Morris Habitat for Humanity®

Carlton Street dedication, Morris Township, NJ.

2016 ANNUAL REPORT

Build It Now!

"As we reflect on the past year, we also are looking ahead to the future with a renewed sense of purpose."

CEO Blair Bravo with homeowners David and Nino Gavasheli and MHFH Board President Jeannie Tsukamoto.

Dear Morris Habitat for Humanity Friends,

IN 2016, BUILD IT NOW! became Morris Habitat's mantra. This simple phrase expressed the urgency of our shared work – building simple, decent, affordable homes with families in need. With your unwavering support, Morris Habitat answered that call and helped 38 families last year with housing solutions.

Karen Allen provided a home for her daughter where they both feel safe. Gregorio Rondon and Gleny Gonzalez purchased a home that has helped them achieve financial security and where their two sons can run around outside. Heather and John McLaughlin are working toward a home of their own that will bring stability to their family of six.

We celebrate these successes and are pleased to share them with you in our annual report. As we reflect on the past year, we also are looking ahead to the future with a renewed sense of purpose. In late 2015, we launched our strategic plan to help 200 families in four years. Last year we continued our busy march toward that goal.

For more than 30 years, Morris Habitat has worked to lift families out of poverty housing. Every day we see how homeownership builds hope, revitalizes communities and changes lives. In a note to us this year, Heather McLaughlin summed up the power of building and owning her own home.

"This opportunity is so much more to us than just a house," Heather wrote. "It's helping us to build a life. It gives us pride in our home — finally feeling like we have a place where we belong."

Thank you for joining us in this important work; it would not be possible without you. We look forward to continuing our partnership, as we help families build strength, stability and self-reliance through homeownership.

With Gratitude,

Blair Schleicher Bravo
Chief Executive Officer

ON THE COVER: Roberta Strater, Executive Director, Morris County Housing Authority; Jane Kurek, Executive Director, Provident Bank Foundation; Karen Allen, Carlton homeowner and daughter Ashleigh; Janice Wood, MHFH Homeowner Mentor; Jeannie Tsukamoto, MHFH Board of Directors President; Blair Bravo, MHFH CEO.

Photo: Pauline Vaccaro

11
Municipalities in 2 counties had active Morris Habitat construction projects

22
New affordable homes under construction

38
Families served

65
Units in development for future affordable homes

260
Women Build Day participants

3,251
Hours of sweat equity logged by homeowners in progress

12,276
Volunteer visits to construction sites

50,000
Morris Habitat ReStore customers

Morris Habitat Homeowners

Karen Allen and her daughter, Ashleigh, at Carlton Street construction site.

Completed Carlton Street homes at dedication, May 15, 2016.

IN THEIR NEW HOME on Carlton Street in Morris Township, Karen Allen and her daughter, Ashleigh, love their quiet neighborhood, their back yard where Karen is planning a garden, even their garage, which means no more hunting for a parking space at night. But the best part of their Morris Habitat home, Karen says, is that they feel safe. That was not always the case in their prior neighborhood.

"There is nothing more important than feeling secure in your own home – and providing that for your family," Karen says.

A few doors down, the Rondon family agrees. For his whole life, 18-year-old Junior Rondon watched his parents work hard to provide a home for him and his 10-year-old brother. But his parents worried — a lot. "They worried about paying the bills. They worried about how to make ends meet," Junior says. "They worried about whether our old neighborhood was safe.

"Now I see they are more relaxed and how much they are enjoying our new home on Carlton Street. It may seem simple, but a safe home that you can afford — that can make all the difference."

Clockwise center: Gleny, Gregorio, Junior and Justin Rondon.

The Rondons and Allens are two of 18 local families Morris Habitat helped in 2016. We dedicated five homes in Morris Township and had 17 homes under construction in Dover, Morristown, Mount Olive and West Milford.

Morris Habitat also completed 13 Neighborhood Revitalization projects last year, helping existing lower-income homeowners with maintenance and repairs. As our NR program continues to grow, we hired an Aging in Place coordinator to oversee home improvements for low-income seniors.

A Morris Habitat home is more than four walls and a roof. It is a safe haven for a family to set down roots. It is a chance for homeowners to save money, build assets and achieve financial security. It is the opportunity for families to build a stronger life together.

