

ANNUAL REPORT

FY
2023

HABITAT FOR HUMANITY
SUSQUEHANNA



We serve first-time homebuyers in Harford and Cecil Counties who live in substandard conditions. The 2023 poverty guideline for a family of four is \$30,000. Households earning as low as \$35,000 are eligible for our Homeownership Program.

We had multiple applicants to our Homeownership Program who were homeless or at risk for homelessness. Some of our homebuyers were victims of domestic abuse. Many of our partner families have frequently moved from place to place, dependent on the kindness of others. All demonstrated the need for a safe, decent home that they could afford. We serve those who are the most likely to be at-risk for homelessness by providing permanent shelter.

During FY 2023, 100% of our homeowners were single mothers and 80% of our homeowners were African American.



Every person
deserves the
opportunity to
build a better life.

TOTAL REVENUE
\$4,768,531

TOTAL
ASSETS

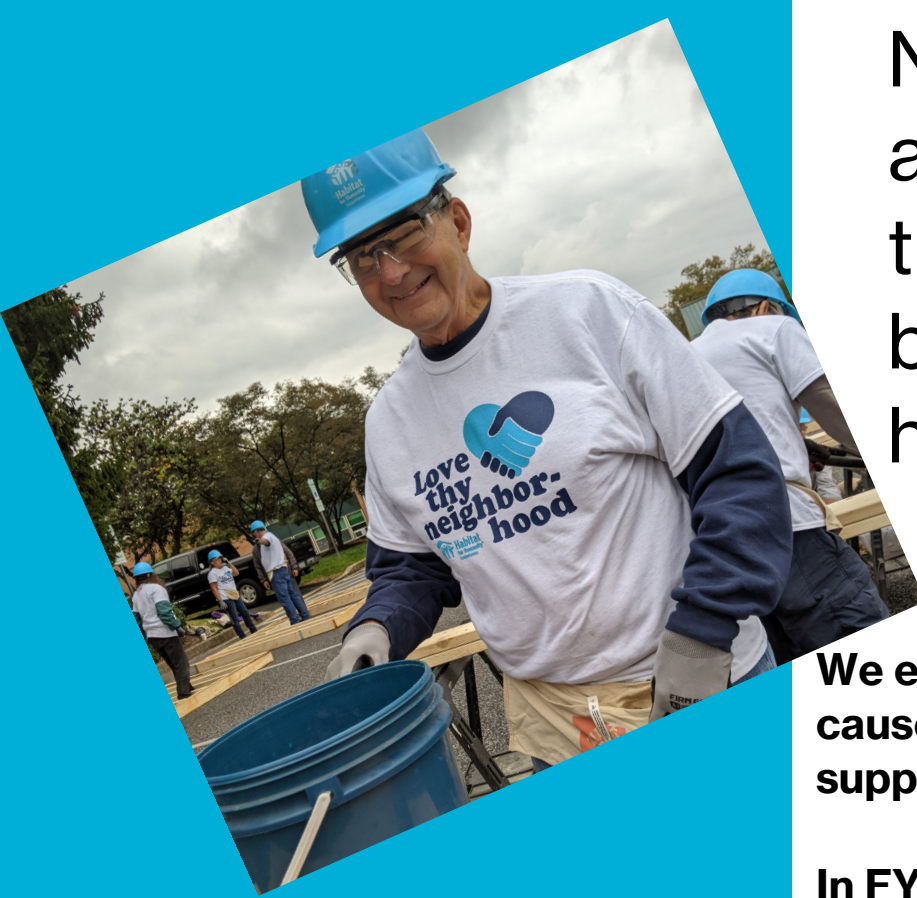
\$9,874,523

PROGRAM
SERVICE
EXPENSE

\$4,545,934

MANAGEMENT
AND
FUNDRAISING
EXPENSE

\$853,837



HOME OWNERSHIP PROGRAM

New construction added \$1,242,411 to the local economy by building five new homes in FY 2023.

We encountered many challenges caused by the global pandemic and supply chain shortages.

In FY 2023, our homeowners saved approximately \$76,746 with an affordable Habitat Susquehanna mortgage versus market rent, and they earned \$795,068 in home equity.

In FY 2023 alone we received 382 Homeownership Program interest forms. Of our FY 2023 homeownership applicants, 32 were homeless, 207 reported living in a temporary housing situation, 189 had health or structural issues in their rental home, and 601 children were represented.

