



A Message from our Executive Director

Happy 31st birthday, Habitat for Humanity Susquehanna! We are thankful to everyone who has had a hand in helping us build homes, communities, and hope for more than thirty years! We are thankful for your gifts, your voice, and your time as we make strength, stability and self-reliance a reality for more families every day.

As we head towards Thanksgiving, let's make it our goal to support more opportunities that help families enjoy the holidays in a place they can call home.

For instance, we're revisiting a fun "adopt a room" concept that we tried — with a ton of success — back in 2020! This time, the rehab house is in Edgewood. The homebuyer is **Kayla**, a mother of five.

In addition to rooms for "sale" at prices ranging from \$700 to \$4,500, we will also need other items that will help us complete the rehab, such as boxes of nails (\$10 each), lumber bundles (\$250 each), paint (\$1,000), landscaping (\$1,900), and more!

Please take a moment to visit our website and see where you can help us transform Kayla's future house into a home. The fundraiser is called [**It Takes a Community**](#). Partial payment of any items would be welcome, as well. We ask that people donate as they are able.

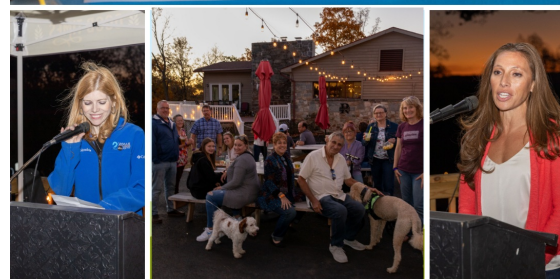
As of this writing, we have already "sold"



Yvonne Golczewski

NOTABLE DATES

Nov. 1: Habitat Harvest. We held a fundraiser (pictured) to support the "Habi-Tech" Program. *Details about our sold-out event are in article below.*



several rooms, and, have received donations towards the purchase of a mailbox, appliances, paint, and lumber bundles. We are also grateful to the donors who didn't specify an item or room, and instead told us to put their donation towards wherever it could help us the most! All of your contributions move us that much closer to our goal of helping this family to create new beginnings and a chance to build a better life.

Kayla and her children can't wait to start celebrating their future holidays at this Habitat home, but we have lots of work to do before it can be ready for them to move in.

Please encourage your church, faith group, organization, or business to collectively help us put more "sold" signs on this rehab's wish-list items!

Thank you for all of your efforts in supporting affordable housing in our local community, and we wish you a wonderful Thanksgiving.

YES! I want to help transform Kayla's house into a home one room, one component at a time!

Nov. 16: Bulle Rock Craft Fair. *Details are in an article in this newsletter issue.*

Nov. 28: The **Aberdeen ReStore** is closed in observance of Thanksgiving. The ReStore will be open on November 29 (Black Friday), from 9 AM to 4 PM, with exclusive deals and discounts available throughout the day. Check the ReStore's [Facebook page](#) for updates.

Nov. 28 & 29: Habitat Susquehanna's Bel Air Office is closed in observance of Thanksgiving.

SAVE THE DATE

Dec. 3: Giving Tuesday. The annual day of giving to your favorite nonprofits, held on the first Tuesday after Thanksgiving. The purpose of this year's Giving Tuesday [fundraiser](#) will be to raise funds to rehab our Habitat house at Deepwater Way, Edgewood. Any donation amount is appreciated.

Apr. 5: Dream Builders Benefit 2025. 6:30 - 10 PM. Bulle Rock Residents' Club Ballroom, Havre de Grace. Since this fundraiser will have a Veteran/military focus, we're thrilled to announce that **Veronica Stocks**, an Air Force Veteran, has agreed to be our guest speaker! She has been a Habitat Homeowner since 2013.

Habitat Harvest successfully raises funds for "Habi-Tech" Program

Thank you to everyone who attended our **sold-out** Habitat Harvest event in support of our fundraiser! We raised the largest amount to date for this Cecil-held event! Please visit our Facebook [photo album](#) for pictures. (Photo credit: [Laura Ames Photography](#))

Thank you to our wonderful sponsors who helped make our Habitat Harvest a resounding financial success! They are (listed in alphabetical order):

Aire Serv of Elkton
 Akehurst Landscape Service
 Allan Myers
 APGFCU
 Bulle Rock Habitat for Humanity Club
 Buttonwood Beach R.V. Resort
 CareFirst
 ChristianaCare
 Coleen Baird (individual supporter)
 Constellation
 C&S Wholesale Grocers
 ODEC
 Rhoads Energy
 State Farm Insurance – Karen Michaels
 Susky River Beverage Co.
 Syensqo
 Wegmans



The purpose of this [fundraiser](#) was to help raise money to purchase construction materials for the students building our Habitat homes at two technical high schools.

