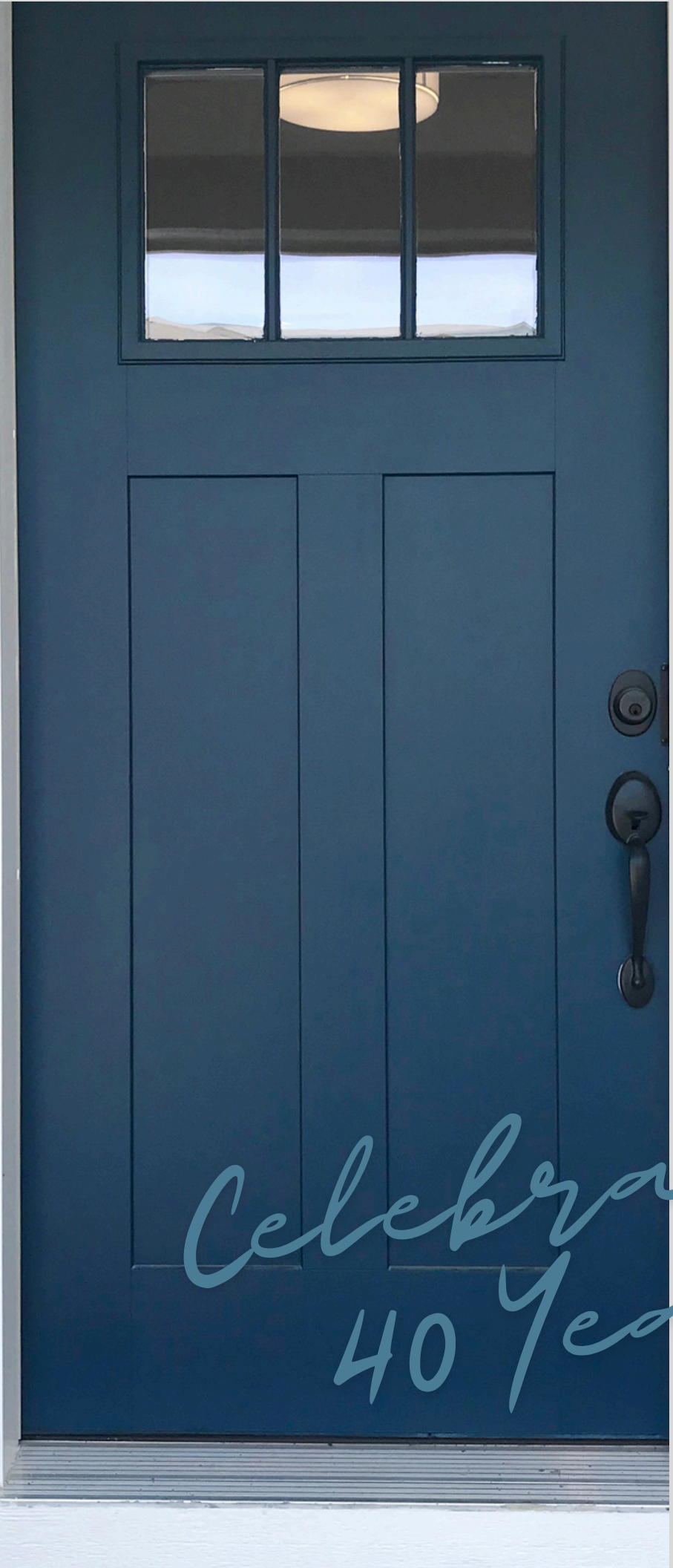


South Shore Habitat for Humanity®

ANNUAL REPORT

FY26

Special Anniversary edition

Celebrating 40 Years

From the Executive Director:



Erin McGough
Executive Director

South Shore Habitat for Humanity®

What a year to remember! We fondly recall the Home Dedications at two new homes, as we turned the keys over to new homeowners, Mike & Debra at 810 Jerusalem Road in Cohasset (September 2025) and to Erin at 26 Poquanticut Avenue in Easton (June 2026). We are also proud to say that during fiscal year '26 we completed the majority of work at 871 Plymouth Street in Abington, which sold to new homeowners Paul & Amelia in September.

