



ANNUAL REPORT FY 2022

ABOUT US

As a reflection of God's love, Habitat for Humanity Susquehanna's mission is to create affordable housing opportunities throughout Harford and Cecil counties by building, renovating, and repairing homes in partnership with the community.

**THANK YOU TO ALL OUR SUPPORTERS, WE COULD NOT
CONTINUE OUR MISSION WITHOUT YOU!**



Total Revenue

\$7,053,260

Total
Assets

\$9,743,871

Program Service
Expense

\$3,166,423

Management
& Fundraising
Expense

\$598,329



The 2022 poverty guideline for a family of four is \$27,750. Families earning as low as \$26,000 are eligible for our homeownership program; the average household income of our homeowners is only \$28,474. Our applicants were living in substandard conditions and/or were housing cost burdened.

Some of our homeowners were homeless or at risk for homelessness. They all demonstrated the need for a safe, decent home they could afford. Approximately 52% of our homeowners are African American, and 70% of our homeowners are single mothers. Some are survivors of domestic violence or have a child with special needs.



BUILD PROGRAM

New construction added \$524,100 to the economies of Aberdeen, Perryville, and Rising Sun by building three new homes in FY 2022. We encountered many challenges caused by the global pandemic and supply chain shortages.

In 2022, our homeowners saved approximately, \$104,250 with an affordable Habitat Susquehanna mortgage vs. market rent, and they earned \$651,050 in home equity.

In FY2022 alone we received 282 Homeownership Program interest forms and 216 applications from orientation. Of these applicants, 116 reported living in a temporary housing situation, 171 had health or structural issues in their rental home, and 434 children were represented. Many of these applicants moved on to participate in our Financial Literacy Program.



FINANCIAL LITERACY

Our Financial Literacy Program served 52 households (representing approximately 150 people) who gained necessary budgeting and financial planning skills as well as received credit counseling and one on one financial coaching.



REPAIR PROGRAM

We completed critical home repairs and modifications for 31 families in need, most of whom were seniors and veterans, helping them remain safely in their homes.



HABI-TECH

In FY22 we engaged 338 Harford Technical High School and Cecil County School of Technology students in Habitat homebuilding and STEM education through our Habi-Tech program.



RESTORE

Our ReStore generated \$743,986 in sales and all profits went back into our mission. Our ReStore would not succeed without generous donations from the community.



VOLUNTEERS

A total of 1,051 people volunteered for a total of 15,718 hours at our build sites, ReStore, and office. Volunteers keep our build cost and affordable for homeowners by reducing construction labor costs.

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