

# Annual Report

HABITAT FOR HUMANITY SUSQUEHANNA

FISCAL YEAR 2016

## By The Numbers

<b>+\$2,317,947</b> TOTAL INCOME FOR FY 2016		
<b>27</b> PEOPLE IN HOUSEHOLDS IN FY2016	<b>83</b> FAMILIES REFERRED FOR FINANCIAL EDUCATION	<b>1,304</b> VOLUNTEERS IN FY2016
<b>19k+</b> VOLUNTEER HOURS CONTRIBUTED	<b>14</b> CHILDREN MOVED TO SAFE HOMES	<b>\$87k+</b> INCOME FROM RESTORE MARCH 2016 - PRESENT
<b>43</b> FAMILIES SERVED WITH REPAIRS	<b>61</b> REPAIRS COMPLETED	<b>9</b> REPAIRS MADE TO BENEFIT VETERANS
<b>\$668</b> MONTHLY MORTGAGE PAYMENT	<b>\$81k</b> SAVINGS OVER RENTING	<b>\$530k</b> EQUITY EARNED BY HOMEOWNERS
<b>\$7,407,242.78</b> TOTAL ASSETS		
<b>\$1.3m</b> HOMEBUYERS PROGRAM	<b>\$369k</b> RESTORE EXPENSES	<b>\$360k</b> REPAIR PROGRAM EXPENSES
<b>\$131k</b> FAMILY SERVICES & FINANCIAL LITERACY	<b>\$79k</b> VOLUNTEER SERVICES	<b>\$298k</b> FUNDRAISING EXPENSES
<b>\$177k</b> MANAGEMENT EXPENSES	<b>\$18k+</b> TITHE (EL SALVADOR, KENYA, MALAWI, HAITI)	<b>\$1.2m</b> TOTAL EQUITY
<b>-\$2,782,206.66</b> PROGRAM SERVICE EXPENSES		

## Our Mission and Vision

**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.

## ReStore

<b>2,277</b> AVERAGE SHOPPERS PER MONTH
<b>961</b> AVERAGE TRANSACTIONS PER MONTH
<b>574</b> TOTAL DONORS
<b>234 / 1,893</b> TOTAL VOLUNTEERS / VOLUNTEER HOURS



# Behind the Door

NEWS FROM HABITAT FOR HUMANITY SUSQUEHANNA

FALL/WINTER 2016



## Hard Work Pays Off in Cecil County!

Brandi Forman was the “happiest new homeowner ever” at her closing on her new home in Charlestown. And she should be – she worked very hard for an affordable home with an affordable mortgage!

To build her home, 255 volunteers put in 2,543 hours on the construction site – and Brandi herself did 100 hours of construction, 52 of non-construction hours, and 13 hours of classes, while her friends and family worked another 124 hours. On top of that, her Mentor, Mary Jo and her Aunt Serena helped with fundraising for the house.

It all started with her supportive employer, Hollywood Casino when they sponsored a Panel Build in their parking lot in September. For their donation of \$10,000, we delivered a lot of wood into their parking lot, and their employees helped turn that lumber into the frame of Brandi’s home!

The dedication of the Forman house had our first “double ribbon cutting,” as not only did Brandi cut the ribbon to her front door, her son Eli also cut the ribbon on his new playset in the back yard.



## Habi-Tech Home Lands in Aberdeen

The latest “Green Build” from Harford Tech High School flew in on a crane to the foundation on Second Street in Aberdeen, marking the installation of the 7th Habi-Tech home in Harford County.

The school’s award winning program builds a home over two school years. Once the two halves of the modular home were delivered to the site, construction volunteers took over to join it into one home, and do the finishing work and landscaping. Solar panels will complete the home in November, making this house nearly net zero energy.



The home is now owned by Lisa Schofield, with a zero-percent mortgage held by Habitat for Humanity Susquehanna, and will be an asset to Lisa and her sons for generations to come.

# A word from the Executive Director



Not long before I came to Habitat Susquehanna, our Board of Directors courageously stated their hope: that we would build homes for 100 families. When our leadership was asked if they believed we could really do this, the answer was,

“With God, all things are possible.”

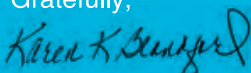
This year, that hope will be realized. In a few weeks, we will gather our tools and begin work on that very house: HOME #100!