In the Critical Home Repair program, we completed 37 projects for seniors and veterans across the service area, on par with last year. This program is aimed at support for ageing in place and the preservation of naturally-occurring affordable housing. Critical Home Repair is totally funded through donations and grants.

We acknowledge all the important partnerships that make this work possible, but would especially like to acknowledge: Schernecker Property Services (SPS) and Reliable Roofing, Siding & Windows, two corporate partners that provided substantial in-kind support; Moor Realty for its Give Moor annual golf tournament in honor of South Shore Habitat; the Goddard Foundation, for its donation to the Critical Home Repair program; and the Town of Marshfield's grant of $250,000 to support construction in Marshfield, from the town's Community Preservation Act.

We warmly thank all of our partners, our donors, and our volunteers for their efforts to make this year a success. We also welcome new leadership to our tremendous board this year, with a new slate of board officers lead by Peter Grape (President), Dick Halverson (Vice-President), Ciro Castaldi (Treasurer) and Kati Brigham (Secretary).

In the new year, we move to new construction in Marshfield and in Easton. We look forward to welcoming you to these sites. I hope you enjoy this special 40th anniversary edition, with memories and thoughts shared by our community members.

At South Shore Habitat, we don't just build homes, we build community. Thank you for being a part of our community.

SSHH By the Numbers:

72 **Homes Built or In-Progress**

32 **Local Communities**

In 2026:

37 **Critical Home Repairs**

3 **Homes Under Construction**

2 **Families Welcomed Home**

CURRENT BOARD OF DIRECTORS

Peter Grape, President
Cardiologist | Retired

Richard Halverson, Vice President
Real Estate Development/Construction Executive | Retired

Ciro Castaldi, Jr, Treasurer
Founder and Managing Director | Castaldi CPA, Inc.

Kati Brigham, Secretary
Partner, Vice President | Newmark

Jack Conlin
Assistant Project Manager | Callahan Construction

Antonette Davis |
Director of Loan Servicing, Arise Financial

Mark Everett
Financial Advisor | Diversified Financial

Michael Falotico
Co-Owner | Moor Realty

Peter Freeman,
Attorney | Moriarty Bielan & Gamache LLC

Terry Green,
Management Consultant | Retired

Frank Kelly
Project Executive | JM Electrical Company



MISSION STATEMENT

Together we build strength, stability and self-reliance through shelter by partnering with families in need of affordable housing.



Travelers Insurance, Corporate Build Day 2025

Our homes are much more than just shelter...



Erin, Easton Homeowner (2026)

Now Serving More Families

At South Shore Habitat for Humanity, every volunteer hour and dollar donated helps deliver programs and services that make a difference right here in our community.

Here's how:

Homebuilding & Rehab Program

South Shore Habitat builds or rehabs energy efficient, affordable homes with volunteer labor and donations of money and materials. We sell the homes to our family partners well below the market value with affordable mortgages. Homeowners put in up to 250 hours of sweat equity by building homes, or volunteering in the community, and attending financial classes.

Critical Home Repair

South Shore Habitat's Critical Home Repair program combines repairs and modifications for low to moderate income seniors and veterans, giving them the opportunity to remain safely and securely in their homes while creating an environment where they can maintain a healthy lifestyle and live independently.



Matter Surfaces, Corporate Build Day 2026

Volunteers

Every helping hand... makes a difference

Our mission depends on the hard work of volunteers. Whether it is swinging a hammer on a build site, or serving on a committee, volunteers are critical to every part of our mission to ensure everyone has the opportunity for safe, affordable housing.

This year, more than 1,000 volunteers signed up to donate their time and talent to help build two affordable homes in Easton and Abington, while many others served on committees, provided support in the office and offered guidance by serving on the Board of Directors. We are grateful for the compassion and dedication that helps hardworking families build brighter futures. It is our hope that you will join us in this spirit of partnership.



