



ANNUAL REPORT 2025



Dear Friends,

2025 was a year worth celebrating. As you will see in the pages that follow, our community continues to rally around the homeowners in our area who are forced to make difficult decisions every day on how to best utilize their limited resources. WARM NC continues to provide the structure and the leadership to turn national, state, and local community resources into life-changing home repairs. This report demonstrates our impact through pictures, stories, and statistics.

In 2025, we not only moved into our “forever home,” but also completed payments on both the upfit and the mortgage, an important milestone for our organization. While we faced funding challenges due to program cuts and the loss of anticipated support, longtime and new donors stepped forward to close the gap. Our Giving Tuesday and year-end campaigns exceeded their goals, and when two programs concluded, staff and volunteers worked tirelessly to ensure homeowners received the greatest possible impact. Through both challenges and successes, we closed 2025 well positioned to launch into our next 30 years and beyond.

I am grateful for the generosity of our donors, the gift of time from our volunteers, the collaboration with our partners, and the dedication of our hardworking staff. As we embark on 2026, we will be commemorating our 30th year of serving homeowners in the Cape Fear Region. We look forward to strengthening existing services, forging new partnerships, and establishing innovative programs, all for the benefit of our homeowners. **We are happy to share this journey with you.**

Press On,



Andy Jones
Chief Executive Officer

626
volunteers

471
new
volunteers

16,656
volunteer
hours

7
counties



◊ Volunteers from Praying Pelican Missions volunteering in Columbus County, NC.

The NC We Know We Can Be

Our 29th year was defined by growth and a renewed appreciation for the volunteers who made it possible. We launched our first internship program in partnership with Duke University, reimagined volunteer opportunities amid funding challenges, and expanded our volunteer program to reach more people.

“Through WARM NC, I learned that real change begins with connection and a genuine commitment to understanding others’ lived experiences and the systemic challenges that communities face. This experience has truly shaped how I approach service reminding me to lead with empathy, humility, and purpose.”

- Akshita P, WARM NC Volunteer

Stronger Through Partnership

Our work is made possible through strong volunteer partnerships that show up with skill, compassion, and consistency. This year, organizations including Cape Fear Realtors, Rulmecca Corp., and Aloha Wilmington Real Estate dedicated teams of volunteers to support critical home repairs and accessibility improvements.

We are especially grateful to Aloha Wilmington Real Estate for sponsoring our Veterans Day of Hope, ensuring a veteran homeowner could remain safe and secure at home. Continued support from Brunswick County Association of Realtors, Band of Brothers, and Sacred Heart reflects the power of long-term partnership.

Together, these partners help turn repairs into lasting impact, preserving safety, dignity, and independence for the homeowners we serve.

In A Year of Constraint

2025 brought real challenges, including funding limitations and a growing need for critical home repairs. In the face of uncertainty, our volunteers became an essential source of stability for both WARM NC and the homeowners we serve.

When resources were stretched, volunteers stepped in with flexibility and commitment, taking on smaller projects, adapting to shifting needs, and helping ensure repairs continued safely and efficiently. Their willingness to show up, even when circumstances were complex, allowed us to remain responsive and mission-focused.

Because of our volunteers, critical repairs did not pause. In a year defined by constraint, volunteer support was not supplemental, it was foundational.

97
plumbing
repairs

64
door
repairs

108
flooring
repairs

83
electrical
repairs

15
ramp
builds

29
accessible
bath-
rooms

“I am humbled not only by the resiliency of our homeowners, but by the community of support willing to come together to make one’s home a safe haven, and to provide folks with the ability to safely age-in-place.”

- Charles Chambers

Capital Campaign

In 2025, WARM NC successfully completed a transformative capital campaign to fund the purchase and renovation of our permanent home on Amsterdam Way. Guided by the leadership of Charles Chambers, Campaign Chair and Immediate Past President of the Board, and supported by a dedicated campaign committee, we cultivated meaningful relationships with community members who share our vision for safe, stable housing for those most at risk.

The result was an extraordinary outpouring of generosity and partnership, positioning WARM to strengthen our operations and become even more accessible to the homeowners we serve. In April, we marked this milestone with a community-wide ribbon-cutting celebration, welcoming nearly 200 supporters who helped make this new chapter possible.



◇ WARM NC Office during renovation.
◇ WARM NC Office renovation completed.



◇ WARM NC homeowners, Ronald and Geneva.

Holding On to Home

In 2025, we had the privilege of assisting 751 individuals in households across southeastern North Carolina. While each home we serve carries its own story, a few reflect the heart of our mission especially clearly.

Ronald and Geneva have lived in their home for decades, raising their family and building a lifetime of memories within its walls. As Geneva began experiencing dementia, familiar spaces became even more important, yet aging infrastructure and safety concerns made daily routines increasingly difficult. Uneven flooring, limited accessibility, and outdated safety features put both comfort and independence at risk.

