



2013
ANNUAL
REPORT

BUILDING UP THE COMMUNITY

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2013

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

*"My people will
live in peaceful
dwelling places,
in secure homes,
in undisturbed
places of rest."*

Isaiah 32:18



Dear Friends,

Everyone loves the idea of "bootstrapping" -- pulling yourself up by your bootstraps -- which means no one else is going to do it for you. You've got to do it all by yourself.

But there is another way up: the Habitat way. You pull yourself up, but your community is pulling with you. The community says, "if you work hard, we will, too." And so it happens. Homeowners raise the walls, but they aren't the only hands on the frame.

This year, a lot of people worked the Habitat way. There were the six families that purchased new homes, the 40 families that had homes repaired, and the two homes our contributions helped build in El Salvador and Kenya, but the community worked just as hard. Over 1,500 volunteers and 900 donors stood up to help families succeed.

What has Habitat for Humanity Susquehanna been up to this year? We have been providing modest homes for families earning modest incomes, making neighborhoods more safe and stable, preserving homes for families in need, and looking up to praise God for all we do with our community partners.

Thank you for being a part of Habitat Susquehanna this year. Through your support, we are able to say that things are looking up in Harford and Cecil counties!

In service,

Karen K. Blandford
Karen K. Blandford
Executive Director

Habitat for Humanity Susquehanna • 205 S. Hays Street, Bel Air, MD 21014 • 410-638-4434 • 410-398-3399



PARTNER FAMILIES

**46
Families
Served**
in FY2013

The impact of Habitat for Humanity Susquehanna's work reaches beyond the number of new homes we build each year. We provide stable financing for thirty years – and the impact of our work can be seen in each family over time.

**71
Houses
Completed**
since inception

Last year, our homeowners saved **\$419,598** by owning a Habitat home instead of paying market rents! Why is this important? These savings help families afford transportation to work, save for college for themselves and their children, build retirement savings, be prepared for life's inevitable emergencies, and tithe according to their faith.

**217
Families
Served**
since inception

Our work has also resulted in an increase in net worth of **\$354,052** for Habitat homeowners in just one year. An increase in net worth brings stability to the family, the neighborhood, and the larger community, and enables families to create a legacy.

Owning a home breaks the cycle of generational poverty that can occur when families are living paycheck-to-paycheck.

We are helping families build a stable future for themselves and for the next generation.

6 Families

moved into new homes in FY2013

These families spent 170 hours in homeownership classes, and performed over 2,500 hours of sweat equity on their homes and the homes of other partner families.

Aberdeen

The Ameno Family
752 Battle Avenue

The Johnson Family
618 Edmund Street

The Salihu Family
749 Battle Avenue

Bel Air

The Crouse Family
404 Giles Street



Edgewood

The Middendorf Family
1421 Harford Square

The Robinson Family
1365 Harford Square



Mission Statement

As a reflection of God's love, and in partnership with low-income families and the community, Habitat for Humanity Susquehanna seeks to create homeownership opportunities by building, renovating, and repairing homes.

Vision Statement

Habitat for Humanity Susquehanna's vision is to eliminate substandard housing in Cecil and Harford counties through action and advocacy.

Habitat Tithe

Since our inception, we've helped fund a total of 64 homes in Kenya and El Salvador through our tithe. This year we joined Habitat El Salvador and other Maryland affiliates to build 45 new homes and rehab 45 existing homes in the El Barrial community in the next 4 years.

Habitat for Humanity
Susquehanna homes are built
on the concept of partnership.
Together, volunteers, individual
donors, and corporations build
an affordable house. Our homes
are built using quality materials
and are all Energy Star qualified.
They are large enough to meet
a family's needs, but small
enough to keep construction and
maintenance costs low. Support
from the community allows for
no-interest loans, making our
houses affordable for Cecil and
Harford County families in need.



CONSTRUCTION

Build on the Mall



This year, Habitat for
Humanity Susquehanna
participated in the National
Veterans Build on the Mall
event, where seven frames
were constructed in just four
days. In a continuing effort to
serve and honor veterans and
military families, the seven
frames represented the seven
branches of the military.
HHS received three of the
frames valued up to \$20,000
each. Thank you Home Depot
for joining us in raising
awareness of affordable
housing issues for veterans!