Sherwin Williams, Corporate Build Day 2026

Volunteer Impact

1,071

Volunteers in FY26

8,291

Volunteer hours in FY26

$331,640

Volunteer impact value

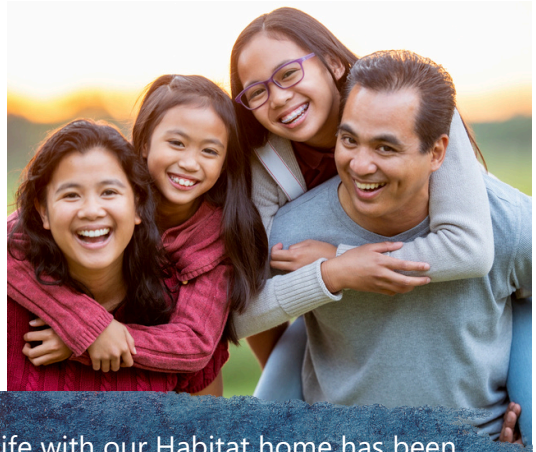
Celebrating 40 Years

1986-2026

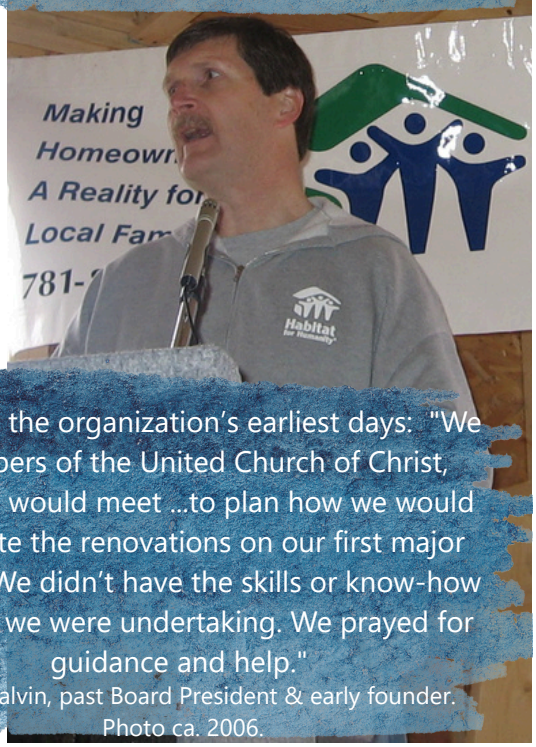
South Shore Habitat celebrated its 40th anniversary on January 6, 2026 and throughout the year we have recognized our history by gathering thoughts, memories, and future wishes from the people who have made the organization what it is today.
View the full stories at sshabitat.org/40th-anniversary-memories.



"The founder of Habitat for Humanity, Millard Fuller, stayed at our home in Norwell in 1987 when he came to attend the dedication of SSHH's first major project, in Randolph. 10 years later, [he came again] to the Whitman build, which was the first home being built in the Maxwell House Coffee partnership with Habitat for Humanity. At the time it was the largest initiative between a corporation and Habitat International. Millard later said, 'This is a milestone initiative that will bring us 100 homes closer to realizing our nation's vision of providing our neighbors with a safe place to live.' "
– Mark Newby, early founder of SSHH
Photo: Mark Newby with Millard Fuller, ca. 1987.



"Life with our Habitat home has been great. We [fostered children] for...14 years and added 3 children to our family.... We are so thankful to Habitat for giving us an opportunity to own a house and help other children.... Thank you."
--Anonymous Family Partner feedback Feb. 2026.
Stock photo.



Recalling the organization's earliest days: "We [members of the United Church of Christ, Norwell] would meet ...to plan how we would complete the renovations on our first major project. We didn't have the skills or know-how on what we were undertaking. We prayed for guidance and help."
- John Galvin, past Board President & early founder.
Photo ca. 2006.

Celebrating 40 Years
1986-2026



"I've been involved ... [for] the past 9 1/2 years I've been in office. We have been part of groundbreakings, the Jimmy Carter memorial service, Habitat builds, presenting members of the team with Senate recognition, and offering support through the Towns that I represent... it was truly remarkable to see how the foundation of the home that we had helped to build really came together, and to meet the families that would be living there. It felt like a positive impact was truly made."

- Patrick O'Connor, State Senator

Image: Patrick O'Connor, Cohasset build, 2025.



"[We] support South Shore Habitat [because they align] closely with our mission... the Habitat Model best serves the population in need of affordable housing." Over the past 6 years, Housing Ministries of New England has awarded 6 grants totaling $115,000 to SSHH.

