinners.

The Garcia/Acevedo Family

Felipe Garcia and his wife, Maribel Acevedo, are one of six new families at the Peer Place homes in Denville. The couple and their three children had previously lived in public housing in Rockaway. Felipe has worked for the Morris County Municipal Utilities Authority since 2000. Maribel is a stay-at-home mom. Their children have settled into their new school, and they all love their home’s quiet, wooded surroundings. ‘Their new home, Maribel said, is "a blessing from God.""

The Bairova Family

Irena Bairova, a Montville Township health inspector, and her two sons were the first family to move into Morris Habitat’s six-plex at 39 Morris Avenue in Summit. Irena spent two cold winters and one hot, humid summer helping build the city’s first affordable housing since the 1980s. That hard work and sacrifice helped ensure that she no longer has to live paycheck to paycheck. Her monthly payment is now well below the $1,325 a month she paid in rent.

Her home is within walking distance of Summit’s many amenities—good schools, parks and a vibrant downtown. Irena also appreciates that everything in her home is new; her former apartment was old, drafty, and often in need of repair. She and her sons, Irena said, are “living the American Dream.”

At the dedication ceremony held on the weekend honoring Martin Luther King, Jr. Day in 2012, Irena thanked the nearly 4,500 volunteers who donated 33,000 hours of their time and talent to the project. “Today my dream has come true,” she said.

Moving Forward with Help from Our Volunteers

We were honored to work with more than 7,000 volunteers in 2012. We continue to be inspired by their dedication, compassion and hard work. These are a few of their stories.

Sue and Joe Monaco

When Morris Habitat moved its offices and the ReStore from Mine Hill to Randolph, longtime volunteers Sue and Joe spearheaded the two-week job.

They helped plan and organize the move and did much of the manual labor. Their seamless oversight meant our construction sites never missed a day.

We kept building while we were moving.

"Sue and Joe recruited and maintained a schedule of volunteers, secured lunches and water, reserved rental trucks, and loaded and unloaded the 50-plus truck loads it took to move the store," ReStore Director Rick Ostberg said. "They were tireless, working six days a week for the two weeks of the move, the first on-hand in the morning, and the last to leave at night."

Bill Hulstrunk

Bill began volunteering at Morris Habitat this year and quickly became one of the Habitat Faithful (a regular at our work sites), working at projects in Summit, Denville and Mount Arlington.

His volunteerism has earned him accolades, including a citation from the state Senate and Assembly acknowledging his “extraordinary service.”

Bill built his own home and loves teaching the ever-changing volunteers at Morris Habitat sites. He specializes in cutting irregularly shaped kitchen countertops. Construction Supervisor Chris McNamee credits Bill with saving Morris Habitat hours of labor and “probably a few hundred dollars in miss-cut countertops.”

Bob Alimonti

Since Bob began volunteering in 2008, he has helped move Morris Habitat into the electronic era. Thanks to his efforts, we have professional and up-to-date presentations for potential volunteers and community groups. He also presents the monthly volunteer orientations and updates our database, helping Morris Habitat recruit more volunteers.

Bob has become the “go-to-guy” for our background check program, database, and blogging on NJ.com, to name just a few of his responsibilities.

For his efforts, Bob received the 2012 Gold (1,000-plus hours a year) Presidential Volunteer Service Award.

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Moving Forward with Help from Our Donors

The unwavering generosity of our donors makes our work possible and helps us improve the lives of families. We are extremely grateful to these and all of our donors.

COLDWELL BANKER RESIDENTIAL BROKERAGE — New Jersey and Rockland County, NY. Morris Habitat received and met a $25,000 challenge grant for the 2011-2012 Annual Appeal.

JACKSONVILLE CHAPEL in Lincoln Park donated $25,000, and nearly 400 members of the congregation renovated our Pompton Plains project with the Detwiler family.

THE ESTATE OF EDWIN KRUSE of Chatham, who died in 2011 at age 85, provided a substantial gift for Morris Habitat. Executive Director Blair Schleicher Bravo remembers Mr. Kruse as a “gentle man who was very passionate about the Fair Housing Council, equal rights, and ending discrimination. We are very grateful and want to honor Ed’s legacy and what he stood for by dedicating these generous funds to helping families who typically are shut out of the home buying process to become first-time homeowners.”

