

2025

# ANNUAL REPORT

*Laying the Foundation*



# MESSAGE FROM MATT

This past year has been about *laying the foundation* for what's ahead. After a pause in building, our focus was on putting the right people, plans, and pieces in place to ensure lasting success.

We strengthened our Board and committees, welcomed new volunteers, and ran Marketplace every Saturday — keeping our mission visible while generating funds for future homes. Behind the scenes, we secured land and permits so we can make up for lost time and move forward with confidence.

Now we are ready. Over the next two years, we will build homes for four local families — a milestone that reflects not just preparation, but the dedication of an extraordinary community.

What makes Monadnock Habitat unique is not just the affordable houses we build, but the people who build them: the board members, volunteers, and supporters who give their time, talents, and heart. Because of you, our foundation is strong — and the future is full of hope.

With gratitude,

*Matt Keenan*

President, Monadnock Habitat for Humanity



# Meet the Board



**Matt Keenan**

*President | Building Committee  
Chair | Public Presenter*



**Chris Morgridge**

*Vice President | Family  
Selection & Counseling/  
Public Presenter*



**Vennie Sadasivan**

*Treasurer/Marketing/  
Partner Family Counseling*



**Bob Barnard**

*Secretary*



**Glenn Weiland**

*Marketplace Lead/Marketing  
Committee/Faith Relations*



**Michael Conway**

*Building  
Committee/Site  
Development*

## Amazing Volunteers



\***Brittany Lehr**- Little Green  
Light/Website

\***Dan Wilfrid**- Marketplace Lead

\***Pam Wilder**- Website,  
business cards, signage

\***Kathy Lamendola**- Office  
help, Workplace Champion



**Christina Perkins**  
*Family Relations/Little  
Green Light*



**Seth Jajliardo**  
*Small Home Repairs*



# About Habitat

Monadnock Habitat for Humanity builds houses in the Monadnock Region and beyond to provide decent, safe, and affordable homes for our neighbors living in inadequate housing. We are a nonprofit 501(c)(3) organization working to make a difference in our community ... one home at a time!

# Mission

The mission of the Monadnock Habitat for Humanity is to build and renovate houses in the Monadnock region, and to provide decent, safe, affordable homes for our neighbors living in inadequate housing.

# Vision

Everyone in the Monadnock region will live in adequate housing.

# Values

Ours is a Christian ministry based on the teachings of Jesus that we **love our neighbors as ourselves**. To that end we accept our Partner Families and our volunteers without regard to their backgrounds.

# WHAT WE DO



## Empowering Volunteers

The focus of Monadnock Habitat for Humanity is to bring people and communities together to build decent, affordable housing. Although in some cases we employ licensed contractors, many professional skilled individuals donate their valuable time and skills. Regardless of someone's training or experience there is always a job to do and a way to get involved.



## Partner Families

Once a Partner Family is accepted through our application and interview process, they begin financial literacy training and commit to 300 hours of sweat equity. Side by side with volunteers from our community, they help build their own home — investing time, skills, and heart into every board and nail. Along the way, they become part of the Habitat family, equipped for long-term success in homeownership and in life.

# Laying the Foundation



**BUILDING MATERIALS  
MARKETPLACE**

**THIS SATURDAY**

## Marketplace Expansion

Our Building Materials Marketplace project has also continued to grow, both in impact and in community engagement. This year, we expanded our hours, allowing more shoppers, donors, and volunteers to participate — and in turn, generating more funding for our homebuilding mission. The Marketplace not only supports our work **financially**, but also serves as a community gathering space that embodies Habitat's values of sustainability, generosity, and neighborly connection.

## Preparing to Build

This year, our organization reached important milestones that will allow us to serve more families in need of safe, affordable housing. We received approval for a two-lot subdivision on Old Walpole Road in Keene, where two single-family homes will soon rise. This success reflects months of planning and collaboration, and we are grateful to our board, volunteers, Dave Bergeron of Monadnock Land Planning LLC, and the city planners who worked diligently to make it possible.