- Jack Daly, Board Member,
Housing Ministries of New England.

"This cause is deeply personal for our team, given our strong ties to the local South Shore communities we live and work in....We look forward to seeing South Shore Habitat for Humanity extend its reach even further—bringing hope, stability, and new homes to families across the South Shore. Over the past five years, we have helped construct five homes across two Massachusetts properties. Changing lives for families in need is something we are deeply proud of, and the impact Habitat for Humanity makes in our local communities is truly incredible. Schernecker Property Services is honored to partner with such a vital organization, and we look forward to continuing our work together for years to come."

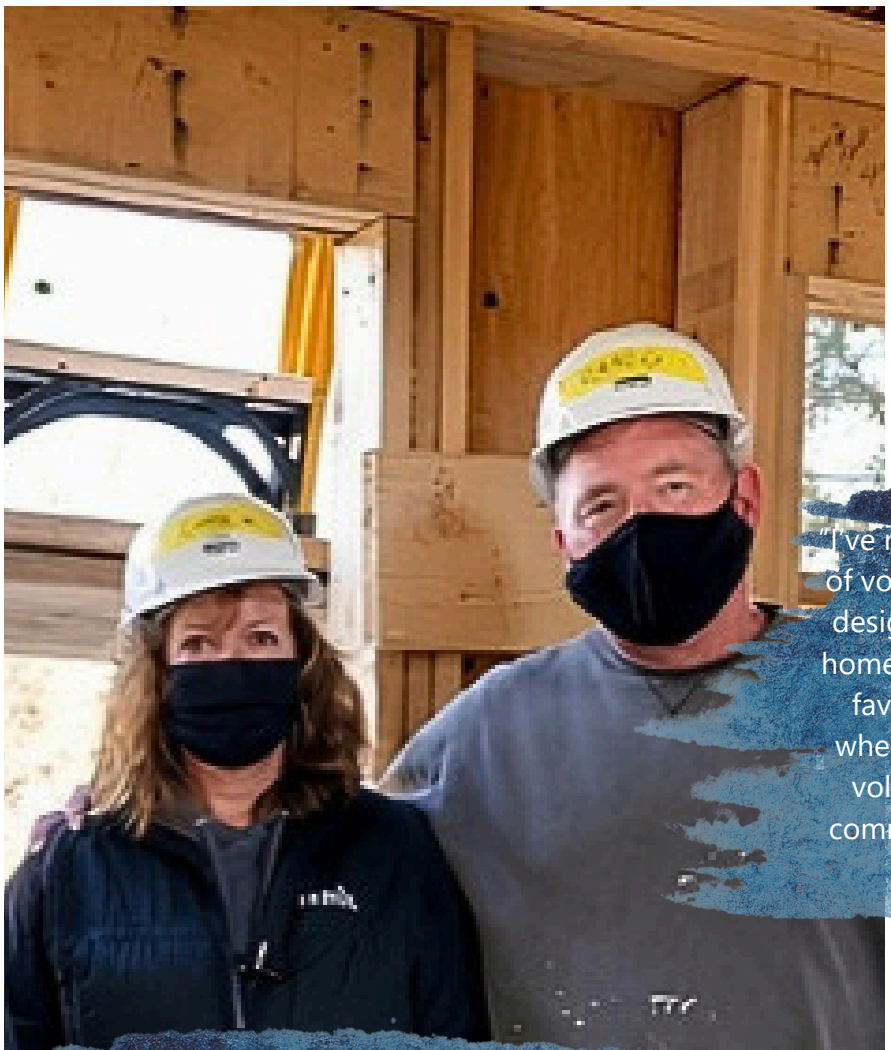
- Schernecker Property Services (SPS)

Image: SPS Corporate Build Day at Abington home, 2026.

Housing Ministries of New England



Celebrating 40 Years
1986-2026





"I've really enjoyed the diversity of the extended group of volunteers who come together to procure the land, design, and build the homes that end up the 'forever home' for so many well-deserving families. One of my favorite memories was at our last annual meeting, when a group of well-deserving [construction] CORE volunteers were recognized and awarded for their commitment to our organization. Great people doing great things!"

-Frank Kelly (Board Member).