To get to this point has taken much teamwork – faith, effort and love. As you’ll read, we are growing, excited to open our very first ReStore last May. We resell donated construction and home goods, and the profits so far have exceeded our goals. Our Family Service Team now offers free one-on-one credit counseling for our potential homeowners to complement the free financial literacy classes our partner APGFCU leads for the public. Our Repair Team initiated an Aging in Community coalition to assess and meet needs of our seniors. All new ways we assist our neighbors.

Through the love and talents of our staff, volunteers, donors and you, homes are being constructed and repaired, and we are so grateful for each hammer swung and each paint brush and prayer lifted to bring families home.

All of this has been possible, and we are thankful to God for blessing our mission so deeply. We celebrate this year’s gifts and wish you and those you hold dear a joyous season of Thanks and Love.

Gratefully,



Karen K. Blandford

# Board of Directors

Matthew Mullen  
*President*

Diane Lane  
*Vice President*

David Crisp  
*Treasurer*

Shannon Sullivan  
*Secretary*

Members:  
Sarah Colenda  
Daniel Duncan  
Holly Crouse  
Tyson Gischel  
Wayne Goddard  
Rodney Kornrumpf  
Linda Holmes  
John Moore  
Linda McLeod  
Bruce Miller  
John Schab  
Maia Callum  
Katie York



# Executive Staff

Karen Blandford  
*Executive Director*

Steve Fulkrod  
*CFO*

Megan Lally  
*Director of Development*

David Burja  
*Director of Construction*

Cara Middendorf  
*ReStore Manager*

# New Board Members

Transitions are often both happy and sad, including the change-over of Board members at the July 1st start of the new fiscal year. We are happy to welcome new Board members David Crisp, Daniel Duncan, Rodney Kornrumpf, John Moore, Maia Callum, and Linda Holmes. We are sad to lose Joe Hurley, Chick Hamm, Colleen Helmlinger, Danielle Tinsley, and Nicole Keys but thank them for their years of humble service to our mission.

# New Faces in Family Services!

This smiling trio is our top-notch Family Services Team, helping a whopping 100 families per year transform their lives. From right to left is Patricia Hunt, our AmeriCorps VISTA service member; Yvette Valentin, our Family Services Coordinator; and Ellen Kunzelman, our part-time Financial Coach.



Gone are the days that only approved partner families get financial literacy instruction. Now, we have a full range of services to help low income families transform their lives. Budgeting and maintaining good credit are vitally important whether you are a renter or a homeowner!

We now offer in-house one-on-one financial coaching for our prospective homeowners, provided by Ellen, thanks to a demonstration grant from the Women's Giving Circle. Patricia is helping us develop an expanded Financial Literacy Program which will build upon the classes now offered monthly in Harford County by Dee Barretto, our APGFCU partner, and the quarterly classes offered in Cecil County by Yvette as a Maryland CASH Academy partner.

The Family Services Committee presented our new Homeownership Orientation in August – which got a round of applause! That's how we all feel about the work of this dedicated and caring team on the side of families in need in Harford and Cecil counties.

## The Red Hat Society

Our core volunteers and Red Hat members are those volunteers who contribute 100 or more service hours every year. They work with us on a regular basis and sometimes help lead other small groups of volunteers on our construction sites because they are experienced and constantly learning new skills. Core volunteers are dedicated to our mission, and they are invaluable to our work! In 2015, our core volunteers served a total of 4,309 hours!



*"Habitat for Humanity Susquehanna has given me the opportunity to help others in a meaningful way. I started volunteering early in 2013 and even had my now grownup son to volunteer with me. Our first task was to climb onto the roof and shingle a new house in Bel Air. Soon I was designing and building decks and stairways for our new builds. I found that exercising your mind, building with your hands and giving back to others to be very satisfying."*—John Moore, Core Volunteer and Red Hat Society Member

Pictured left to right: John Moore, Roger Dorr, Steve Troy, John Walters, Pat Gilligan, Joe Hartka, Dennis Chisholm, and Jim Rosner.



**TEXT "DONATE" TO 410-415-1314 TO THE BUILDING MATERIALS FUND**

Less than 4% of our materials are donated, so we need cash donations to purchase land and building materials. We also appreciate gift cards to Home Depot and Lowe's!

# Repair Program Keeps People Safe in Their Homes

## Habitat Forms Aging In Community Coalition

Habitat for Humanity Susquehanna is looking at ways to support homeowners as they age in place, particularly in making modifications to our Homeownership and Home Repair Programs. Earlier this year, we invited representatives from health care organizations, faith-based entities, Office on Aging, volunteer repair groups, etc., to meet with us and see if there are things we could do better together. Our group is growing as we continue to explore this topic.