**Since its inception in 2008, Habitat
Susquehanna's Repair Program
has served 219 low-income
homeowners in Cecil and Harford
counties with 257 repairs. This
year's highlights include:**

- 40 families served
- 53 repairs
- 6 veterans served through the
Home Depot Repair Corps Program

Repair Program

When Tony and Tracy Grenier saved up
money to buy their dream home, they did
not expect everything to fall down around
them. With Tony's part time employment
and Tracy's recent diagnosis of multiple
sclerosis, the couple managed to save
just enough for a place of their own. A
few years after moving into the house of
their dreams, the stone façade began to
fall apart. Within a couple of months, the
Greniers couldn't even open their front
door and the walls inside their home
began to bow and crack. Homeowner's
insurance wouldn't pay for the damage
and they couldn't afford to fix the problem
themselves. Once Tony and Tracy realized
their safety was at risk they contacted our
Repair Program seeking help. We took
some quick action and fixed the problem.
The Greniers were very appreciative and
put sweat equity into the repair. They have
saved the stones and are hoping to use
them on their back porch.

"The Habitat Repair Program is truly a blessing. Thanks to you, our home is now safe. From our first application to the final step of our home repair, we felt blessed by this amazing experience. Working hands on and learning was also great. Thank you for your time. You are amazing."

- Tracy Grenier

VOLUNTEERS



Elizabeth Bondarenko

"I volunteer with Habitat because it is the most rewarding way to help both others and yourself. Volunteering with Habitat has taught



me so much not only about building, but also about character and what it truly means to be selfless and to have a loving and open heart. Volunteering, whether it is in the office or on the build site, is something that gives me pride and a sense of accomplishment; it is something that I can continually learn from.

Volunteering is a remarkable way to bring others a sense of hope. Sure, we build homes and we make families' lives more comfortable, but we also reassure people in need by providing them with a support system. If I can use my time to remind people that there is still good in the world, why would I turn that down? The families that Habitat helps receive not only a home, but also stability, independence, and a sense of empowerment.

I volunteer with Habitat because every bit of me believes that if everyone, everywhere cared an ounce more about others, the world would be a remarkably different and better place. Volunteering allows me to be a small part of a huge change and when I'm old and gray, I want to be able to know for a fact that I helped better the lives of others— and Habitat lets me do that."

"Give of your hands to serve and your hearts to love."

Mother Teresa



Total Volunteer Hours:

17,930

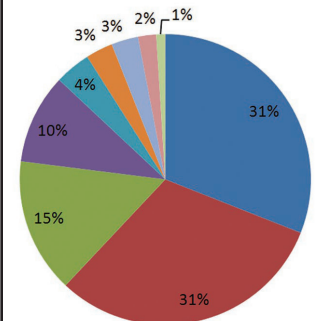
Total Saved in Labor Costs:

\$413,301.48

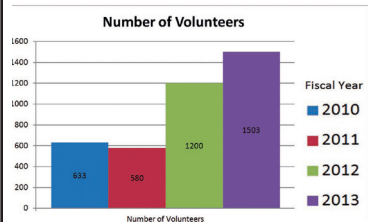


Navy veteran Scott DiGennaro is one of Habitat for Humanity Susquehanna's most dedicated Repair Program volunteers. This fiscal year, he worked on 16 projects and contributed over 107 volunteer hours.

Total Numbers



Business Volunteers.....31%
Individuals.....31%
Youth.....15%
Faith-Based Groups10%
Civic/Community Groups4%
Committee Volunteers3%
Repair Volunteers3%
Event Volunteers.....2%
Office Volunteers1%



2010633
2011580
20121200
20131503

D O N O R S

Over \$10,000

Anonymous
APGFCU
The Arc Northern Chesapeake Region
Bank of America Foundation, Inc.
Cecil County Government
Constellation Energy
The Dresher Foundation
The Greater Bel Air Community Foundation
Habitat For Humanity International
Harford County Government
The Harford Mutual Insurance Companies
The Home Depot Foundation
Maryland Department of Housing and Community Development
Maryland Energy Administration
The Morris A. and Clarisse Mechanic Foundation, Inc
Mountain Christian Church
PNC Community Development Banking
Mr. and Mrs. Charles Slusher
United Way of Central Maryland
The Whiting-Turner Contracting Company

