



2020

Annual Report



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A word from the Executive Director



At the January 7, 2020, Habitat Managers' meeting, I proudly proclaimed that 2020 was going to be a great year for Habitat Susquehanna. After all, we had worked very hard to make the Revolution Subdivision a reality, and now we were at the point of finishing the first duplex – a great achievement. The ReStore was doing great, with its staff a well-oiled team. We owned enough land for two years of building. Our Repair Program was not short of funding, and challenging program problems had been successfully solved so we could serve more people. The Orientations and Financial Coaching programs had reached so many families that were ready to become homeowners at last – more than enough to fill our upcoming inventory. Our event committees were full of creative and energetic volunteers, and we had strong and committed partners.

What could possibly go wrong?
Bada-dum.

I am sticking by my statement. Fiscal Year 20 WAS a great year, even though it ended with a raging pandemic that upended the world. Of course, it affected us – we had to quickly move to telework, and the ReStore was shut down, with a trickle of online sales. Building slowed, as volunteers had to be cut to a lean core. We were resilient, and never stopped serving the community and working toward a world where everyone has a decent place to shelter-at-home.

Thank you for supporting our work, building our community, and working together in good times and those with extra challenges. We could not do it without you.

Gratefully,



Karen K. Blandford

Homeownership Program

New construction added \$489,345 to the economies of Havre de Grace and Perryville by building three new homes. In 2020, our homeowners saved approximately \$599,175 with an affordable mortgage versus market rent, and they earned \$875,476 in home equity. Our financial literacy program served an additional 88 families.



**Kathryn
Freedom Lane, Havre de Grace**

"I've been given a seed of hope, encouragement and the tools I need to work toward the goal of home ownership and financial stability. This process has been life-changing."



**Grimaldy
S. Stokes Street, Havre de Grace**

"...it's time for me to have a home for my kids and myself. I know that this is a door that God has opened for me and my family and I am not letting go of this great opportunity to be a homeowner."



**Veronica
Richmond Street, Perryville**

"My ultimate goal has always been to own my own home. I always wanted to give my children things I had never had before and more. I want them to have a house they can call home, a place where they feel protected and secure, a home where they can have all the sleep overs they want and a home filled with laughter. Owning my own home will be a dream come true not only for me but for my children as well."

Our Mission and Vision

Mission: Seeking to put God's love into action, Habitat for Humanity Susquehanna builds strength, stability, and self-reliance through affordable housing in Cecil and Harford Counties.

Vision: Create a community where everyone has an affordable and decent place to live.



Bank of America panel build



Saint Margaret Parish panel build



Volunteers

Aberdeen ReStore volunteers
served over

15,700 HOURS

total volunteers



669

construction volunteers



27

office and committee volunteers,



348

The Revolution Subdivision

This was a big year for us – finishing the first homes in our first-ever subdivision. Lots of things went wrong – but thankfully, a lot more went right! The result of everyone's hard work are beautiful new homes, compatible with the neighborhood, energy efficient, and affordable. A subdivision requires a lot more sitework than an individual house, and some different skill sets. Why do it? First, we strongly support infill development and its inherent community revitalization benefits. Building homes in a beautiful, walkable neighborhood close to jobs, community amenities like parks, and services, is our goal for both the homeowners and the community. Our subdivision is bringing a major new investment and new families to the neighborhood, giving back in taxes instead of being an eyesore of a vacant lot. Second, Habitat for Humanity Susquehanna needs land to develop – and it is increasingly hard to find at a price that can stay within affordability guidelines.

We couldn't have done it without Frederick Ward Associates – Ted Jasinski, Dan Woke, and Tom Miner. We are grateful to the City of Havre de Grace as well, especially Shane Grimm for his wisdom and guidance. Our sitework contractor, Pete Dacey of Civil Utilities, generously helped teach us and advocate for us, and we appreciate his knowledge and support.

Major Sponsors: APGFCU; Bank of America; CAHEC; Department of Housing and Community Development; the Drescher Foundation; Harford County Government; Harford Mutual; City of Havre de Grace; Maryland Affordable Housing Trust, Maryland DHCD & Wells Fargo.

Other sponsors: 2019 Women Build Campaign; Bel Air United Methodist Church; Bob Ward Companies; CPWN; First National Bank; Kohl's; Lowes; Rosedale Federal; St. Margaret's Parish; and, Wells Fargo.

Our gratitude goes towards these additional Contributors: 84 Lumber; Anchor Mechanical; AYD Transport; Bulle Rock Club; D&S Drywall; Evergreen Garden Club; Frederick Ward & Associates; Giant Food; Gutter Guys; Havre de Grace Planning & Zoning; Home Depot; J.S. Dallas Klein's Shop Rite (Aberdeen); National Gypsum; and, Paulis.

Repair Program

This year we also served 30 new families through the Repair Program and, to date, we've completed 642 critical home repairs for 442 families.



Team Rubicon at
Perryville house build



30

FAMILIES SERVED THIS FISCAL YEAR



442

FAMILIES SERVED TO DATE

What is a Restore?

The Aberdeen ReStore is part home improvement store, part home goods store, part resale store. The ReStore's proceeds go back into funding Habitat Susquehanna's mission and supporting our vision where everyone has a safe, decent and affordable place to live.

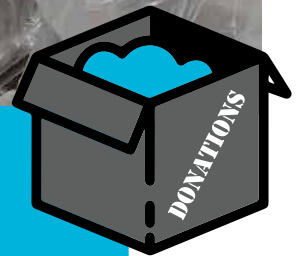
Aberdeen Restore

The pandemic temporarily caused the closure of the Aberdeen ReStore but we were able to safely reopen and sales have been strong. Sales totaled \$605,318, and the store welcomed 61,020 shoppers. Our top-selling category continues to be furniture.



61,020
SHOPPERS

\$605,318
TOTAL SALES



Where We Tithe

To tithe is one of the most effective ways U.S Habitat organizations (called “affiliates”) can support our ministry overseas. A few hundred dollars can make a big difference. According to Habitat for Humanity International, a decent home in Malawi, for example, can be built for as little as \$5,290. The home that serves at least five individuals comes complete with a ventilated improved pit latrine and family support-related training.

Habitat Susquehanna contributes through regular tithing as well as Global Village trips.

In FY20, members of the Habitat Susquehanna staff accompanied a group of volunteers on a Global Village trip to Mexico (pictured) to help build a home there.

In addition, in FY20 Habitat Susquehanna tithed to various countries as follows:
\$5,000 Haiti; \$5,000 Nepal;
\$5,000 Malawi; and \$1,144 Mexico.





Come join us!

We may be doing things differently, but we still need YOU! We're so excited and looking forward to a new year of building in communities, helping homeowners with their critical home repairs, and selling the donated ReStore items that help fund our mission. The "look" of our programs may have temporarily changed due to the pandemic, but we're in need NOW – more than ever before – of the support of sponsors, donors and volunteers! We need YOU!

How can you help? Be a part of Lent Build (to support our Repair Program), Women Build (to support our Homeownership Program), and/or sponsorships of our upcoming (virtual) events such as Hard Hats & Meals 2021. Donate to help the Habitat homeowners who have been affected by the pandemic (through job loss or work hours cut) through our Mortgage Relief Fund; you give a contribution and the homeowners give a matching amount. All of this information and MORE can be found on our website at www.habitatsusq.org.

The pandemic is temporary, but your impact can last a lifetime. You can still make a positive difference in our communities, and we welcome your support!



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