Junior and Ashleigh will attend college in 2017. Ashleigh has been accepted to Rider, Monmouth, and William Paterson universities. Junior received a full scholarship to Fairleigh Dickinson University and said his new home will help ease the college transition. "Our home gives me a strong foundation," he says. "A place I know will always be there."

Volunteer Spotlight

2016 Volunteer Stats...

- Site visits: **12,276**
- Hours of work donated: **75,481**
- Hours of work donated by Morris Habitat Faithful: **13,912**
- Companies: **284**
- Schools: **133**
- Civic Organizations: **108**
- Faith-Based groups: **50**

Steve Feld brings his DIY talents to the ReStore

Whether he is repairing a couch or assembling a desk for sale in the ReStore or building a cubicle in the Morris Habitat office, Steve Feld is an invaluable part of our volunteer corps.

In 2016 Morris Habitat hosted 12,276 volunteer site visits — an all-time high for us — totaling nearly 75,481 hours of service. Morris Habitat volunteers support all aspects of our mission. They build homes. They provide office support and serve on advisory committees. Or, like Steve, they work in the ReStore, our retail operation that sells donated home furnishings and building materials and helps fund home construction.

At the ReStore, Steve works one to two days a week in the repair shop, where his do-it-yourself talents have earned him the nickname "MacGyver". His specialties: Turning donated items into must-have treasures and keeping up with Morris Habitat's to-do list. "We figure out a way to do most everything," he said.

When Steve retired from a career as a corporate attorney, he was looking for ways to contribute to his community and put his home repair skills and knowledge to work.

"I checked out Habitat," Steve said. "That was six years ago. "I enjoy the people. I support what Habitat does. It is fulfilling."

Global Village Team

John Scott, Bernadette Ryan, John Q. Martin, Racine Borde and Rehana Flessner.

THERE IS A STEEP ROAD that runs through Bistekville 5, a shanty town in Quezon City, Philippines. On one side of the road are hundreds of makeshift homes cobbled together from found plywood and corrugated plastic. On the other side, Habitat for Humanity is replacing these dwellings, building dozens of safe, decent, affordable homes.

Five volunteers from Morris Habitat traveled to Bistekville 5 for two weeks in January 2016 to help build the 249-unit project. Each 280-square-foot home will include a kitchen/living area, laundry room, bathroom and loft for sleeping. The homes are constructed of concrete block with corrugated metal roofs to help them withstand the flooding, earthquakes and typhoons of the Philippines.

Working alongside the prospective homeowners, Morris Habitat volunteers dug trenches, built concrete walls, and installed doorways. They met Louis, a 59-year-old security guard, who finished the early shift at his job and worked at the construction site in the afternoon, laboring alongside his son, Justin, a college student. Louis and Justin (photo top left) worked to fulfill their 450 hours of sweat equity investment in their new home. "These homes were really going to change their lives, and all at once", said Morris Habitat volunteer Rehana Flessner.

"Habitat is working to provide safe, more resilient homes," said Morris Habitat Project Manager John Q. Martin, who led the Global Village trip. "For me, this trip leaves me with a feeling of wanting to do more."

Morris Habitat Donors

Home Builder
$50K+
- Community Development Block Grant (CDBG)
- HOME Investment Partnership Program
- Johnson & Johnson
- Morris County Affordable Housing
- NJ Dept. of Community Affairs - Neighborhood Enhancement Program
- SHOP Grant

Dream Builder
$25,000 - $49,999
- Bayer Corp
- Kearny Bank Foundation
- FM Kirby Foundation

Craftsman
$10,000 - $24,999
- AllianceBernstein
- Anonymous Donor
- Bank of America Charitable Foundation
- Coldwell Banker Real Estate LLC and Coldwell Banker Commercial Affiliates Madison
- Crum and Forster
- GAF
- Investors Bank Foundation
- Investors Bank Short Hills
- Lakeland Bank
- M&T Charitable Foundation
- Vincent and Abigail Maddi
- The John & Margaret Post Foundation
- The Prudential Foundation Matching Gifts
- PSEG Services Corporation
- Wells Fargo Foundation
- Wells Fargo REO Community Development

Master Builder
$5,000 - $9,999
- Section 4: Capacity Building Grant
- Columbia Bank
- Terry and Jane Dwyer
- R.M. Ellis Foundation
- The Home Depot Foundation
- Eugene Messina and Amalia Duarte
- Novartis
- Pricewaterhouse Coopers
- The Provident Bank Foundation
- Gerry Psyck
- Thrivent Financial - Morris County
- Travelers Foundation
- Travelers Insurance
- Valley National Bank

