



Habitat
for Humanity®
Susquehanna

Annual Report Fiscal Year 2015

Enter a world where anything is possible!



8 Families in new
or rehabbed homes

51 Families
served

Repairs
50

1,451 volunteers
contributed
20,771 hours

Tithe
- El Salvador
- Kenya
- Malawi
- Haiti
\$18,744

Homeowners completed
60 of
hours of
financial
classes



Last year, homeowners saved
\$515,262 over paying market
rent and gained a total of
\$305,955.79 in equity.

Donors

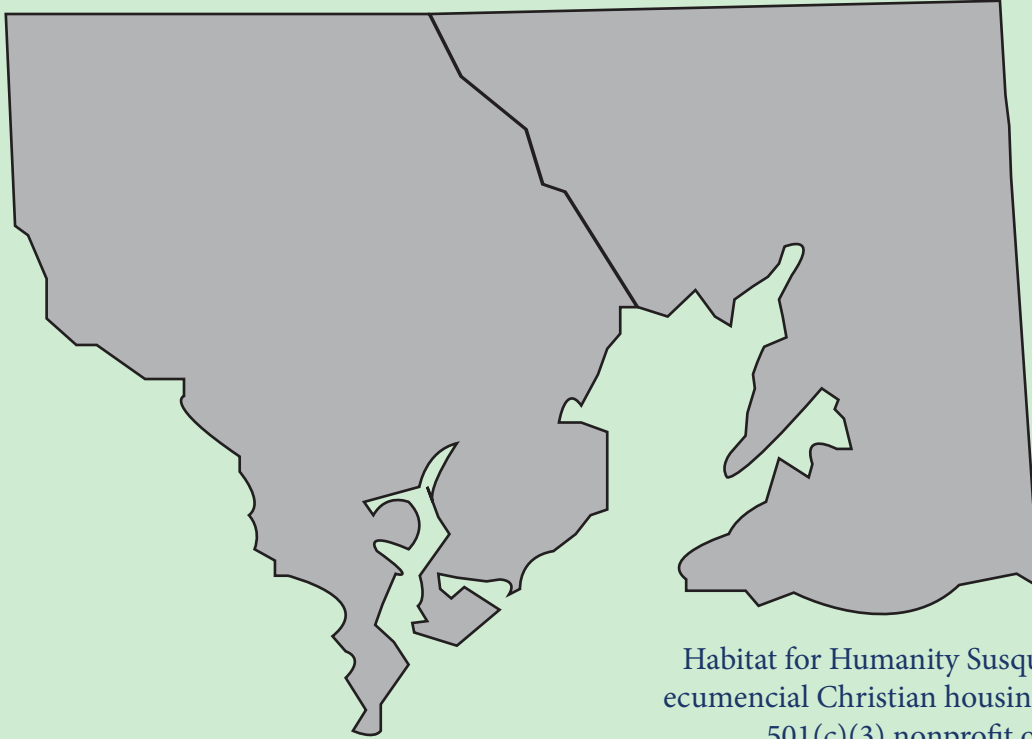
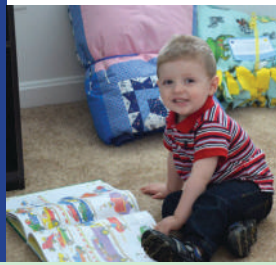
You help break the cycle of poverty for families who need a hand up.

Families

You strive to make your dream of homeownership a reality.

Volunteers

You selflessly give your time to help others achieve their goals.



Habitat for Humanity Susquehanna, Inc. is an ecumenical Christian housing ministry. We are a 501(c)(3) nonprofit organization

Mission

As a reflection of God's love, Habitat for Humanity Susquehanna creates affordable opportunities throughout Harford and Cecil Counties by building, renovating and repairing homes in partnership with the community.

Vision

Create a community where everyone has an affordable and decent place to live.

2015

Letter from the *Executive Director*

Happiness researchers have discovered the one of the secrets to true happiness is to serve others, and to practice gratitude. So now science has proven what our faith always told us! This year, 1,451 volunteers served others by helping Habitat for Humanity Susquehanna. They nailed, sawed, painted, and patched. They built houses, ramps, and hope. They passed out flyers, stuffed envelopes, sold tickets, and created community. They gave of their family treasure, sharing what blessings they have with others.