NORMANDY REAL ESTATE PARTNERS donated $25,000 to the Seventh Annual Hearts & Hammers Gala.

NY LIFE FOUNDATION employees are frequent volunteers at Morris Habitat’s construction sites. They also generously provide breakfast and lunch for everyone on site each time they help. This year, NY Life Foundation became a “quarter-house” sponsor of 39 Morris Avenue in Summit.

WEICHERT FINANCIAL SERVICES has been a long-time supporter — both financially and with volunteers at our construction sites. We were pleased to announce that Weichert sponsored our 29 Hazel Street project in Morristown. Weichert, Realtors is known for their bright yellow for-sale signs, so in their honor we will use yellow siding for our new home. Weichert also sponsored a $25,000 challenge grant for our 2012-2013 Annual Appeal.

Moving Forward with Help from Our Partners

Partnerships are the foundation of our work. They help us stretch our resources and reach more families.

COMMUNITY HOPE in Parsippany provides housing and essential services to young adults, individuals, and former service men and women recovering from mental illness. Our partnership seemed a natural fit. Morris Habitat is working with Community Hope to renovate a Chester Township home that had been in foreclosure. When complete, the home’s three apartments will provide affordable rental housing for four low-income veterans with disabilities.

THE PARK AVENUE CLUB and its members in Florham Park have purchased gifts and gift cards for homeowner families for the past 10 years. In addition, the Park Avenue Club has supported Morris Habitat through its “The Spirit of Giving” program.

SUMMIT, NJ, partnership and the construction of 39 Morris Avenue in Summit was truly a community effort. The project included the City of Summit, the Summit Affordable Housing Corporation and 22 area congregations. The six-unit building was dedicated in early 2012.

TISHMAN SPEYER, which co-owns and operates Rockefeller Center®, donated the famous 2012 Christmas tree for use as building material at the New York City and Morris Habitat affiliates. The 80-foot Norway spruce had come from a home in the Flanders section of Mount Olive.

INTERNATIONAL HOME BUILDING continued as we tithed 10 percent of our unrestricted fundraising to Habitat affiliates in La Ceiba, Honduras, and Ukraine to help eradicate substandard housing worldwide. We also marked World Habitat Day — a day to call attention to the need for better shelter around the world — with a visit from members of our sister organization in Honduras.

Highland Avenue, Pompton Plains

MORRIS HABITAT’S 61ST HOME was a complete renovation of a Pompton Plains house. It was an opportunity to bring the community together and give a hand up to simple, decent and affordable homeownership to a young family, the Detwilers, who were living in a cramped apartment. Longtime Pompton Plains resident Eleanor Bogott donated the three-bedroom, single-family home located on a shady street. The house, built in 1957, was a rental home for more than 40 years but had fallen into disrepair. It needed a full rehabilitation to make it livable and more energy efficient.

The home was completed in nine months, with funding and volunteer help from Pastor Paul Rittenger and his congregants at Jacksonville Chapel in Lincoln Park. The project also included volunteer help from the Pompton Plains community and the Detwilers and funding from the municipality’s Affordable Housing Trust Fund and a HOME Investment Partnership grant.

Peer Place in Denville

MORRIS HABITAT partnered with the Morris County Affordable Housing Corporation (MCACH) on this six-unit project. Morris Habitat managed and constructed the townhouse-style units, each with three bedrooms, two baths and a one-car garage. Morris Habitat also worked with the partner families and holds the zero-interest, 30-year fixed mortgages.

MCACH owned the property and helped secure the project’s funding. Designed by Seth Leeb, the homes were funded in part by New Jersey Natural Gas, HOME funds and Denville’s Housing Trust Funds. In addition, 5,000 volunteers donated their time and hard work.