The proceeds will support our "Habi-Tech" Program where students learn marketable construction skills while applying STEM learning to build Habitat homes for low-income community members.

Aberdeen ReStore's volunteer receives Harford's Most Beautiful People award

Congratulations to our Aberdeen ReStore's longtime volunteer, **Barbara Godbolt**, who was recently honored at the annual ceremony for Harford's Most Beautiful People Awards. She volunteers 40 hours a week on the Barb's Boutique clothing section at the ReStore, which she started a year ago as an alternate, creative way to help raise more funds for the ReStore.

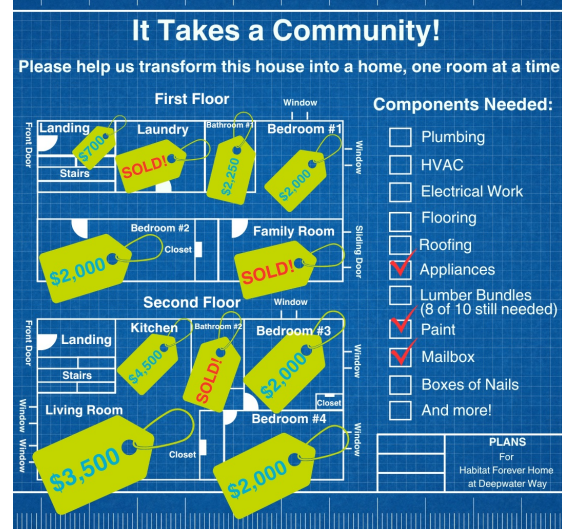


How your business donations
 can result in publicity through
 Habitat Susquehanna's
 marketing channels

Business donors above \$500 will be given a social media shout-out, and have their logo included in one of our upcoming newsletters, by contributing to the [It Takes A Community](#) fundraiser for Kayla's future home, a rehab in Edgewood.

For donations \$2,500 and above, your business name will additionally be included on the build site's signage, and listed in the program handed out at Kayla's home dedication ceremony.

Please contact Ola Boswell, Director of Development, for questions, at oboswell@habitatsusq.org.



YES! My business wants to donate towards the rehab efforts of Kayla's future home

Welcome home, Keyonna and Eureka!

Congrats to **Keyonna** and her family (top photo) for their recent home dedication ceremony. Their Habitat home is located in Havre de Grace.

Visit our Facebook page for the [photo album](#). Pictures were taken by our longtime volunteer photographer, **Yvonne Alston**.

Keyonna went to settlement at the end of October (middle photo, pictured with **Diane Sengstacke**, President, Home Title Company of Maryland, Inc., at left, and **Heather Gibson**, Habitat Susquehanna's Homeownership Program Manager). This makes Keyonna our 130th Habitat Homeowner in our 31-year history!

We also celebrated with **Eureka** at her home dedication ceremony in Aberdeen at the end of October (bottom photo, pictured with representatives of the **Women Build** teams who participated in building her home). Her Facebook photo album will be posted later in the month. (Photo credit: **Laura Ames Photography**)

We want to say thank you to the major



house sponsors, donors, volunteers, and other supporters who helped us partner with these families to build the stability and security that a decent, affordable home allows. Their names were listed in the dedication programs (and posted in the Facebook photo albums).

To learn more about our [Homeownership Program](#), and how to apply, visit our website.



'Tis the season for RMD

Looking for a tax break? For retirees, donating your required minimum distribution (RMD) to a charity is a great option to consider, if you don't need the funds.

Donations can be made as a direct transfer from an individual retirement account. These types of [qualified charitable distributions](#) do not count as taxable income. Consult your financial advisor to learn more about donating your RMD.



Bulle Rock Craft Fair

The **Bulle Rock Habitat for Humanity Club** will be one of the many tables you can visit at this upcoming craft fair on November 16. The money raised at the Habitat Club's table will be donated to Habitat Susquehanna's mission.

There will be lots of other vendors from the community selling their crafts and gifts, just in time for interested holiday shoppers, so mark your calendars!



Churches each host a
Hammers Up Day with
volunteers for their 9th year

We are so blessed and thankful to have had the **Bel Air United Methodist Church** (top photo) and **Saint Margaret Parish** (bottom photo) each participate in a Hammers Up Day with their volunteers this year -- both for the ninth year in a row!

A Hammers Up Day is a sponsored panel build event where Habitat Susquehanna brings the construction site to a church, company, organization, or school. (For instance, these Hammers Up events have been held in the parking lots of each of the churches.) Habitat supplies the building materials, tools, safety equipment, and professional supervision.