So it is my turn to practice gratitude, and thank each and every donor that has made it possible for us to build 8 homes and repair 50 more in this past year. We are showered with gratitude from the families we serve, but it is really the on-site volunteers, the donors, sponsors and those that pray for our work that need the thanks. They are the true blessings we have as an organization, and the source of a lot of happiness for us, the families we serve, and the community as a whole. With them everything is possible.



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205 S. Hays Street

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A Brush With Kindness



As Time Goes By

“We had some tough times during those years, but with the grace of God, we made it through as a family. I am truly so very proud that we have come so far.”

Ten years ago, Marion, a single mother of two, was struggling to make ends meet. Her job paid minimum wage, and, as much as she desired to own her own home, she didn't think it was possible. Wanting to provide a better life for her children, she turned to Habitat and was approved. In the nine years she has lived in her home, she earned a college degree. She got a higher paying job. She remarried. Her children are now attending college. Her neighbors love looking at her gardens as much as she loves working in them.

Marion made extra payments on her mortgage, and this spring, paid it in full. Through homeownership, she saved \$29,827 over what she would have paid in rent. Now she proudly owns her home. Marion changed the course of her future and that of her family. She was able to do so because of supporters like you.

Since 1993, 86 families have moved into their forever homes and, since 2011, another 300 families have received critical repairs to keep them in their homes. This is only possible because of the support from you and others in our community.

After losing the love of her life in 2012, Lauranne Weathers didn't think her life could get any worse, until she discovered the financial burden of owning a home as a widow.

On April 11, 2015 Habitat for Humanity Susquehanna participated in A Brush with Kindness Week, a nationwide effort to transform neighborhoods by painting, providing minor exterior home repairs, landscaping and cleaning up yards in partnership with low-income homeowners.

During that week, the Repair Program fixed Lauranne's gutter and downspout and completed other repairs in the Harford Square neighborhood. A few days later, we received a thank you letter from Lauranne expressing her gratitude saying,

“Your group helped so much. I didn't know how I was going to fix it. They are the most professional people I have seen. They were polite, friendly, pleasant and just plain wonderful. Their commitment to helping others is inspirational.”

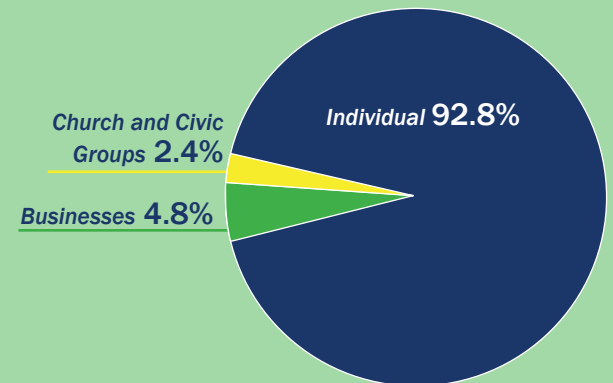
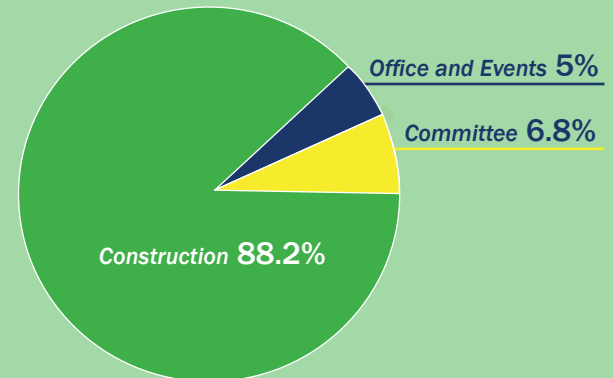


The Gift of Giving



Volunteers

This fiscal year **1,451** volunteers contributed 20,771 hours.



