2013 ANNUAL REPORT
Building On Foundations
ReStore Has Most Successful Year to Date

RESTORE, our retail operation, had nearly $1.3 million in sales and $502,000 in net profit in 2013, exceeding our goals and enabling us to build more homes.

ReStore, which sells donated, new and gently used items, has expanded its mission. Special annual events, such as the "Go Green, Save Green Day" in October have raised awareness and encouraged shoppers to repurpose, reuse and recycle. Since 2008, our ReStore has helped fund 11 homes and kept over 3,700 tons of usable material from landfills.

Blitz Build!

LAST MAY more than 400 volunteers helped Morris Habitat in its first Blitz Build. In just 18 hours over two rainy days, we built a home in Mount Olive from the ground up.

Working alongside homeowner-in-progress Celia Falen and her children, we hung drywall, installed windows and doors, completed the plumbing, and landscaped the yard.

Joining us in this effort were the "Habitat Road Trip Crazies," Habitat for Humanity volunteers who travel around the country building.

As a single mom, Celia thought the dream of homeownership was impossible. She and her two children, a son and daughter, had lived in a cramped two-bedroom apartment.

She works as a customer services support representative and her kids attend local colleges. Morris Habitat, she said, helped make her dream come true.

Our Mission Statement:
Seeking to put God’s love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Our Vision:
A world where everyone has a decent place to live.

In partnership,
Blair Schleicher Bravo
Executive Director

Dear Morris Habitat for Humanity Friends,

We are pleased to present our 2013 Annual Report highlighting our work providing safe, decent affordable housing to families in need. To borrow from Walt Disney, "You can design and create and build the most wonderful place in the world. But it takes people to make the dream a reality." This is true for our work at Morris Habitat. You – donors, volunteers, community partners, families – help make the dream of affordable homeownership a reality. You are the foundation of our work.

In 2013, Morris Habitat focused on building and strengthening those foundations, increasing ties with our donors, volunteers, homeowners and community partners. We had 14 homes under construction in eight locations. In addition, we continue to work on our property pipeline of 80 homes to keep us building through 2019. The ReStore, our retail operation, posted its most profitable year as we continued to see the benefits of our 2012 move to a larger location.

Our Development Leadership Council actively raised funds for the planned growth of Morris Habitat’s construction program.

Internally, several members of our team attended rigorous Process Excellence training (PEX) to implement a culture of continuous improvement by streamlining our systems and the way we do business.

As executive director, I completed a five-month, distance-learning course on Achieving Collaborative Capacity for Executive Success (ACCES). The program’s focus is to help executives, their affiliates and their communities develop the tools needed to serve more families with housing solutions.

An exciting example of this came last May when, in one weekend, more than 400 volunteers descended on a Mount Olive construction site and built a home from the foundation up. Our first “Blitz Build” was a whirlwind of hard hats, hammers — and so much good will.

The coming year promises to be just as productive. By continuing to build on our foundations, we hope to construct, rehabilitate and preserve more homes than ever.

We see daily reminders of the need for decent, affordable homes. With your support we can continue to bring people together to make the dream of homeownership a reality for so many hardworking families.

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Jose and Francileny Rivera, off their 20-year mortgages. These families, all of Morristown, are Willie and Octavia Chavis, We volunteer. God bless Habitat.” Now that Octavia is retired, she wants to become a Morris Habitat our three boys in this home. Now we have seven grandchildren, and the oldest one is in college. 

Our hardworking, deserving homeowners are the reason we do what we do. Our hope is that their new home becomes a safe haven, a source of pride, and a foundation for their family. 

The Moore Family
Charles and Veronica Moore and their two children moved into their Morris Habitat home in January 2013. Veronica said homeownership has changed their lives in numerous ways. Their three-bedroom townhome in Denville offers considerably more space than their cramped, former apartment. They no longer have the inspections that come with living in a subsidized home. And there’s a basketball court out back where their 13-year-old daughter, Freedom, and 9-year-old son, C.J., play while Mom keeps an eye on them from the house.

But most importantly, homeownership has meant they have peace of mind, financial independence and the pride that comes from building and paying for their own home. It’s brought them happiness, too.

The Savenkova Family
For Yuliya Savenkova, it’s hard to name just one thing that she loves about the new three-bedroom home she shares with her 9-year-old son and mother in Budd Lake. Their home was sponsored by Mary Kay Inc., after independent beauty consultant Phyllis Doyle won the company’s “Get Beautiful. Give Back.”