Many of these applicants moved on to participate in our Financial Literacy Program.



REPAIR PROGRAM

Everyone deserves to live in a safe and stable home.

Our Repair Program provides critical home repairs to low-income qualified homeowners in Harford and Cecil counties to alleviate health and safety issues, such as floors, walls, roofs, HVAC, plumbing, electrical, and accessibility needs & modifications.

In FY 2023, we completed critical home repairs for 31 households. Most of the applicants were seniors, helping them remain safely in their homes.



VOLUNTEER PROGRAM

Volunteers support our vision of a world where everyone has a safe and decent place to live.

A total of 1,525 people volunteered for a total of 20,948 hours at our build sites, Aberdeen ReStore and home office. Volunteers keep our build costs affordable for homeowners by reducing construction labor costs.



ABERDEEN RESTORE

Proceeds from
ReStore sales
help families
build a better
life.

Habitat for Humanity ReStores are home improvement stores and donation centers. They sell new and gently used furniture, appliances, home goods, building materials, and more.

Our Aberdeen ReStore generated \$914,193 in sales and all profits went back into our mission. Our ReStore would not succeed without generous donations from the community.

FINANCIAL LITERACY PROGRAM



Our Financial Literacy Program served 114 households who gained necessary budgeting and financial planning skills as well as received credit counseling and one-on-one financial coaching.

HABI-TECH PROGRAM

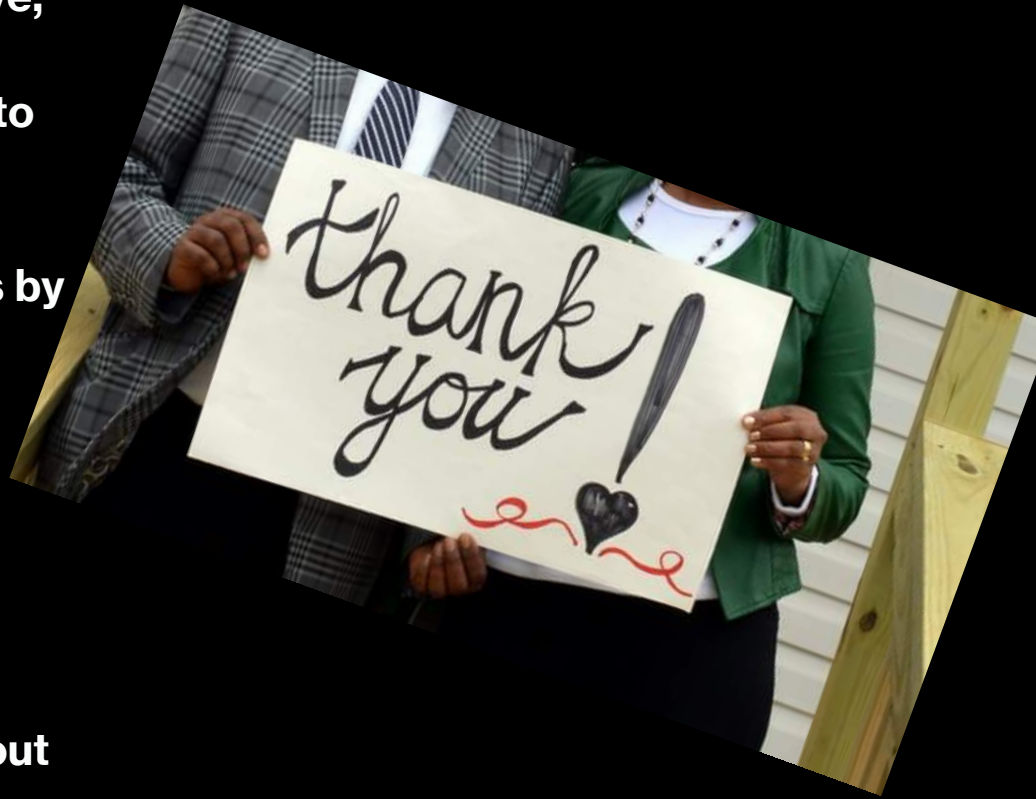


In FY 2023, we engaged 339 Harford Technical High School and Cecil County School of Technology students in Habitat homebuilding and STEM education through our Habi-Tech Program.

ACKNOWLEDGEMENTS

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 of our supporters. We could not continue our mission without you!



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