*“God has enriched and blessed our lives.
He has given us the desire to give a blessing to others.
In lieu of a gift to us, bless someone by giving a love gift to
Habitat for Humanity Susquehanna.”*

These words were written on the invitation of vow renewal between Charles Alston, former Board President of Habitat for Humanity Susquehanna, and his bride, Mildred, as they celebrated their 50th Wedding Anniversary at Mt. Zion Baptist Church. 51 guests in 9 different states contributed a total of \$6,075 in honor of Charles and Mildred’s love and commitment to one another and to the community. The Alstons are a true reflection of God’s love and generosity, and we are so grateful for their constant support and prayers. Congratulations on 50 beautiful years together, and thank you for making Habitat Susquehanna a part of your story.

Because of volunteers,
Habitat for Humanity Susquehanna
saved **\$450,039** in labor cost.

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Over \$50,000

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Weinberg Foundation, Inc.
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Housing Trust

\$20,000 - \$49,999

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\$10,000 - \$19,999

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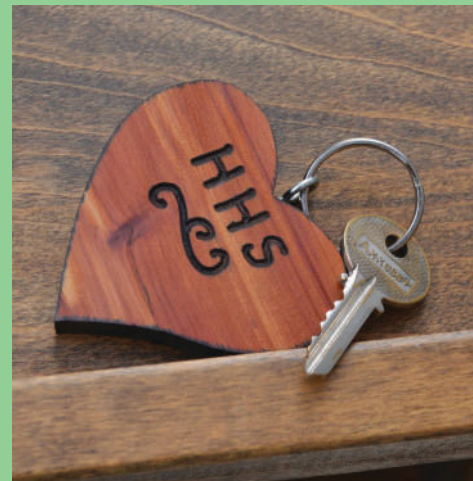
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Raymond Hamm Jr.
Lisa Hammond
Margaret Hammonds
Barbara Harant
Harford Community
College
The Harford Mutual
Insurance Companies
Sean and Molly Hart
Todd Hart
Tom and Peggy Hart
Mary Hastler
Havre de Grace Seafood
Festival
Heartbeat Fine Apparel &
Accessories
Snee, Mahoney, Luche &
Helmlinger
Suzanne Hennessy
Lenora Henry
Christine Hess
Peter Hoffman
Brian Holloway
Hollywood Casino
Perryville
Christina Horchar
Michelle Hose