Master Carpenter
$2,500 - $4,999
- ASCO, Automatic Switch Co.
- Atlantic Health System
- Peter and Dolores Eliot
- Fox Rothschild LLP
- G4S Secure Solutions
- David and Debra Jones
- Don and Teeny Kuhn
- Lord & Taylor
- Nancie Ludwig
- New Jersey Natural Gas
- Nisivoccia & Co
- Normandy Real Estate Partners
- North Central Jersey Association of REALTORS
- Richard and Sophie Palla
- Peapack Gladstone Bank
- J. M. Rodgers Co., Inc.
- Ruth Ryan
- John & Jeanne Scott
- Andrew and Jeannie Tsukamoto
- Wentworth Associates, LLC
- Wilson Elser
- WithumSmith & Brown

Raise the Roof
$1,000 - $2,499
- Diane Allerot
- AT&T
- Richard and Nancy Barrett
- Bike & Build
- Blair Schleicher Bravo
- Chubb Corporation
- CNA Financial Corporation
- CRC Insurance Services
- Debbie Douglas
- Exxon Mobil Foundation
- David and Mary Beth Farrell
- Stephen and Ann Marie Feld
- First Presbyterian Church of Mendham
- First Presbyterian Church of New Vernon
- Tucker and Linda Glavin
- JP Morgan Chase Foundation
- Seth A. Leeb Architect
- Lincoln Park Savings Bank
- Longo Electrical-Mechanical Inc
- Rainer and Joy Ann Mimberg
- Jean Molendyke
- Joe and Sue Monico
- Penny Nelson
- New Jersey Hills Media Group
- NJM Insurance Company
- Henry Passarotti
- Pella Windows & Doors HQ Caldwell
- The PIMCO Foundation
- Pope John XXIII Regional HS - Youth United
- Pulte Homes
- Realogy Charitable Foundation
- Rotary Club of Madison
- Steven and Beverly Rubenstein Charitable Foundation, Inc
- Samsung Electronics North America
- Kenneth and Christi Sauter
- Lillian Schenck Foundation
- Charles Schwab Foundation
- John Smagowicz
- Spencer Savings Bank
- Stewart Surveying & Engineering, LLC
- Alison Tozer
- United States Golf Association
- Michael and Adrienne Vacanti
- David Vollmayer
- Wallace Chapel AME Zion Church
- Patrick and Kelly Walsh

Bricklayer
$500-$999
- Nusrat Aliya and Lee Chasen
- American Society of Mechanical Engineers
- Henry O. Baker, Inc
- Bank of America
- Michael and Stephanie Brockhoff
- Honorable Leanna Brown
- John and Ellen Marie Callanan
- Coach Leatherware Company
- Coldwell Banker Chester/ Hackettstown
- Carol Conger
- Claudia Cromie
- Eikon Planning & Design
- eLend.com
- Seth and Ellen Esterkin
- The Evangelical Lutheran Church of Our Savior
- Exelon Generation
- Farmers Mutual Fire Insurance Company of Salem County
- First Presbyterian Church of Hanover
- First Presbyterian Church of Succasunna
- The First Reformed Church of Pompton Plains
- Kenn and Rehana Flessner
- Carol Forte
- Anthony and Rosemary Fortunato
- Congressman Rodney Frelinghuysen
- Edward and Kathleen Galan
- Hill Wallack, LLP
- Hilltown Systems Inc
- Andrew and Maureen Hoeflin
- Robert and Caroline Jacobus
- Dianne Jones
- Tom and Penny Jones
- Kitchell Memorial Presbyterian Church
- Kathleen Kneis
- Lanca Sales
- Kathy Langner
- John Lester and Dee Kourakos
- Jasmine Lim
- Karen Marquis
- Steven Meyer
- Morris County Chamber of Commerce
- James and Vivienne Nigro
- Jean Nilson
- NK Architects
- Peter Ostberg
- Ralph Patella
- Frank Perier
- Presbyterian Church of Morris Plains
- Pump Technology Inc.
- Edward and Ellen Purcell
- Marshall and Jane Rafal
- Christopher and Melissa Reynolds
- Douglas Rotatori
- Sweet Construction Group
- Mark Tarnacki
- John Toronzi
- Trinity Lutheran Church
- UBS Financial Services
- United Health Foundation
- Francisco and Debbie Varela
- Chris and Christine Volinsky
- Weichert Morristown East
- Doug and Kathy Wright
- Zion Lutheran Church