With the help of volunteers, critical repairs were completed to improve safety and accessibility, restoring peace of mind and stability. For Ronald and Geneva, these repairs meant remaining in a familiar place where memories, routines, and dignity could be preserved.

Stories like theirs remind us that preserving a home is about more than repairs, it is about safety, independence, and the ability to age in place with dignity.

Giving Tuesday

In 2025, WARM NC actively participated in Giving Tuesday for the first time, marking an important milestone in our fundraising efforts. With a goal of raising \$15,000 in just 24 hours, our community stepped forward in a powerful way, helping us exceed that goal to raise \$15,241 in one day.

This moment of generosity set the tone for a strong end to the year. Fueled by Giving Tuesday and donor support, our end-of-year giving totaled \$106,760, providing critical resources to support home repairs, accessibility improvements, and safety upgrades for the homeowners we serve.

This first Giving Tuesday campaign demonstrated what is possible when our community comes together around a shared belief: that everyone deserves to feel safe and secure in their home. We are deeply grateful to the donors who helped make this milestone possible and who continue to invest in our mission.

Fire & Ice Gala

WARM NC's Fire & Ice Gala was a powerful reflection of what our community can accomplish together. The sold-out event brought 250 individuals together in support of safe, accessible housing for older adults across southeastern North Carolina.

Guests participated in 30+ silent auction items, live auction moments, and an evening centered on connection, generosity, and shared purpose. The energy in the room was matched by an outpouring of support that extended far beyond the event itself.

Together, the Fire & Ice Gala raised more than \$50,000, providing critical funding for home repairs and accessibility improvements that help older

adults remain safe and independent in the homes they love.

The success of this event was not just measured in dollars raised, but in the collective commitment of a community that believes safe housing is essential to dignity, health, and aging in place.

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Racheal Lusk

Avery Wilson

Drew Easton

Ve Malliarou

Brenda George

Ricky Mayes

Dwayne Goodman

Emily Mead

Phil Godshall

Jake Peterson

Kendra Hessel

Nikki Quick



◇ WARM NC staff.

The Reality of a Budget

Monthly Income: \$994.00		
Utilities	\$ 350.00	
Healthcare	\$ 100.00	
Transportation	\$ 75.00	
Internet	\$ 140.00	
Gas	\$ 60.00	
Disposable Income		\$ 159.00

Monthly Income: \$7,000.00		
Housing	\$ 1,400.00	
Healthcare	\$ 800.00	
Transportation	\$ 1,400.00	
Childcare	\$ 1,300.00	
Food	\$ 900.00	
Disposable Income		\$ 1,200.00

A Financial Divide

Housing stability is not only a matter of homeownership, it is a matter of financial capacity.

One WARM NC homeowner, supporting a family of four, lives on \$994 per month. Of that income, \$350 is allocated to utilities, \$100 to healthcare, \$75 to transportation costs such as car insurance, \$140 to internet access, and \$60 to fuel. The household receives SNAP benefits; however, recent funding reductions have required supplementation through the local food bank. After

covering these essential expenses, approximately \$159 remains each month. This remainder must account for clothing, hygiene products, school-related needs, household goods, and any unexpected costs. There is no financial flexibility for critical home repairs or accessibility modifications.

By contrast, the average lower-range monthly income for a North Carolina homeowner family of four is approximately \$7,000. With estimated monthly expenses of \$1,400 for housing, \$800 for healthcare, \$1,400 for transporta-

tion, \$1,300 for childcare, and \$900 for food, this household may retain approximately \$1,200 in discretionary income.

The distinction is significant. For families living on extremely limited or fixed incomes, even modest repair costs represent an insurmountable financial barrier. Essential improvements, such as replacing deteriorated flooring, correcting electrical hazards, or installing accessibility features, are delayed not by choice but by necessity.

WARM NC's role is to bridge this gap. By providing critical home repairs and accessibility modifications at no cost to qualified homeowners, we ensure that financial hardship does not determine whether a family can live safely in their home.