Anne Hottle	Pairings Bistro	Total Wine & More	Dennis A Reynolds	Ron Ryan
Howard Bank	Ken Pegher	Town Nails and Spa	Trucking	Sandler Training
Katie Hughes	Sarah Pinger	COL. Kenneth Tozzi	DiCocco Contractors	Donald and Nancy Saxton
Joe and Stephanie Hurley	Planet Fitness- Forest Hill	Steve and Terry Troy	Shobita DuBois	Shaffer, McLaughlin &
Michael and Dawn Hyde	Plaza Ford Inc.	Victor Valentin	Phil Eichensehr	Stover, LLC
Ice World	PNC Bank	Yvette Valentin	Exelon Nuclear- Peach	Signs by Tomorrow
It's PayDay	Corinne Rao	Tianna VanSpruell	Bottom Atomic Power	Smart Energy Systems
Ted Jasinski	Eric and Stacey Rebbert	Virginia Golf Vacations	Station	St. Joan of Arc Church
Jay Edwards & Associates, LLC	Bridget Reed	Benny Walker	Stephanie Fentl	St. Margaret School Middle
Jonathans Weddings & Flowers	Betty Reeves	Scott and Lia Walker	Fiction 20 Down	School Service Club
Gail Jothan	Renaissance Baltimore	Walt Disney World	Flavor Cupcakery	Jim See
Kelly & Associates	Harborplace Hotel	James and Melissa Walters	Steven and Maggie Fulkrod	Ed Steere
Insurance Group, Inc.	Rent-A-Chef	Water's Edge Event Center	Lisa Fuller	Subway
Key Title	Linda Rettaliata	Center Stage	Debbie Gemuendt	Subworks Pizzeria
Klein's ShopRite of Maryland	Michael Rettaliata	Waterfront Properties LLC	Gene's Evergreen and	Survive Engineering
Timothy Knabe	Robert and Linda Rich	WBAL-TV 11	Landscaping Nursery, Inc.	Company
Elizebeth Knapp	Ripley's Believe it or Not!	Samantha Webb	Michael Golden	Symantic
Jenny Krichton	Rita Cooper Fine Art	Laura Wettengel	Grier's Nursery	Tech Soup
Ladew Topiary Gardens	Roaritech, LLC	Weyrich, Cronin & Sorra	Cindy Grove	The Harford County
Jordan and Megan Lally	Susan Roarty	Wine World Beer & Spirits	Grove Presbyterian Church	Reading Council
The Landscape Rejuvenator	Rommel's Ace Home	Leroy and Judith Witts	Hampden Moving and	(HCRC) and State of
Diane Lane	Center	Dr. Mary Teddy Wray	Storage	Maryland International
Barbara Larsen	Angela Rose	Corey Yurek	Hardy's Self Storage -	Reading Association
Law Offices of Anthony J. DiPaula	Daniel Rosenberg	In Kind	Riverside	Counsel (SoMIRAC)
The Law Offices of Snyder & Snyder	Patricia and James Rosner	84 Lumber - Aberdeen	Harford County	The Kelly Group
Francis and Andrea Leary	Rotary Club of Aberdeen	Abingdon Self Storage	Government	The Mill of Bel Air
Carl and Diana Lee	Charities, Inc.	Anonymous	Kenneth Hess	Elizabeth Tiemann
Andy Levy	Holly Russell	Balsamo, Stewart, Lutters &	Anne Hottle	TitlePoint Corporation
Steven and Sandi Linkous	The Rustic Peddler	Ruth, P.A.	HR Solutions LLC	Vagabond Sandwhich Co.
Ed Longosz	Wendy Ryan	Sandra Barstow	Hurley World Travel	Walmart
Longwood Gardens	Mary Kate Ryan-Griffith	Benefit Watch, LLC	J. S. Dallas Inc.	Wegmans
MaGerks Pub & Grill	Saxon's Diamond	Benfield Electric	Jarrettsville Creamery	Wells Fargo
Magooby's Joke House	Centers, Inc.	Big M Nursery and Garden	JigSaw Marketing Solutions	David Wessel
Main Street Oyster House	Sharon Schneeman	Center	Jones Farm Produce and	Wolf Fire Protection
Raymond Marshall	Dave Serio	Jeremy Bopst	Nursery	
Massage Envy Spa	David and Erika Short	Boys and Girls Clubs of	Joppatowne Women's Club	
Carmel McComiskey	Amber Shrodes	Harford County	JW & Sons	
Linda McLeod	Colleen Slear	Buffalo Wild Wings	KB Abstracts	
Clay McNally	Charles Slusher	Celebree Learning Center	Klein's ShopRite	
Carroll and Ellen Meehan	Daniel Smelkinson	Bel Air	Krause Companies	
Michaelann Meehan	Spirited Sisters Studio	Chesapeake Employers'	Kroh's Nursery, Inc.	
Tony Meoli	Steve Spurrier	Insurance	Lowe's Home Improvement	
Milby Company	Eric Stangland	Chick-Fil-A	Mid Atlantic Expositions	
Bruce and Sharon Miller	The Star-Spangled Banner	Circa LTD	and Entertainment	
John Moore	Flag House	City of Aberdeen	Cara Middendorf	
Mary Moore	Stewart Association Land	The Columbia Bank:	Milton Electric	
Amy Morlock	Development, Inc.	People's Bank of Elkton	Michelle Shewbridge	
Matthew Mullen	Esthel Summerfield	Commonwealth	National Gypsum	
The Nora Roberts Foundation	Carol Suzdak	Construction Co., Inc	Norrisville United Methodist	
	Swan Song Spirits	Costco Wholesale	Church	
	T&M Mulch Inc.	Crown Restoration	Pat's Pizza	
	Jeffrey and Dena Terra	Decisive Data Systems	PepsiCo Foundation	
	David and Susan Thomey	Deer Creek Chorale	Pond View Farm	
	Dwight and Pam Thomey	Steve DeFranks	Robin Hood Paintball	
	Michael Thompson		Nathan Rhodes	



HHS's financial statements are audited each fiscal year ending June 30. For a copy of our most recent audit please contact 410-638-4434. Every effort has been made to insure the accuracy of this report.

Please accept our apologies if your name is omitted, misspelled or otherwise incorrectly listed. If we have made an error, please let us know by contacting Caroline Adolph at cadolph@habitatsusq.org



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