Morris and Honduras Habitat members share dinner at the ReStore.
COMMUNITY BUILDER
$100,000+
- Federal Home Loan Bank of New York
- HOME Investment Partnership Program
- Morris County Affordable Housing Corporation
- Mt. Olive Twp. Affordable Housing Trust Fund

CRAFTSMAN
$10,000-$24,999
- Atlantic Health System
- Blair Schleicher Beaus
- Calvary Episcopal Church
- Cloud Strategies LLC
- Graham Carlin
- Canoe Ethridge
- Farleigh Dickinson University
- FP Morgan Chase Foundation
- Lakeland Bank
- Madison Housing Authority
- Betsy & Sean Monaghan
- New Jersey’s Clean Energy Program
- Parsippany-Troy Hills Board of Education
- Gerry Pyck
- Ruth Ryan
- Richard Slecue
- Travelers Foundation
- Peter Winterton

MASTERCARPENTER
$2,500-$4,999
- IBM Employee Services Center
- David Jones
- Ned Levine
- Madison High School Youth United
- Debra Mathers
- Mcghey, Deutsch & Mulvaney, LLP
- Roy Monroe
- Patricia Olausen
- Kathleen Roose
- Bord Kushner
- Selb Lohb
- John Lesler
- Timothy Lorte
- Nancie Ludwig
- Allegra Luce
- Merck Partnership for Giving
- Gale Meyers
- Morris Township School
- John Nieltz
- NJ Association of Housing and Redevelopment
- Peggy O’Black
- The Order of St. Benedict
- Mary Pastino
- William Pennick
- First Affordable Housing Authority
- Presbyterian Church of Rockaway
- First Presbyterian Church of Morristown
- First Presbyterian Church of Piscataway
- Donald Quinn
- Eileen Redington
- Louis A. Riccio
- Christine Roberto
- Rockaway Valley United Methodist Church
- Sandra Rodriguez
- Patricia Rossettie
- Saint Clair’s Health System
- Carolyn Sekif
- Simon & Schuster, Inc.
- Somerset Hills Bank
- St. John’s Evangelical Lutheran Church
- Stephen Feld
- First Presbyterian Church of Mendham
- First Presbyterian Church of Pomonpa Plaza
- Gonzalez Garcia-Kenny
- Gandhi Dynamics
- Gennaro Pace
- Marlene Ginsberg
- Stephan Ginsberg
- Andrew Hoeftlin
- IBM Employee Services Center
- Patricia Olausen
- JP Morgan Chase, Houston
- George B Kelly
- Richard Klimker
- Kathleen Roose
- Bord Kushner
- John Lesler
- The Unitarian Church in Summit
- Unit County United Way of Greater Union County
- Spanish Varela
- Eduardo Vegas
- Chris & Christine Volynsky
- Dave Vollmayr
- Susan Watts
- Welsh Chester Galeney Matone Inc.
- Kristynne Whitmore
- Allison Williams
- Doug Wright