This year, both church groups constructed walls of a triplex that will be built at Village Drive, Havre de Grace.

If you are interested in holding a Hammers Up Day in your area, contact [Ola Boswell](#), Director of Development, for details.



Visit our Facebook page for the photo albums posted of the Hammers Up Days for the [Bel Air United Methodist Church](#) and [St. Margaret Parish](#).

Did you know? In this month...

November 1, 1993: Habitat for Humanity Susquehanna (originally called Harford Habitat for Humanity) officially announced its incorporation. The nonprofit began with a grant from **APGFCU**. Last year was our 30th anniversary helping families to transform their lives through affordable homeownership.

Staff news

Since our next newsletter -- the December issue -- traditionally contains a holiday message rather than our normal news content, we wanted to make sure to highlight the following December work anniversary in this

Homeowner news

Congrats to **Patricia** who has paid off her mortgage, making her the eighth Habitat Homeowner to do so!

There were no "milestone" anniversaries (i.e., 5 years, 10 years, 15 years, etc.) for Habitat Homeowners during the month of November. However, in December, **John & Jeanette** (husband and wife), and **Delia** will mark 10 years as Habitat homeowners.

Here's an excerpt of the story that Delia shared with us when she learned she was approved as a Habitat homeowner:

"Having the opportunity to be in a place where I am eligible to become a homeowner through Habitat and not ever having to worry about anyone

issue. Our congrats go to:

Ashley Hall: 7 years

putting me and my children out of our home, being homeless, sleeping in our car, throwing away everything we own, means the world to me...a blessing from God. I would like to say Thank You in advance to everyone who has made this happen for my children and me."

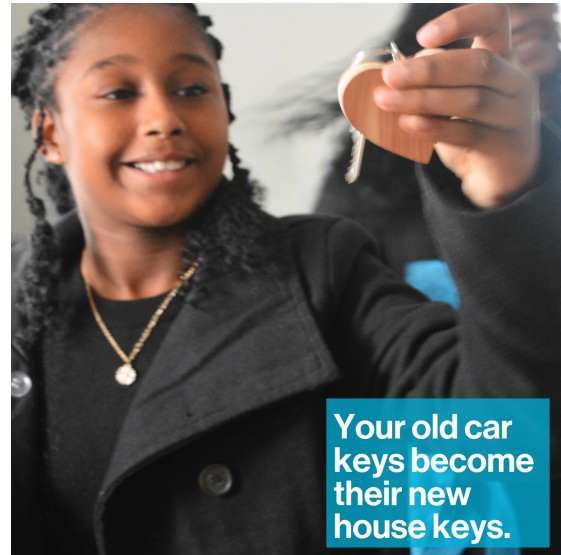
Help fund our affordable housing program in your community

As the leaves fall and the air turns crisp, it's the perfect time to give back! Donate your car this season and help build affordable housing in your community. Not only will your donation provide a family with a safe, stable home, but you'll also receive a tax deduction.

By donating a car to Habitat's **Cars for Homes™** vehicle donation program, you help Habitat Susquehanna build and rehabilitate houses in partnership with families in Harford and Cecil Counties, such as **LaTera's**, one of this year's Habitat Homebuyers (*whose daughter is pictured here, holding the ceremonial key to their house during their home dedication ceremony*).

Visit the Cars for Homes [website](#) to learn more about this national vehicle donation program, or call 1-877-277-4344.

Start Your Vehicle Donation
Today



Your old car
keys become
their new
house keys.

Cars for Homes Qs & As

Q: How do I know my vehicle is in good hands once it's been picked up?

A: All the auctions and direct buyers used by Habitat are licensed, insured and bonded in the states where they operate. By signing the title directly to Advanced Remarketing Services, you are legally transferring ownership of your vehicle to Habitat for Humanity. When your title is received and your vehicle is picked up, you are no longer responsible for the car.

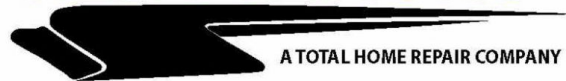
Sponsor Spotlights

Thank you to the following generous sponsors this month:

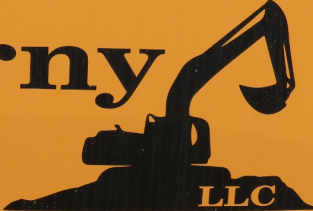
THE JAKE SMITH TEAM
OF
ENVOY
MORTGAGE



**KRAUSE
RENOVATIONS**



A TOTAL HOME REPAIR COMPANY

Cerny

Enterprises



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