Cornerstone
$250-$499
- Act Now Youth Fellowship Inc
- Advantech Corporation
- Brian and Carol Angle
- John and Helen Ashenfelter
- Congregation Beth El
- Shelley Boland
- Mitch and Pat Bomus
- Thomas and Nancy Burtnett
- J. Scott and Tracy Carruthers
- Robert Catalanello
- Frank and Margaret Corsi
- Pat and Carole Daggett
- Distributor Sales Management LLC
- Farren International
- Catherine Fitch
- Jerry and Emmy Lu Friant
- Danilo Giulianelli
- Maureen Grant
- Brian and Deborah Harris
- George Hicks
- Roman Hirniak
- Home Box Office, Inc.
- Budge Stratton Huskey
- Roger Jones
- Brian Kelly
- Paul Koch
- Kraus Marketing
- Mindy Leibowitz
- Ned Levine and Beth Turetsky
- David Lewis
- Main Street Philanthropy
- Maryann McGrane
- Janet Mitchell
- Cynthia Montena
- Paul Moritzen
- NECA
- Cathy Oliveto
- Passaic Valley High School
- Therese Patterson
- Pfizer Foundation Matching Gifts Program
- Ralf and Stacy Portmann
- Donald E. Quinn
- MaryAnn Ralston
- Township of Randolph
- Brenda Rankin
- Elinor Redington
- George Richardson
- Jonathan Ritter
- Rockwell Automation
- David Roman
- Norman Rosenthal
- Saint Patrick Parish
- Paul Brian and Jennifer Saxton
- Schenck, Price, Smith & King LLP
- Bruce and Sara Schundler
- Anthony and Monica Scozzafava
- Tayfun Selen
- Shepherd of the Hills Lutheran Church
- Catherine Smith
- Daniel Sroka
- Steele Kellogg AIA
- Stolar Capital

Investors Bank sponsored the Build it Now! Breakfast in September. At the Investors table: standing left, event speaker, Dennis Budinich, Chief Culture Officer with Kevin Cummings, CEO; seated right, Rev. Dr. Denison Harrield, MHFH Board of Directors.

- TelecomPioneers
- Beverly Thomson
- James and Beverly Thomson
- Sam and Margie Ticknor
- Richard and Beverly Van Duyne
- Phil Van Kirk
- Eduardo and Aura Vargas
- VFW Post #3401
- Richard White
- Jamie and Krystine Whitmore
- Diane Zediker-Pastore
- Cheryl Zelenty
- Zurich North America