IN-KIND DONORS
- Akera Reimbursements USA Inc.
- Akin Albay, Esq.
- Aon Standard
- Argent Plumbing and Heating
- Ascon Landscaping Contracting
- Bagar’s Carpet & Floor Covering
- Braddock Supply Randolph
- Miquel Brown/BRANDO Graphics
- Building Investor Solutions
- Canterbury Designs
- Capital Lighting of East Hanover
- Capital Contracting
- Circle Lighting Inc
- Custer Crashers
- Constantine Architecture
- Danacker, Sellere & Doughlas
- Building Interior Solutions
- Daw
- Drinker, Biddle & Reath LLC
- Durr & Brandstreet HQ
- Fargnon
- Forest Lumber & Building Supply
- Frazier Wheeling
- General Building Supply of Edison
- Graham Carlin
- Grimsby Healthcare
- H & Casterline
- Hilton Short Hills
- Hunter College
- Hudson Lumber and Supply
- Community Warehouse
- Kaufman Starn, Inc.
- Eric Keller, P.E.
- Steele Kalbeg, AIA
- Stephen Kowalak, AIA
- KPMG Short Hills
- Seth Lee, AIA
- Liberty Argonauts
- Lone’s Florist
- Maddocksen Tile & Marble
- Robert Michaels
- Mr. John
- MNT Creative
- James Mullen, Esq.
- Myers F. Kelly HQ
- New Jersey siding & Windows, Inc.
- New York University
- Susan Nicholas, AIA
- Pavel Web.com
- Puta Homes
- Ready-Sell Organize
- Remmarg Remodels & Fine Art Event
- Renewed by Anderson of Central & Northern NJ
- Shred-Othal Commercial Flooring, Inc.
- Square D
- Kenneth Stagg
- Structure Surveying & Engineering
- Telecom Leasing Improvements
- Truform, Concrete, LLC
- Twitcher’s
- Valspar Paints
- Wavelink Integrated (formerly VSN, Inc.)
- Whirlpool
- Woodland Properties
- Yale Locks
- Yancey-Yee Ma
- Yohan Jee
- Yat Dee Printing
- Yuen-Yee Ma
- Yale Levine
- William Lapatin
- Yuan Yee Ma
- Craig Maser
- Eugene Messina
- Morris Space & Sport
- Debra Cojd McCullin
- Jean Nelson
- N.J.C.S.L. Commissioner
- Richard Osterberg
- Ronald G. Owens
- Paloma Rene
- Joseph Patchett
- Bill Pav satisfied
- Elaine R. Ravitz
- Anthony Ribaudo
- Rosbury Twp.
- Henrik Slagker
- Laura Semler
- June Shaltken
- Catherine Smith
- The Stanley Congregational Church
- Mancha Tales
- United Way of Northern New Jersey
- Villa Wash Academy
- Willow Chapel AME Zion Church
- Mary Zimmerman
- Gill Zweig

HOME BUILDER
$25,000-$59,999
- Self-Help Homeownership Program

DREAM BUILDER
$2,500-$4,999
- Anonymous
- B&K Corporation
- Cars for Homes
- FM Kirby Foundation
- Jacksonville Chapel
- Normandy Real Estate Partners
- Soft Wood Lumber
- Weichert Financial Services

RAISE THE ROOF
$1,000-$2,000
- Anonymous
- Pat Bonnin
- Brookside Community Church
- Central Presbyterian Church
- Club Corporation
- Jenny Dickey
- Patricia Drago
- ExxonMobil Foundation
- Fidelity Charitable Gift Fund
- First Presbyterian Church of New Vernon
- Foremost Groups, Inc.
- Heritage Community Bank
- Graham Curtain
- MicroLending
- Mike Ronet
- Sonja Riegler
- Travelers Foundation
- John Futar

IN-REMEMBRANCE
WE WERE GREATLY SADDED to learn of the deaths of Beth and Rich Everett during Hurricane Sandy. Beth was active with Morris Habitat for eight years and served on the Board of Directors from 2004 to 2010. She was also involved in many local organizations, Hope Presbyterian Church and her children’s activities. Beth was a founding member of Habitat’s Restore and was our information technologies, process and policy expert. She helped design the tools and resources needed to help Morris Habitat build to 2014. We will remember her and her husband’s commitment to the 2014 Morris Habitat project planned for Randolph in 2014. The community room at that development will be dedicated to honor the Everett’s commitment to Morris Habitat and to creating affordable housing opportunities for families.

An award in Beth’s honor was created in recognition of her lifelong passion and commitment for Habitat for Humanity. The couple’s 20-year-old daughter, Zoe, presented the award to Jim Downs, the Downs Group, at the 2013 Annual Gala (photo right).
during 2012 had 20 homes in various stages of development. Eleven of these were completed and sold to new homeowners. We also helped another six low income homeowners in repairing or improving their homes. We spent $1,118,659 during the year on building projects and to acquire new property for development. Generally Accepted Accounting Principles require us to recognize all costs of a project in the year we complete and sell it, so we actually reported $1,825,807 in building cost because we completed so many homes in 2012 even though much of their costs were incurred in 2011.