\$5,000 - \$9,999

Anonymous
Battelle Eastern Science and Technology Center
Bel Air United Methodist Church
John Brice and Judith Morgan
Brown Advisory
Mr. Adam Datesman and Dr. Julie Ducharme
Raymond W. and Anne M. Hamm, Jr.
Kohl's

\$1,000 - \$4,999

1st Mariner Bank
American Legion Susquehanna Post 135
Anonymous
APG Post Chapel
Baltimore Gas and Electric
Bel Air Downtown Alliance
Capitol Finishes, Inc.
Chesapeake Bay Area Combined Federal Campaign
Chesapeake Environmental Management, Inc.
Christ Our King Presbyterian Church of the Holy Spirit
Community Foundation of Harford County, Inc.
Fallston Presbyterian Church
Dr. and Mrs. John Ferriter
Mr. and Mrs. David Freeman
Mr. and Mrs. Percy Goodnow
Dr. Leo Handerhan
Harford Community College/Sappari Solutions
Havre de Grace United Methodist Church
Hollywood Casino Perryville
Joe and Stephanie Hurley
Johnson Controls
Ms. Betty Kline
Dr. Diane Lane
Million Dollar Real Estate Association of Harford County
National Penn
NBC Industry Group
Dr. Carl Roberts
Rosedale Federal Savings and Loan Association
Mr. James Sirkis
St. John's Lutheran Church

St. Margaret Church
TIC Gums
Town of Bel Air
United Way of Cecil County
Mr. Rick Vitek
Women's 5K By the Bay
York Building Products Company

\$500 - \$999

Anonymous
Bel Air Lions Club
Bel Air Networking Group
Bob Corbett Tools, LLC
BW Unlimited, LLC
C & B Management, LLC
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Duloney Title and Escrow
Exit Preferred Realty, LLC
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G&M Automotive Bel Air
Ms. Pat Gilligan
Grove Presbyterian Church
Habitat for Humanity Maryland
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Dr. M. Annette Haggrey
Highland Presbyterian Church
Mr. Kevin Kantor and Ms. Jeanine Upchurch
Mr. Stephen Kirchner
Ms. Miranda Lawrence
McCormick and Company
Mr. Matthew Mullen
Mrs. Lena Oneill
Mr. Michael Plank
Presbyterian Church of Havre de Grace
Mr. and Mrs. Bruce Tillman
Mark Schlottman
TitlePoint Corporation
Wesleyan Chapel United Methodist
Mr. Clarence White, Jr.

\$100 - \$499

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Mr. James Aiken
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American Legion Auxiliary Mason Dixon Post 194
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Ms. Joyce Applegarth
Mr. and Mrs. Kenneth Arment
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 Mr. Kevin Kantor and Mrs. Jeanine Upchurch
 Kerry Hochstein & Associates
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 Safe Harbors Travel Group
 Mr. John B. Schab
 ServiceMaster
 Mr. Brian Seymore
 Sherwin Williams
 Mr. James Sirkis
 Slavia Federal Savings Bank
 Mr. Charles Slusher
 Snee, Mahoney, Lutche & Helmlinger, PA
 State Farm Insurance Shirley Brunkhorst Agency

Mr. Lawrence Stevenson
 Mr. and Mrs. Michael Stewart
 Mr. and Mrs. David Thomey
 Mr. Doug Thompson
 Mr. Lloyd Umbarger
 Vehicle Service Plus, Inc.
 W. R. Grace & Co.
 WEM, Inc.
 White Marsh Brewing Company, LLC
 Mr. Kevin Williamson
 Mr. Mark Wolkow