We also purchased a vacant lot on Grove Street with support from the City of Keene, where we will build a duplex home in partnership with the talented team at Bensonwood Homes. Their expertise will be invaluable as we bring this project to life. With these projects underway, we are eager to welcome more volunteers and corporate sponsors to join us on the build sites in the months ahead.



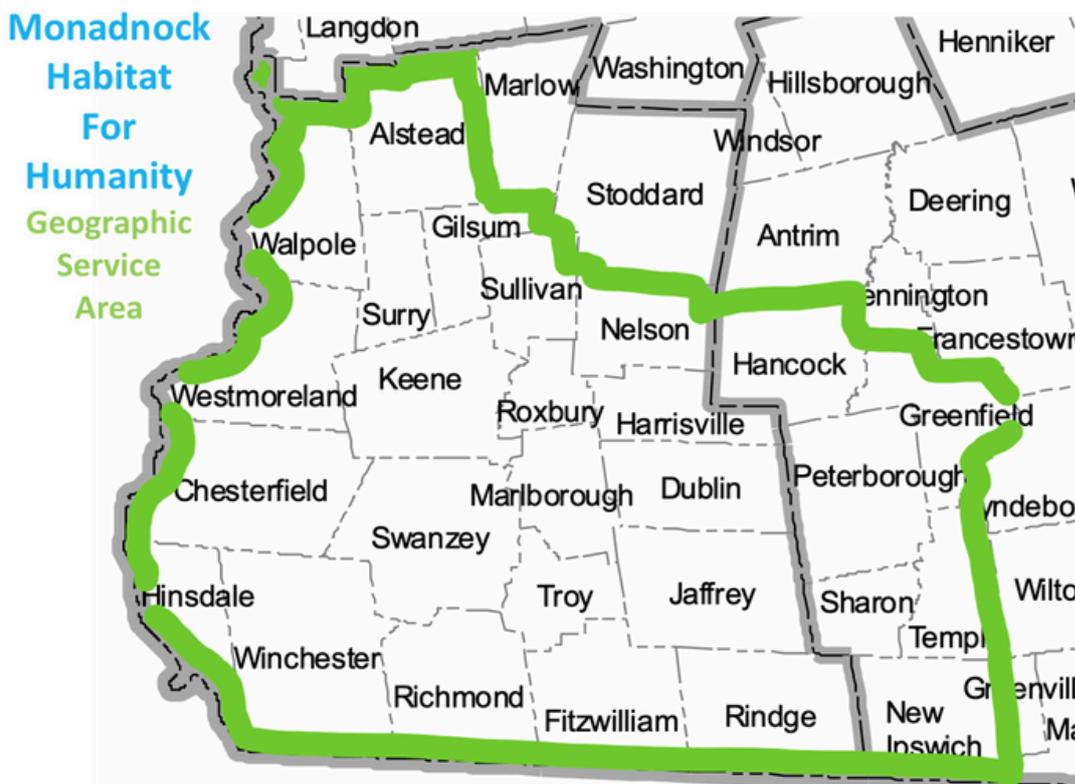
# Building our Kitchen Cabinet

One of the most exciting developments this year has been the creation of our Advisory Council. This group of well-connected community leaders has committed to meeting quarterly to provide guidance, share their expertise, and help expand awareness of Monadnock Habitat's mission. We are deeply grateful to the following individuals for joining us in this important work:

**Patsi Beffa-Negrini**  
**Tedd Benson**  
**George Hansel**

**Josh Greenwald**  
**Mitch Greenwald**  
**Jane Shapiro**

**Rob Therrien**  
**Lisa Nugent**  
**Stephanie Faulkner**



# Ways to Get Involved

We ♥ our  
Volunteers



**Over 1,500 Volunteer Hours in '24-'25**

**Join the Board**

Introduce us to new  
community partners

Let us present at your  
workplace or  
community group

Tell your friends, family & colleagues

**Donate**

Share our flyers, newsletters, or social posts

**Join a Committee**

Help in the office

Volunteer at Marketplace

**Build with us**

# Habitat Makes Home Possible — When the Market Doesn't

For most working families in New Hampshire, the dream of owning a home is slipping further out of reach.