"SSHH's partnership with the Town of Easton ... began in 2010, when the Town sold a lot on Highland St. to Habitat for $1... Since then, Habitat has completed homes on Electric Ave. and Poquanticut Ave., with each project bringing together volunteers, neighbors, and community partners. We are proud of this enduring partnership and excited to continue it as work begins on the next Easton home on Morse Rd. Congratulations to South Shore Habitat for Humanity on 40 years of service and partnership throughout the region."

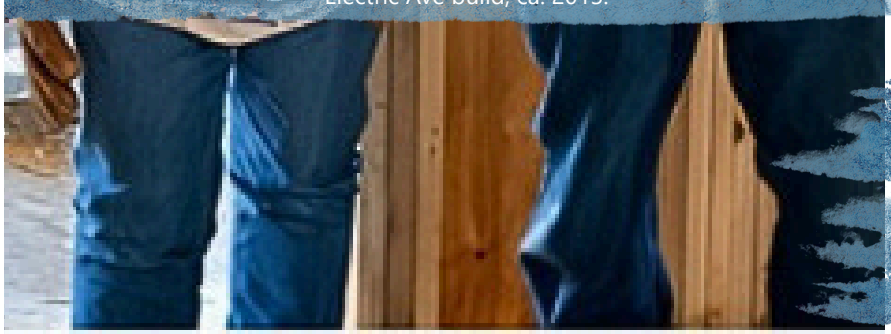
- Dottie Fulginiti, Affordable Housing Trust & Selectboard Member, Town of Easton. Photo: Dottie Fulginiti (Select Board) and Dan Guerin (Lions Club) at Electric Ave build, ca. 2013.



"My favorite memory would be our Staff Build Day, a day where all the South Shore Habitat staff work on a habitat home together. I enjoyed the time with my co-workers and helping to build the home."

-June Cruz, Grants Manager, SSHH

Photo: Staff Volunteer Day, Cohasset.



Celebrating 40 Years
1986-2026



As part of our CORE Volunteer Team, Steve Doherty and Phil Baimas volunteer on a weekly basis. They have been an important part of the success we have found over the last year. Steve says: "I have been involved with South Shore Habitat for five years. I was recently retired and wanted to learn new skills while also being a volunteer. From my very first day volunteering I was learning how to install hardwood floors in Westwood, and it has been a joy ever since. I love the people that I work with every day."

-Photo: Phil Baimas & Steve Doherty, recipients of Volunteer Awards at the 2025 Annual Meeting; with staff member Sheri Green, Construction Project Manager.



"I'm writing this note to thank you for the repair jobs that [Critical Home Repair] did for me. He not only did some insulating and railings, but the biggest item is he put a grab bar in the shower. Showering is no longer a question of if I feel brave or lucky today."

-Anonymous Client, Critical Home Repair Program, Stock Photo.



"Amazing things happen in life when you least expect it. When we decided to host a [golf] tournament to support Habitat, we never thought we would be this involved in the impact that we can have on peoples lives....Habitat makes that dream come true, and we get to be a part of that."

-Photo: Michael Falotico (Board Member) and guests at 2nd annual Give Moor Golf Tournament, May 2025.

Thank you to our donors!

** Indicates Donor's gifts include in-kind goods or services.*



Over $50,000:

The Flatley Foundation

Libra Foundation Inc

Ed Roche

Charlesbank Homes Foundation

Darlene Lopez

Moor Realty Group

$10,000-$49,999:

Anderson Insulation *

Avenue Beauty Inc.

Cape Cod Lumber

Dan Rice

Fleet Link, Inc.

Goddard Health Services

Grace E. Brooks Trust

Granite City Electric Supply *

Housing Ministries of New England

IBEW Local 103 *

IKEA *

The McCafferty Family

Reliable Roofing, Siding and Windows *

Saquish Foundation

Schernecker Property Services *

South Shore Elder Services

United Church of Christ, Norwell

Viola Roofing & Contracting *

$5,000-$9,999:

Abington Bank

Barbara and Kenneth Buntrock

Chris Carey

CEDAC

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Dedham Savings

The Hamilton Company Charitable Foundation

Mark and Hilary Newby

Newmark

Donald Ocker

Rockland Trust

Salem Five Bank

South Shore Bank

Susan Taylor

Travelers Foundation

Walsh Construction

Wasted * PBC *

Wilkinson Companies *

$1,000-$4,999:

Accessible Living LLC

Accutech Packaging

Harvey Agosto

Aircycler

Jeff Antos

Auburn Construction Co. Inc

Sammy Azzouz

Bald Hill Builders

Bank of America Charitable Foundation

Carrie Bellerby

Bluestone Bank Charitable Foundation

William Brack

Helen Burgess

Callahan Construction Managers

Nicholas Campagna

continued on next page...