Yuliya, who works as a food service representative, has enjoyed planting flowers and shrubs in her yard. She appreciates the quiet neighborhood and the convenience of living within walking distance of several stores, especially because her mother, who works as a nanny, does not drive. And they all are grateful for more space. Their prior two-bedroom rental apartment was small, dark and had drafty windows. In their new home, everyone has their own room.

Yuliya said she is thankful to Morris Habitat for giving her family a place to call their own.

Mortgage Burning
WE CELEBRATED an exciting, important milestone as four of Morris Habitat’s homeowners paid off their 20-year mortgages. These families, all of Morristown, are Willie and Octavia Chavis, Jose and Francileny Rivera, Angel and Thelma Rosa, and Jaime and Luz Mary Bedoya. Morris Habitat’s homeowner selection committee, who are volunteers, screens our applicants to ensure they are financially able to pay a mortgage. Our volunteer family mentors work with the new homeowners, providing education and support. Morris Habitat has never had a foreclosure.

“Thank you everyone,” Octavia Chavis said during the mortgage-burning ceremony. “We raised our house brings my daughter, Freedom, and 9-year-old son, C.J., play while Mom keeps an eye on them from the house. God bless Habitat.” Now that Octavia is retired, she wants to become a Morris Habitat volunteer.

Morris Habitat Volunteers
Our volunteers are the bedrock of Morris Habitat. They may swing hammers at our construction sites, answer phones in our offices or assist customers at the ReStore. Whether they volunteer once a year or once a week, their compassion and hard work help us help families achieve the dream of homeownership.

Betsy and Sean Monaghan are a team effort, but they work independently using their individual talents. Betsy is a member of the Habitat Faithful, often volunteering weekly at one of our construction sites. She contributed more than 600 hours last year. Her husband, Sean, a real estate and environmental attorney, works behind the scenes providing Morris Habitat legal counsel and serving on our board of directors. Sean has done countless hours of pro bono legal work and offers sound – and patient – legal advice to many of our departments. With his help and expertise, Morris Habitat has acquired more properties so we can build more affordable homes.

Betsy was inspired to get involved, she said, after hearing a Habitat home-owner speak. With experience as a set builder and scenic artist for local theaters, Betsy said she loves that she can combine work she enjoys with volunteerism.

The most rewarding thing is to see how much joy our house brings my children.– Veronica Moore

“Your own house is a different feeling. I am enjoying every single day!” – Yuliya Savenkova

We have met some of the most wonderful people in my entire life through Habitat. – Betsy Monaghan

Congratulations Don Kuhn, who has been actively involved with Morris Habitat for almost 15 years. A retired AT&T executive, Don was awarded the Morris County Chamber of Commerce’s 2013 William P. Huber Award, given to an individual who has consistently shown outstanding community leadership.

Carole Mattola has volunteered with the ReStore for more than six years. Along the way, Carole said she has made lifelong friends with other volunteers and staff members. Carole is moving to Lakewood next year, and while we are sad to see her go, we are grateful for her many years of dedicated service. And we are thrilled that she plans to volunteer at the ReStore in Freehold.

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Donors are a vital part of Morris Habitat’s foundation. Their generosity and support are the underpinnings of our work. They help us build more homes, reach more families and change more lives. We simply could not do what we do without them.

New Jersey Natural Gas has partnered with Morris Habitat for Humanity since 2008, helping nine local families become first-time homeowners. In addition, the community-minded company has assisted Morris Habitat in other, immeasurable ways. Their employees often work behind the scenes, serving on our boards and committees, providing food for our dedications and offering guidance and advice, to name a few of their roles.

Morris Habitat Youth United

An organization of local middle, high school and college students, faith-based youth groups and Girl and Boy Scouts, Morris Youth United raised $10,000 for Morris Habitat. The proceeds will go toward construction of the Lozier Road home in Mount Olive.

New York Life Investment Management

has been an integral partner since 2005. They have sponsored three homes, including our ongoing Strickland Place project in Madison. In addition, their employees have given more than 6,600 hours of volunteer time at our construction sites.

The Estate of Capitola Dickerson

An accomplished pianist, teacher and civil rights champion, Miss Dickerson of Summit died in 2012 at the age of 98, providing a substantial gift for Morris Habitat.