In-Kind Donors $1,500+

A & R Interiors
Maureen Abbott
Justin Adler
AEON Furniture.Com
Ian Aguillar
AJ Aluminum
Alan S. Albin
Thomas Albinson, Estate
Robert Alimonti
Anna Allen
AllState Flooring Distributors LP
Jill Altmark
Allen Anderson
Jennifer Arber
Ashley Furniture HomeStore Edison Warehouse
James and Barbara Bailey
Tracey Beckman
Marie Beggan
Bergen Engineering Company
Jennifer Bernier
Bluelinx
Ilyse Boyett
Bradford Renaissance Portraits Corp.
Miguel Bravo, BRAVO! Graphics
Capitol Lighting of East Hanover
CEVA Logistics
John Coelho
Lisa Coniglaro
Harqula Couwenberg
Teri Covello
Virginia Crane
Cranes Mill
Alex Cranmer
Elinor Creighton
Dancker, Sellew & Douglas Building Interior Solutions
Joe D'Angelo
Dave's Office Installation
Ronald Decicco
Vivian Dellermo
Distributor Sales Management LLC
Debbie Douglas
The Downs Group
Drew University
Econo-courier Inc
Efficient Lighting
Tom Ehrola
Eikon Planning & Design
Peter and Dolores Eliot
CB Richard Ellis Florham Park
Pamela Federbush
Sandy Feldman
Fireside Furniture
Steve Fullenkamp
Functional Design Custom Kitchens
Brian Gagnon
Estate of Helen Garvey
Antonia Gollob
James Gordon
Samantha Green
Dan Gutman
Habitat for Humanity New York City
Michael Halebian & Co., Inc.
Hampton Inn Denville
Renee Hansen
Bill Hauser
Sara Henderson-Estate
Juliana Hess
Elizabeth Hill
Hillsborough Floor Coverings International
Hopwood Family
Hyatt House Morristown
Hyatt House Parsippany/Whippany
J & S Designer Flooring
Jill and Michael Kafrissen
Teresa Kay
W. Kodak Jewelers
Kramer Photography
Kramer Portraits
Kraus Marketing
Kathy Krell
Kuiken Brothers Succasunna
Seth A. Leeb, Architect
Jill Lemieux
Liberty Antiques
Township of Long Hill
Lowe's Flanders
Lowe's Piscataway
Mike Lucarelli
Holly Luce
Mace Brothers Fine Furniture
Christine Marfuggi
Joanne Mariani
Masda Corporation
Claire McAloon
Mediterranean Tile & Marble
Bill and Pat Mersbach
Metropolitan Exposition
Greg Mezzacapo
Hermanth Mikkilineni
Mill Creek Residential Trust LLC
Alan Modugno
Moe Distributors Inc
Al and Christine Montefusco
New Vernon Volunteer Fire Dept
The Old Mill Inn
Jeffrey Osgood
Chris Palazzi
Park Union Building Supplies
Satish Patel
Peers Moving Co Inc
Property Research Associates
Bill and Isabel Radock
Sandra Raff
Tina Randall
Ready-Set-Organize
The Real McCoy Estate and House Contents Sales
Regency Homeowners Associates
Clare Reid
Remmey Antiques and Fine Art Event
Ricciardi Brothers Edison
Pat Riesenberger
Rockaway Cabinets
Pat Romano
Dave Rumsey
Rustic Ridge Associates
John Salm
Shane Sanders
Schenck, Price, Smith & King LLP
Linda Schiele
Irene Schmidt
Charlene Schofield
Judy Schwartz
Sears East Hanover
Seifer Kitchen & Bath
Steve Shea
Jared Shechtman
Shehadi Commercial Flooring, Inc.
Erica Sinclair
Ron Slember
Diane Smith Estate Sales & Consignments
Staples Randolph
Steele Kellogg AIA
Sterling Rose
Stewart Surveying & Engineering, LLC
Susan Thomas
Toll Brothers Mt. Olive
Susan Trasino
Bob Trokin
Margaret Trum
Valeant Pharmaceuticals
Van Houton Plumbing
James and Annette Waitts
Mary Ellen Ward
Darcy Weaver
Courtney Welsh
James White
Wilcox-Slidders, Inc
Pam Wright
Joe Young

Morris Habitat Financials

IN 2016 WE GENERATED $4.45 million in revenue including record sales of more than $1.8 million in our ReStore. With expenses of $3.95 million — 85 percent of which were used in our homebuilding, home repair and ReStore programs – we added $497,000 to our net assets.

Our balance sheet continues to be strong with total net assets at the end of the year of $4.47 million and ample liquidity to meet our obligations and maintain prudent reserves. Home mortgage loans, both those in our portfolio and those we have sold to raise cash to further our mission, perform exceptionally well and have never led to a foreclosure.

Full financial information may be found in our audited financial statements available on our website: **www.morrishabitat.org**.

Rosemary Kuletz, cashier; Gail Kraynak, assistant manager; Ann Schwarz, volunteer; Peter Trachtenberg, customer service; Chris Boyle, director.

The Morris Habitat ReStore

Morris Habitat's ReStore, our retail operation, had $1.8 million in sales in 2016, netting $689,000 for our homebuilding – a 20 percent increase over 2015. Since 2008, Morris Habitat's ReStore has helped fund 22 homes and kept more than 5,800 tons of usable material from landfills.

Awards & Recognitions

• For the sixth consecutive year, Morris Habitat received the highest rating from **Charity Navigator**, the nation's largest charity watchdog. This is a testament to the organization's fiscal management, accountability and transparency.

• **Metro Builders Award for Excellence** – Best Affordable Housing Project, 18 Willow Street, Morristown *(photo left)*

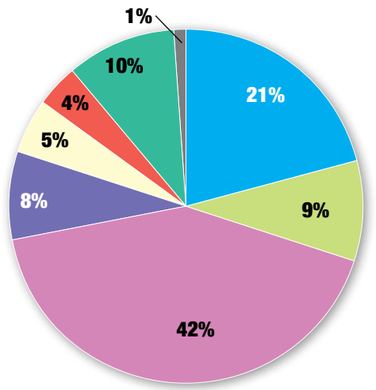
• SmartCEO's 2016 Brava Award to **MHFH CEO Blair Schleicher Bravo**.