$1,000-$4,999, cont:

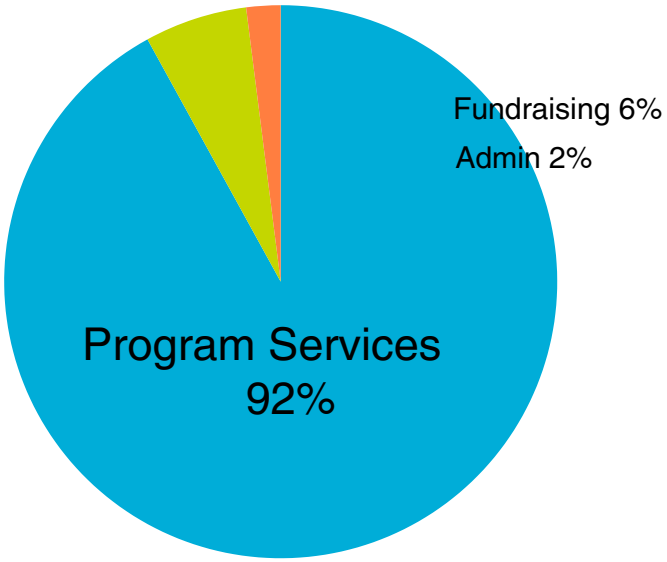
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We also had many donors who gave between $1 and $1,000. Although we cannot list everyone by name, all donations are deeply appreciated.

We strive for accuracy and deeply apologize for any omissions or errors.
Please contact our office so we have the opportunity to correct our records.

Audited Year-End Financials

At South Shore Habitat we take pride in our fiscal responsibility. Through careful management of our administrative and fundraising costs, you can be assured that your dollars are being spent wisely.



92% of every dollar raised went directly to supporting our programs

Revenue	
Contributions, Grants, Events	$1,234,623
Donated goods, services and property	$718,714
Home sales	$520,000
Other income	$ 93,470
Total Revenue	**$2,566,807**

Expenses	
Program Services Home Construction, Critical Home Repair, Homebuyer Support, Volunteer Programs & Global Support	$2,474,093
Admin	$ 59,287
Fundraising	$165,947
Total Expenses	**$2,699,327**

*Important Note: b*y generally accepted accounting practices, the costs related to the construction of a home (Habitat's largest expense category) are recorded for the fiscal year in the year that the home is sold. Therefore, our activity portrayed in an audit can vary year to year, depending on when we deed the home.

Platinum Transparency 2026 Candid.

Forbes ADVISOR BEST OF 2026 Habitat for Humanity Best Car Donation Charities

CHARITY NAVIGATOR ★★★★ Four Star Charity



Professional Ladies Association, Corporate Build Day 2026

WAYS TO HELP

Volunteer

- Events
- Build With Us
- Volunteer in the Office
- Serve on a Committee

Donate

- In-kind Donations
- Cash, Stock, DAF Donations
- Planned Giving
- Corporate Matching Gifts
- Cars, Boats and RV's to our Cars for Homes Program

Become a Corporate Partner

- Golfing Fore Habitat
- Women Build
- Corporate Build Days

southshore habitat | @habitatsouthshore | 781-347-3757 | sshabitat.org

SSHH Staff

Paris Bollinger
Property Development Manager

June Cruz
Grant Manager

Sheri Green
Construction Project Manager

Timothy Guimond
Volunteer and Community Engagement Coordinator

Pat Harold
Critical Home Repair

Hugo Herwing
Site Supervisor

Tony Keeley
Site Supervisor

Erin McGough
Executive Director

Carolyn Reynolds
Bookkeeper

Joe Sousa
Director of Development

Bill Twomey
Site Supervisor

South Shore Habitat for Humanity®