To meet the cost of our building program we raised $1,150,089 last year from the Federal government, various municipalities and from private sources. In addition, we received in-kind donations valued at $187,406 to support our building program. The homes we build and sell to low income buyers are 100% financed by us and thus at the time of sale produce no cash for our use in building more homes. We also raised $316,150 in unrestricted, general support from individuals, church congregations and corporations. Our fund-raising events produced $111,336 after expenses and our ReStore produced a profit of $259,152.

Operating costs continue to increase as we expand our home building program and our ReStore business. When general fund-raising and ReStore profits don’t cover these operating expenses, we periodically sell some of the mortgage loans we hold to local banks. Our last such sale was in mid-2011.

Awards & Recognitions
• For the second year in a row, we received the highest rating from Charity Navigator, an independent charity evaluator. This is a testament to our commitment to sound fiscal management, accountability and transparency.
• Received Honorable Mention in Habitat for Humanity International’s first Affiliate of Distinction program. Morris Habitat ranked in the top 13 percent of Habitat for Humanity affiliates for meeting stringent program benchmarks.
• Received Centenary College’s Dominick V. Romano Volunteer Award for our work renovating the stables in their equestrian program.

2012 Statement of Activities and Changes in Net Assets

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<tr>
<th>SUPPORT AND REVENUES</th>
<th>Unrestricted</th>
<th>Temporarily Restricted</th>
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<td>Total Support and Revenue</td>
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<th>Program Services</th>
<th>Fundraising</th>
<th>General and Administrative</th>
<th>Total Expenses</th>
<th>Changes in Net Assets</th>
<th>Net Assets – Beginning of Year</th>
<th>NET ASSETS – END OF YEAR</th>
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<td>$2,870,866</td>
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Source: 2012 Morris Habitat for Humanity financial statements
2012 BOARD OF DIRECTORS
President
Richard A. Sleece
Richard A. Sleece Associates

Vice President
Peter Zarras
Cloud Strategies LLC

Secretary
Philip Van Kirk
Volunteer

Treasurer
Gary McDowell
Lakeland Bank

James Downs
The Downs Group

Chris Kellogg
Steele Kellogg AIA

John Lester
Community Partner

Sean Monaghan, Esq.
Drinker Biddle & Reath LLP

Louis Riccio
Madison and Summit Housing Authority

Ruth Ryan
Chubb & Son

Jennie Tsukamoto
Community Partner

Peter Wentworth
Cloud Strategies LLC

Attorney for the board
Alan Albin, Esq.
Law offices of Alan Albin, Esq.

2012 DEVELOPMENT LEADERSHIP COUNCIL
Chair
Joseph Longo
Longo Electrical-Mechanical

David Bossart
Property Research Associates

Mary Cano
North Central Jersey Realtors Association

Kevin Cummings
Investors Bank

Thomas Curtin, Esq.
Graham Curtin Law Firm

James Downs
The Downs Group

Allen Kopelson
NK Architects

John Lester
Board Member

Richard Sleece
Board Member

David Welsh
Normandy Real Estate Partners

2012 OFFICE & PROGRAM TEAMS

Blair Schleicher Bravo
Executive Director

Liz DeCoursey
Director of Operations

Carolyn Haraksin
Director of Homeowner Relations

Stephanie Buonoarta
Director of Volunteer Services

Katherine Ritchey
Development Associate

Debra Jones*
Staff Accountant

Heidi Schlager*
Administrative Assistant

Dave Vollmayer*
Chief Financial Officer

CONSTRUCTION TEAM

Douglas Wright
Director of Construction

Mark Bippes*
Construction Supervisor and Trainer

George DeJesus*
Construction Supervisor

Chris McNamee*
Construction Supervisor

Melissa Ailiff
NRI Program Coordinator

Russ Gallo*
On-Call Construction Supervisor

RESTORE TEAM

Rick Ostberg
ReStore Director

Anthony Camuso
Retailer Operations Manager

Michael Womer*
Donation/Scheduler

Richard Poole*
Corp. Donation Coord.

John Castiglioni*
Truck Driver

Tom Miller*
Truck Driver

Amanda Brown*
Cashier

Lori Hughes*
Warehouse Expediter

Albert Simon
Warehouse Expediter

Brian Bollinger*
Warehouse Assistant

*Part Time