2016 Statement of Activities

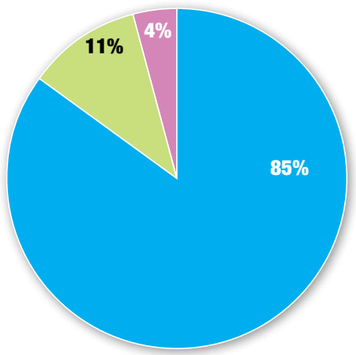
	Unrestricted	Temporarily Restricted	Total
SUPPORT AND REVENUE			
Contributions	$895,912	$32,033	$927,945
Grants from government agencies	385,611		385,611
ReStore revenue, net	1,877,937		1,877,937
Sale of homes	354,407		354,407
Donated assets and services	231,045		231,045
Amortization of mortgage discounts	25,464		25,464
Special event revenue	202,764		202,764
Gain on sale of mortgages receivable	430,506		430,506
Other income	14,854		14,854
Net assets released from program restrictions	7,205	(7,205)	
Total Support and Revenue	**4,425,705**	**24,828**	**4,450,533**
EXPENSES/ PROGRAM SERVICES			
Home building	1,934,954		1,934,954
ReStore	1,447,355		1,447,355
	3,382,309		3,382,309
SUPPORTING SERVICES			
General and Administrative	144,267		144,267
Fundraising	427,198		427,198
Total expenses	**3,953,774**		**3,953,774**
Change in net assets	471,931	24,828	496,759
Net assets, beginning of year	3,892,256	84,850	3,977,106
Net assets, end of year	**$4,364,187**	**$109,678**	**$4,473,865**

Source: 2016 Morris Habitat for Humanity financial statements

Revenues



Expenses



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Community Partner

Joseph Longo
Longo Electrical-Mechanical

Elizabeth K. Parker
New Jersey Hills Media Group

Kenneth R. Sauter
Hill Wallack, LLP

Philip Van Kirk
Community Partner

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

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President & CEO
Investors Bank

James Downs
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The Downs Group

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Managing Principal
Normandy Real Estate Partners

EXECUTIVE TEAM

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Chief Executive Officer

Liz DeCoursey
Chief Operating Officer

David Vollmayer*
Chief Financial Officer

Christopher Palazzi
Director of Development

Carolyn Haraksin
Director of Homeowner Relations

Stephanie Sayki
Director of Volunteer Services

Douglas Wright
Director of Construction

Chris Boyle
Restore Director

Ben Roberts
ReStore General Manager

ADMINISTRATIVE AND PROGRAM TEAM

Kathy Ritchey
Development Associate

Dennis Eckardt*
Staff Accountant

Karen Adams*
Assistant to the Chief Operating Officer

Kathy Hunt
Finance Assistant

Rehana Flessner*
Volunteer Services Coordinator

Heidi Schlager*
Administrative Specialist

Pauline Vaccaro*
Development Assistant

Debbie Walter*
Community Outreach Coordinator

CONSTRUCTION TEAM

Richard Cooke
Homeowner Sustainability Coordinator

Spencer Reckford
NR Program Coordinator

John Q. Martin
Project Manager

Bob Preis
Project Manager

Michael Dakak, Sr.*
Construction Supervisor

Don Harris*
Construction Supervisor

Jimmy Lombardo
Construction Supervisor

Ray Graber*
Construction Assistant

RESTORE TEAM

John Castiglioni
ReStore Assistant Manager – Donations

Bart Litvin
ReStore Collections Manager

Chad Lloyd
Warehouse Manager

Gail Kraynak
ReStore Assistant Manager – Customer Service

Samantha Corsi
Donation Door Coordinator

Ann Keefer
Donations Assistant

Tom Copeland*
Joshua Haddadin*
Rosemary Kuletz
Tony Lalicata*
Michelle Mendez*
Lorraine Nestman*
Jeremy Rich*
Dana Tappen*
Peter Trachtenberg*
Customer Service Reps

Shane Boyle*
Dominick Gagliano*
Martin Leyva
Tim Simmons
Truck Drivers

**Part Time*

Morris Habitat for Humanity®

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www.MorrisHabitat.org • Email: info@morrishabitat.org

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