Miss Dickerson was an active member of the Wallace Chapel A.M.E. Zion Church in Summit for about 30 years. When Morris Habitat built a six-plex on Morris Avenue in Summit in 2012, Miss Dickerson was a supporter, said her pastor, the Rev. Dr. Denison Harried Jr. of Wallace Chapel.

Our YOUTH PARTNERS inspire us with their energy, dedication and compassion. They help in all facets of our work – home construction, affordable housing advocacy, and fund raising. In turn, these young people build leadership and team work skills, and learn more about their communities and the need for affordable housing. Their collaboration helps us lay the foundation for the future.

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• Coldwell Banker Parapace
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• Edwin C Kraus Trust
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• Heritage Community Bank
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• Abigail Madi
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• New York Life Insurance Management
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• Beth Everett
• North Central Jersey Association of REALTORS (NJCAR)
• Sophie Palla
• Passaic Valley HS Student Assn
• Chris Piclly
• Gerry Pyrc
• Quality Electric & Data Inc
• Realogy Charitable Foundation
• Ruth Ryan
• Spencer Savings Bank
• Margaret Stone
• Summit Affordable Housing Corporation
• Peter Wentworth
• Whole Foods Market

RAISE THE ROOF - $2,499
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• ACOA
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• Robert Rogan
• Douglas Boehler
• Carl Ronan
• Chubb Corporation Matching Gifts
• Carole Connaghan
• County of Union
• Downes
• Matty & M. B. Mc Blane
• Wayne Massey

Outstanding Staffers
Lori Hughes was honored as our Outstanding Staff Member of 2013 for her work in the Restore. Lori started with the Restore five years ago as a volunteer. She quickly became our first warehouse staff member person receiving overing and displaying of donated materials. She is the longest-serving Restore employee.

Mark Bippus, our construction supervisor and trainer, retired after 12 years with Morris Habitat. “Mark embodies the very spirit of what Habitat for Humanity is all about: caring, teaching, compassionate, supportive,” said Executive Director Blair Schleicher Bravo.
In 2013 we had 14 homes in various stages of construction. During the year, four of these were completed and sold to new homeowners at below market prices. In addition, we helped another five low-income families in repairing or improving their homes with the homeowners merely paying the cost of our materials. We recycled $1.3 million in household furniture, appliances and other goods that were donated to our ReStore. We sold these items at discounted prices, often to low-income area residents. To carry out our mission, in 2013 we raised $882,000 through government agency grants, municipal affordable housing trust funds, and donations from corporations, foundations, churches and individuals. We supplemented such fund raising with $214,000 in donated building materials and professional services that were used in our construction business and related activities. In addition, after expenses, we generated $502,000 in our ReStore and $141,000 from special events.

Our operating costs were $2.5 million in 2013. Fund raising costs were $264,000, and general and administrative costs totaled $94,000. Although accounting principles require a recognition of revenue when each home is sold, the homes we build and sell to low-income buyers are 100 percent financed by income. Consequently, to supplement our fund raising and other sources of cash, we periodically sell some of the mortgage loans we hold. In 2013 we sold a number of loans to two local banks.

### Awards & Recognitions

- For the third consecutive year, the independent charity evaluator Charity Navigator gave Morris Habitat its highest rating. This is a testament to our sound fiscal management, accountability and transparency.
- Community Builders & Remodelers Association of NJ (now known as Metropolitan Builders & Contractors Association of New Jersey) honored Morris Habitat with five awards. These included Best Affordable Housing Development for the Morris Avenue project in Summit.
- In addition to the Morris Habitat staff, the Morris Avenue project team included Seth A. Leeb, Architect.
- Four other awards went to our ReStore: Best Company Internet Site, Best Billboard Ad, Best Special Event and Marketer of the Year. The last award was given to Lauren Kean of ThinkingKap, LLC, for her work with the ReStore. 
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Construction Supervisor

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Construction Supervisor

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Erin Quinn
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Richard Poole*
Corp. Donations Coordinator

Mary Lou Hauptmann*
Cashier

Therese Patterson*
Cashier

John Castiglioni*
Truck Driver

James Ratel*
Warehouse/Truck Driver

Lori Hughes*
Merchandise Expeditor

Albert Simon
Warehouse Expeditor

Dania Gleeson*
Lead Pricer

Ann Keefer*
Donations Coordinator

*Part Time