Build-A-House BBQ

Mr. and Mrs. Gregory Adolph
 Cecil College
 Mr. and Mrs. Allen Colenda
 Ms. Carol Deel
 Delmarva Power
 Exit Preferred Realty, LLC
 Mr. and Mrs. Clarence Fry
 Dr. M. Annette Haggray
 Raymond W. and Anne M. Hamm, Jr.
 Ms. Colleen Helmlinger
 Mr. Robert Hodge
 Hollywood Casino Perryville
 Joe and Stephanie Hurley
 Mr. Robert Johnson
 Mr. Peter Kirsh
 Kirsh Title Services, Inc.
 Ms. Sandy Leonard
 Mr. and Mrs. Alan Loomis
 Ms. Mary Moore
 Ms. Tari Moore
 Mr. Matthew Mullen
 North East Enterprises
 Dr. Stephen Pannill
 Ms. Jeanne Parry
 PNC Bank
 Ms. Yvonne Roberson
 Ms. Claudia Scarborough
 Ms. Emma Skinner
 Mr. and Mrs. Charles Slusher
 Ms. Irma Jean Smith
 Snee, Mahoney, Lutche & Helmlinger, PA
 Mr. and Mrs. Bill Standiford
 The Stewart Companies
 Mr. Wilson Tharpe
 Mr. and Mrs. David Thomey
 Mr. and Mrs. Dwight Thomey
 Waterfront Properties, LLC
 WXYC FM

In Kind

95.1 SHINE-FM / 1230AM WRBS
 Aberdeen IronBirds
 Allied Phillips Heating & Air Conditioning
 Alpha Kappa Alpha Sorority, Inc.
 XI Delta Omega Chapter
 Anna's House
 APGFCU
 Arcade Flooring
 Archer Exteriors, Inc.
 Architectural Design Works, Inc.
 The Arc, Northern Chesapeake Region
 The Arena Club
 Aruba Sun and Spa
 Balsamo, Stewart, Lutters & Ruth, PA
 Baltimore Ravens
 Mrs. Sandra Barstow
 Battelle Eastern Science and Technology Center
 Bel Air Decorative Painters
 Benchmark Construction Services, LLC
 Boys and Girls Club of Harford County - Bel Air Branch
 Boys and Girls Clubs of Harford County - Havre de Grace Branch
 Brownie Troop #1234