## Cecil Community College Volunteers and Lowe's Heroes Help Families

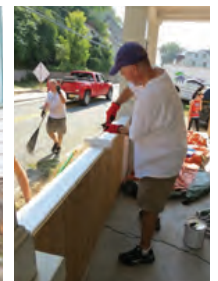
Students from Cecil Community College helped the widow of a military Veteran safely leave her house by building her an accessibility ramp. The widow has been housebound for eight years and the 57-foot ramp was funded by the Bay Area Center for Independent Living. This is the second time in one month that



Habitat's Repair Program has taken volunteers into North East to build an accessibility ramp. The one previously built during the same timeframe was a 40-foot accessibility ramp for the Boys and Girls Club of Cecil County. It was constructed by Habitat and Lowe's volunteers from Abingdon store #2589 and funded under the Lowe's Heroes program.

## A Brush With Kindness in Port Deposit

Habitat for Humanity Susquehanna's Repair Program participated in the first annual Cecil Cares day – a countywide day of service – with A Brush With Kindness (ABWK) activities in Port Deposit. Habitat and its volunteers worked on improving the exteriors of two homes through landscaping, yard work and painting. It was the third ABWK performed by the Repair Program and its volunteers this year. Two earlier events were held in Aberdeen (Swan Meadows) and Edgewood (Harford Square). It's part of ongoing efforts to help low-income homeowners and revitalize neighborhoods.



## Homeowner Gets Help from Thrivent Builds Repairs

Joyce broke her foot years earlier but her biggest health problems came within the past year when she suffered a silent stroke. That was followed by a mini stroke at her home which landed her in the hospital. While in the hospital, Joyce had a third stroke. She is now paralyzed on the left side of her body and uses a wheelchair to get around. Jimmy, a Veteran who is also a colon cancer survivor, is the major caregiver for his wife. Habitat and its volunteers came to build the accessibility ramp for their home which was funded through Thrivent Builds Repairs, a program that focuses on helping complete external repairs on existing homes.



"It has given my mother hope when she was beginning to lose hope," says daughter Theresa.

# Aberdeen ReStore Opens!

## We Opened Our First ReStore in May!

We sell new and gently used home improvement and construction materials at a discount, including appliances, furniture, hardware and home décor items. Everything for sale is donated by retail stores, home improvement contractors or the general public, and all proceeds will be used to support Habitat for Humanity Susquehanna in its mission to build, rehabilitate and repair homes in partnership with low-income families in Harford and Cecil counties.

Cara Middendorf, ReStore Manager says, “Our new Aberdeen ReStore will be a resource where area residents and visitors alike can come to shop and find great bargains on home improvement supplies while helping residents of Harford and Cecil County achieve the dream of homeownership. The ReStore has been a long time coming, so we are very excited!”

To donate or to volunteer at the ReStore:  
443-567-7698. Store hours are Wednesday through Sunday, 10:00 a.m. to 6:00 p.m. Visit us online at [www.aberdeenrestore.org](http://www.aberdeenrestore.org)

## What can you donate to ReStore?

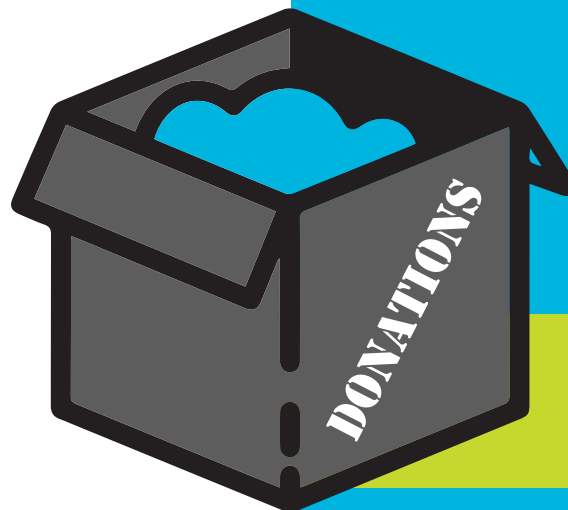
- Furniture and Appliances - Big and Small
- Doors and Hardware
- Kitchen, Bath and Dishes
- Countertops
- Plumbing, Electrical and Tools
- Carpet and Flooring
- Electronics and Media
- Art, Crafts and Office Supplies

For more information visit [www.aberdeenrestore.org](http://www.aberdeenrestore.org)



Jerry and Bruce are a father and son duo who have been volunteering at the ReStore since the beginning. They started out as donation stewards in the harsh winter months and eventually became volunteer leaders at the store. Jerry and Bruce go above and beyond their responsibilities as volunteers. They are our second in command for our donations drop off center and have become active in recruiting volunteers for our cause. We are blessed to have Jerry and Bruce volunteer with us at the ReStore.