\$ 50 =
grab bars

\$ 150 =
lock replacement

\$ 1,000 =
flooring repairs

\$ 8,000 =
HVAC

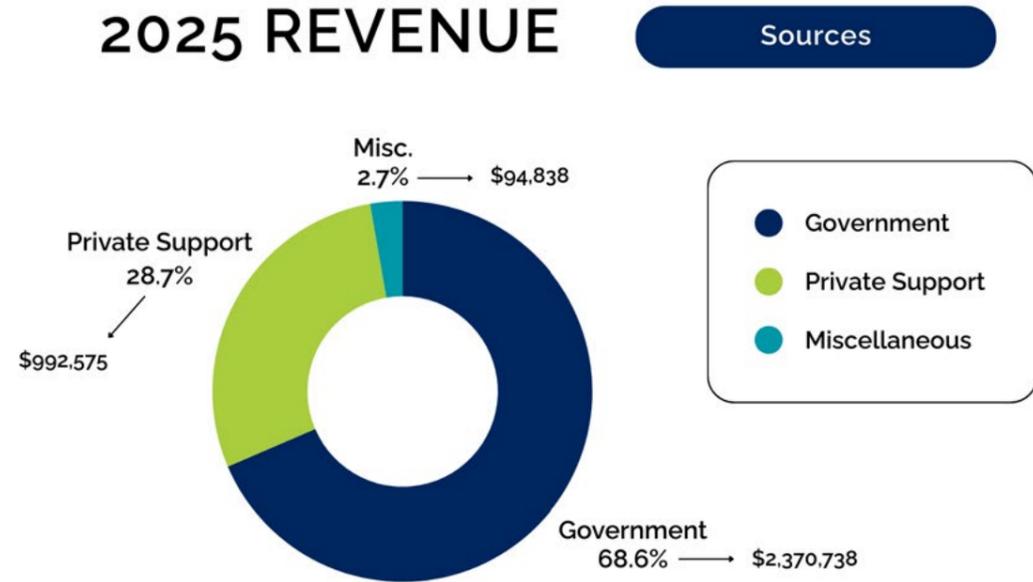
\$ 3,000 =
ramp builds

\$ 1,500 =
electrical repairs

Repair costs listed are estimated averages. Actual project expenses vary based on home condition, materials, and scope of work.

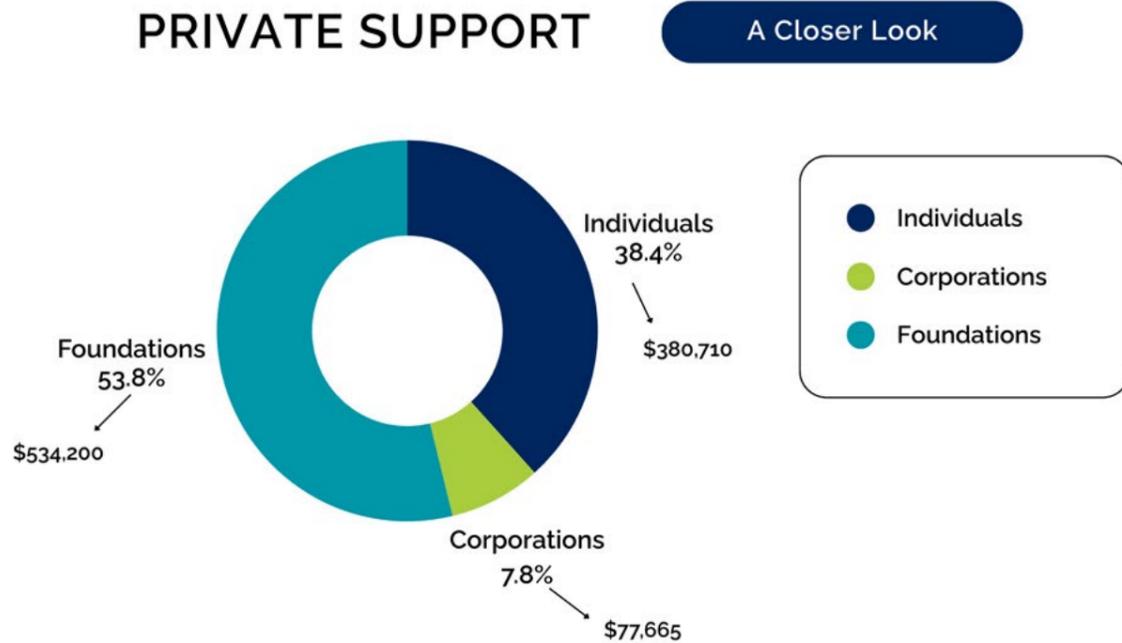
Financials

2025 REVENUE



Total Revenue: \$3,458,154

PRIVATE SUPPORT



Program Spotlight: Urgent Repair Program



◇ WARM NC staff and volunteer with homeowner.

The Urgent Repair Program addresses housing conditions that pose an imminent threat to the life or safety of very low-income homeowners with special needs. Its purpose is to eliminate urgent hazards and prevent displacement by providing essential safety and accessibility modifications.

For older adults and individuals living with disabilities, even small barriers can create serious risk. Narrow doorways, inadequate lighting, or the absence of grab bars can limit mobility and increase the likelihood of injury. When health conditions change, a home that once felt manageable can quickly become unsafe.

Through URP, WARM NC provides targeted improvements such as grab bars, widened door frames for wheelchair access, stair lifts, raised toilets, enhanced lighting, and other safety features. These practical interventions protect homeowners from injury, preserve independence, and allow them to remain safely in their homes.

The Urgent Repair Program ensures that financial hardship does not determine whether a homeowner can live safely and with dignity.



To volunteer or donate
visit warmnc.org