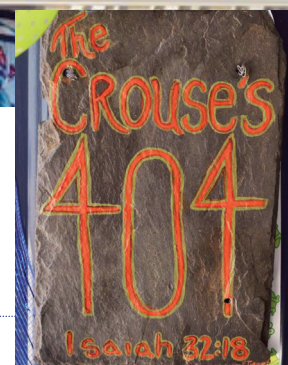
Business Resource Network
 Mr. Jim Butcher
 C&C Roofing
 Charm City Run
 Chesapeake Environmental Cleaning Systems, LLC
 Chiapparelli's of Havre de Grace
 Christopher Schafer Clothier
 Circa LTD
 Civil Utility Construction Company, Inc.
 Coffee Coffee
 Coldwell Banker
 Computer Renaissance
 Costco Wholesale
 Country Garden Club of Harford County
 D.L. Sanborn Concrete Construction, Inc.
 Dave Serio's Vehicle Service Plus
 Decisive Data Systems
 Ms. Carol Deel
 DelMarVa Stand Up Paddle
 Destination Imagination
 Dow Chemical
 Energy Services Group
 Evergreen Garden Club of Harford County
 Ferguson Enterprises, Inc.
 Flavor Cupcakery
 Flowers by Lucy
 Forest Hill Elementary School
 Forest Hill Landscaping
 Mr. Timothy Fox
 Frank Hajek & Associates, PA
 Freedom Federal Credit Union
 Fritz Farm and Nursery
 Full House Press, Inc.
 General Motors Baltimore Operations
 Goldfather of Aberdeen
 Gold's Gym
 The Gutter Guys
 Mr. Dave Guttman
 Harford County Public Library
 Foundation
 The Harford County Reading Council
 Harford Day School
 HCC Interior Design Club
 Home Repairs by Scott
 The Humidour Cigar Shoppe
 Ice World
 Industrial Hygiene Consulting
 Injured Workers' Insurance Fund
 J. S. Dallas, Inc.
 Jay Edwards & Associates, LLC
 Jones Junction
 Joppatowne Women's Club
 JW Roland Trucking, Inc.
 Kamenik Enterprises
 Kids First Swim School Bel Air
 Mrs. Carol Klein
 Klein's Shoprite
 Ms. Kristin Knoerlein
 Mr. Stan Kozenewski
 Lafarge North America, Inc.
 Lavender Hill Craftsmen
 LeeAnn Nelson Physical Therapy
 Looney's Pub
 Lowe's Home Improvement
 MacGregor's Restaurant
 MaGerk's Pub & Grill
 The Main Street Tower
 Martin Barry Limited
 Maryland Golf and Country Club
 Master Graphics, Inc.
 MasterCard
 Mrs. Carole Matejevich
 Mr. and Mrs. Stan Macinski
 Merle Norman Cosmetics & Day Spa
 Ms. Joan Motsay
 Mountain Branch Golf Course
 Mt. Zion Baptist Church
 Ms. Angela Munro
 National Gypsum
 Mrs. Susie Oursler
 Pairings Bistro
 Ms. Nicole Pate
 Pathways Church
 Persona Salon & Spa
 Mrs. Lynn Pitts
 PlumbCrazy
 Quality Analytical, Inc.
 Ms. Raye Ragan
 The RED Company
 Red-D-Arc Welderentals
 Regional Pulmonary and Sleep Medicine
 Rosenberg Martin Greenberg, LLP
 Mr. Ray Ruiz
 S & K Heating and Air Conditioning
 Mr. Jordan Sappington
 Mr. Flemming Scott
 Sherwin Williams
 Ms. Michelle Shewbridge
 Signs by Tomorrow
 Six Flags America
 Ms. Irma Jean Smith
 Smyth Jewelers
 State Farm Insurance Shirley Brunkhorst Agency
 State of Maryland International Reading Association Counsel
 The Stewart Companies
 Strakes, Roberts, and Bauer
 Advertising
 Survice Engineering Company
 Mrs. Carol Suzdak
 Mr. and Mrs. David Talbot
 Terrapin Business Systems
 Ms. Elizabeth Tiemann
 Tiny Toes
 TitlePoint Corporation
 Total Marketing Resources
 Valspar Paint
 Vulcan Materials Company
 W. R. Grace & Co.
 Wal-Mart North East
 White Hall Plumbing & Hydronics
 Wholesale Cabinet Distributions
 Winters Run Golf Club
 Wolf Fire Protection
 Mrs. Sharon Wolff
 York Building Products Company
 Mr. Ralph Young

**Habitat for Humanity
 Susquehanna's financial
 statements are audited
 each fiscal year ending
 June 30. For a copy of
 our most recent audit,
 please contact the HHS
 office at 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 Tara
 Hyde, Development
 Associate, thyde@habitatsusq.org**



THE CROUSE FAMILY



With help from the community, Holly and Roger Crouse were determined to change their family's future. They followed God's plan and in the process became homeowners.

Finding an affordable home for a family of nine was a challenge. Although Holly and Roger both work, they could only afford a two-bedroom apartment. With seven children, there was no such thing as personal space. They had to stay organized and even used public storage units for some of their belongings.

When Holly lost hope in their search for a suitable home within their price range, she contacted Habitat for Humanity Susquehanna. She knew that in order for her relationship to grow with her children, she needed to start with a stable home. She wanted a place where her children had room to express themselves. The children were active in the Bel Air community, and Holly's main concern was taking them away from those friendships and memories.

Thankfully, Habitat for Humanity Susquehanna presented them with the opportunity to live in the 'House that Bel Air Built,' Habitat's very first house in Bel Air. Holly and Roger could not have been more excited to begin their journey to homeownership. With friends and family, Roger worked on the house almost every chance he could. Holly also assisted with fundraising events and office work. The children were always stopping by the office, and not one of them could hide their excitement.

Over 300 volunteers worked on the home, whether they hammered together an exterior frame or painted a bedroom wall. Holly said, "We will never forget every hour they spent building our home. The fingerprints that they leave behind will always be within our walls. Our home will stand because of them." Holly and Roger also thanked the donors and sponsors that made their dream of homeownership a possibility.