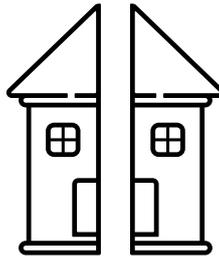
In Cheshire County, the annual income needed to buy a home **doubled in just three years** — from \$62,000 in 2019 to \$127,000 in 2022.

By June 2025, the statewide median single-family home cost **\$565,000**. With a 30-year mortgage at 6.82% interest and typical property taxes, the monthly payment would be about **\$4,308**.

Just ten years earlier, in 2015, the median monthly payment was only \$1,594. In a single decade, the cost of homeownership has increased by 170%.



Market Home  
\$565K = \$4308  
per month



Habitat Home  
\$225K at 0%  
interest for 30 years



These numbers tell the story: even families with steady jobs and good credit cannot afford to purchase in today's market.

***Habitat is different.*** We partner with families to build homes priced at actual construction cost (around \$225,000), with zero-interest, 30-year mortgages that keep payments predictable and affordable around \$1500 per month. Families contribute 300 hours of sweat equity and receive financial coaching, ensuring stability for the long term.

**We are still looking for Partner Families for our upcoming builds. Scan the QR code to see if you qualify or visit:**

[www.monadnockhabitat.org/home-ownership/](http://www.monadnockhabitat.org/home-ownership/)



Mrs. Patricia & Mr. David Beffa-Negrini

CAF

Marcelle L. Connare

Hilda L De Moya

Anonymous Donor

Diana Elfreich

Homestead Thrift Shop

Stanley Hutchings

James and Ann Robinson Family  
Foundation

Peter H Johnson

Mr. Matthew & Karen Keenan

Liberty Mutual Employees

Gerald T. Lins

Madison Community Foundation, Troy  
Boys Fund



# Give Local, Build Local

Your generosity makes a difference close to home. While donations to Habitat for Humanity International support the national organization, gifts made directly to **Monadnock Habitat stay here in the Monadnock Region** — building affordable homes for local families.



**A heartfelt thank you to our generous donors and community partners!**

New Hampshire Charitable Foundation

Martin Nolan

LeeAnn Puksta

Connie Spealman

Mr. Michael Stoudt

The United Church of Christ, Keene

The United Church of Winchester

David and Lisa Therrien

Lucy Truslow

Matt Vestal

Ms. Michelle Walch

Ms. Kathryn Waters

Daniel Wilfrid

Women's Fellowship, United Church of  
Christ in Keene

*A huge thank you to Gordon Services  
for donating the use of the  
Marketplace property!*

# Balance Sheet

As of (Date): June 30, 2025

<b>Assets</b>	<b>Amount</b>
Cash & Cash Equivalent	\$322,222
<b>Non-Current Assets</b>	
Long Term Notes Recievable	\$374, 224
Less Mortgage Discounting	(97,863)
Rental Deposit	\$250
Land Grove Street	\$17,171
A/R Babbit	\$17,171
Pre-Paid Expenses	\$315
<b>Total Assets</b>	<b>\$650,016</b>

<b>Equity</b>	<b>Amount</b>
Unrestricted net assets	\$653,016

<b>Cash Receipts</b>	<b>Amount</b>
Principal Payments	\$17,889
Contributions (individuals and churches)	\$53,704
Other Income	\$203
Interest Income	\$7826
Marketplace Sales	\$6076
	<b>\$85,697</b>
<b>Expenses</b>	
Managment/General expenses	\$13,528
Property, Tax, Land Development	\$33,934
Cash at the beginning of the year	\$283,987
<b>Cash EOY</b>	<b>\$322,222</b>



Contact us for questions or clarifications on the report.

Scan here to join our newsletter list



Homes Built  
Since 1991

16

Towns include Alstead, Antrim, Jaffrey, Keene, Rindge, Swanzey, Troy and Winchester with one major rehab completed in Stoddard



Partner Family  
Application  
scan here.



Follow us!

Monadnock Habitat for



Humanity

Website:

[monadnockhabitat.org](http://monadnockhabitat.org)

Phone Number:

603-357-8474

Email Address:

[monadnockhabitat@gmail.com](mailto:monadnockhabitat@gmail.com)