**John Lanigan**  
AmeriCorp Vista  
ReStore Volunteer Development



Follow ReStore Online



# Collegiate Challenge Comes to Northern MD

We were honored to host Suffolk University (Boston, MA) this spring as the first college to join us for the alternate Spring break known as the Collegiate Challenge. Presbury United Methodist Church donated the accommodations and several meals as the dozen scholars worked to renovate a townhome on Liberty Court in Edgewood. They had a great time and they are coming back in March 2017!

In January 2017, West Chester University (Pennsylvania) will use their Winter break to bring a team of students to help us build. We are looking for businesses to help house and feed a group of 13 students and 2 chaperones; call Brianne Young at 410-638-4434 x6 if you can help.

Also coming to work with us in March is the University of Delaware, likely working on the new home in Elkton. We enjoy the energy, enthusiasm and muscle the college students bring to Harford and Cecil counties Habitat build sites!

# Campus Chapter at Towson University Becomes Official

The Towson University Habitat for Humanity Campus Chapter is now officially affiliated with Habitat for Humanity Susquehanna. The Towson University campus chapter sends volunteers monthly to serve on our construction build sites and at the ReStore in Aberdeen. They have helped with special projects including the Women Build in Charlestown, Interfaith Build in Bel Air, and the construction of our ReStore.

**This year's AmeriCorps Service Members  
Casey Council, Construction  
Patricia Hunt, Family Services  
John Lanigan, Aberdeen ReStore**







## St. Margaret's Panel Build Honors Joe Hughes

St. Margaret Church in Bel Air turned its parking lot into a building site on Saturday, October 22nd when its parishioners participated in a "Panel Build" to help Habitat for Humanity Susquehanna towards meeting the need for new affordable housing. The congregation raised \$10,000 and organized volunteers to build the interior and exterior walls of a future Habitat home right in their parking lot! More than 50 volunteers participated. The build was in honor of Joe Hughes, a longtime parishioner as well as a former Habitat board member and volunteer.



## Happy Veterans Day!

We are proud to help the men and women who have served us so bravely. How do we work with Veterans? We employ them; we host Veterans Builds that offer homeownership to low-income Veterans; the Home Depot RepairCorps program offers up to a \$15,000 grant for critical home repairs for Veterans (and we are one of the top producing Habitat affiliates in the program); we work with Team Rubicon, active and retired military personnel trained for disaster recovery, which joins us for a build once a month; and, we have a growing number of volunteers from Aberdeen Proving Ground.





## HELP US GET TO OUR **100<sup>th</sup> Home**

**W**hen a child hops on a swing, he knows it will go two directions: forward and backward, both under his power. Maybe with help from Mom, Dad or a friend to get started, then he's off! Lean forward, pump his legs, tuck his feet under, get ready... then.... lean back, reach his feet to the sky ... and FLY! Exhilarated to feel the wind whoosh by, with sunshine on his face, he flies.

Often, families come to Habitat Susquehanna having been on an up-and-down ride, insecure in finances and living conditions, hoping to gain control of their future. Brandi dreamed of independently soaring, and she hoped this for her son too! Ready to try, she told us:

***"I want security for my son, a chance for him to grow up with a yard and in a town where he can make friends for life."***

This year, she saw her hope become her home, her yard, her son playing, delighted to be on his own swing! This moment of joy and many more to come for them happened when you, our community, joined us, offered gifts of time, effort and donations and lifted Brandi and her son to their new home and our 97<sup>th</sup> build!

As we anticipate celebrating and completing the home for our 100<sup>th</sup> family, we hope you will offer the gentle push they need to get started. They will work hard to help build their own home, spending at least 250 hours on site and in financial literacy classes, but they can't fly alone.

With your gift, we'll see more families excitedly become homeowners, earning the thrill of holding the keys to their own homes, giving their children the ability to play in their yard, moving forward on their own to a more secure future in a home they can afford.

***Will you step up and help them get started?***

Please send your donation in the envelope provided or go online to: <https://goo.gl/0dOR18>.

Habitat for Humanity Susquehanna

205 S. Hays Street, Bel Air, MD, 21014  
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[www.habitatsusq.org](http://www.habitatsusq.org)