



#CostOfHome

Habitat for Humanity of Bucks County is deeply committed to addressing the housing affordability crisis locally and around the world, and is participating in a nationwide advocacy campaign called **#CostOfHome**. Now more than ever, the Habitat network has a voice to bring to public policy discussions. Habitat Bucks has the ability to promote concrete, practical and public policy housing solutions, ensuring that more Bucks County residents can find appropriate, affordable housing right here.

We build more than homes. We began our work in the affordable housing market almost 30 years ago with the conviction that everyone deserves a decent, safe place to live. Today we play a growing role with rehabbing blighted properties, critical home repairs, and making homes

safer for people who choose to remain in their own homes as they age. Preserving affordability is one of our foremost goals.

In 2019, obstacles to affordability include tight mortgage credit and underwriting standards, increasing student loan debt, and incomes that have remained flat while day-to-day living costs have risen. All of these are keeping lower-income families in costly rental properties or crowded, substandard living situations. Too many renters are cost-burdened, that is paying more than 30% – even 50% - of their income on housing; this means they are unlikely to save enough funds for emergencies, let alone to ever finance a home purchase.

We know we cannot meet the need through building alone. We need to address the underlying policies and

systems that hinder access to housing.

This is where you come in. We encourage you to join us in letting your local and state officials know that you support policy solutions aimed at:

- Increasing the supply and preservation of affordable homes
- Increasing equitable access to credit
- Optimizing land use for affordable homes

Strong neighborhoods exist where residents have quality housing with access to transportation, employment and educational opportunities.

Every one of us deserves the opportunity for a better future.

JOIN YOUR VOICE WITH OURS.

Visit HabitatBucks.org/Advocate to locate contact information for your representatives.

MAKE THE #COSTOFHOME SOMETHING WE ALL CAN AFFORD



Homeownership Highlight | MEET HECTOR

Hector, a veteran and father to five, and his wife Silvia, were working hard and in search of a home more suitable for their four children, one with special needs. Cramped in a two-bedroom apartment, they knew they needed more space for their family to flourish.

Hector learned of the opportunity to become a Habitat for Humanity homebuyer from a coworker. He enrolled in our **Almost Home** homebuyer readiness program and mastered every skill. His determination and willingness to work hard to achieve his goals made him a success.



On September 12th, he purchased his brand new home in Morrisville with an affordable mortgage. His **Almost Home** coach, Habitat staff, family, friends and volunteers were all there cheering him on.

Home Repair Highlight | MEET MARIANNE

Marianne's kitchen floor flooded, leaving it uneven and a tripping hazard. The roof over her entry door was deteriorated and leaking, and other doors were drafty and energy inefficient. She'd never asked for help before, but Marianne realized she couldn't do this alone.

Our **Home Repair program** enables us to go in and make necessary safety and often critical repairs. A new floor means she is no longer tripping over rugs covering uneven floorboards, and sealing out drafts with storm doors means her energy bills will improve.

"I never thought I would be the one in need of help, but I did. (Habitat) is like angels coming alongside you," she said.



Before



After

As someone who values community and empowerment, you may be interested in creative ways to make an impact.



ROLL OVER. GOOD IRA!

Are you required to take a mandatory distribution from your IRA account each year and burdened by the associated taxes? Many people feel that the direct transfer of funds from an IRA is a great way to help families and make it a part of their legacy.

Here's how it works:

- You must be 70½ or older.
- An individual may transfer up to a total of \$100,000 per year and a married couple may give up to \$200,000.
- Your gift must be transferred directly from the IRA to Habitat for Humanity of Bucks County.
- Your gift is a direct transfer of funds, so it does not create taxable income for you and is not considered a charitable tax deduction.
- The transfer of funds counts towards your annual required minimum distribution from your IRA.

FOR MORE INFORMATION

HabitatBucks.org/Donate/Legacy

to download a sample letter for your IRA administrator.

GIFTS OF STOCK

Stocks, bonds and mutual funds that have appreciated in value are among the best ways to ensure everyone in Bucks County has access to affordable homeownership and home repair. You may receive a charitable income tax deduction for the full market value of the stock (within limitations) and avoid paying the capital gains tax on any increase in the value of the stock. Consult with your financial advisor to determine the best way to give stock.

VISIT HabitatBucks.org/Donate/Individual for easy-to-follow instructions for making a transfer.



WE ARE HERE TO HELP!

Candace Clarke
Resource Development Director

(215) 822-2812 ext. 316
c.clarke@habitatbucks.org



**FAITH
BUILD
2019**

Building now!
Learn more at
HabitatBucks.org

**QUAKERTOWN ROTARY
18th Annual 5K
is November 30th!**



Benefits Habitat Bucks. Register today!
HabitatBucks.org/Events

SAVE THE DATE!

Celebrate Our 30th Birthday with Us!



April 17, 2020 | 6:30 to 10pm | The Warrington



YOU'RE DOING MORE than building and repairing homes.

With every dollar and volunteer hour you gave, you changed lives.

These numbers show your impact from July 1, 2018 through June 30, 2019.

They tell the story of what's possible when we work together to build and preserve stable homes and communities – for a brighter future.

Thank you.

IMPACT BY THE NUMBERS | FISCAL YEAR 2019

89 families
served locally & globally

3 Habitat homes
dedicated

64 families participated
in our **Almost Home**
homebuyer education program

16 homes
repaired

9 homes made safer
7 projects that improved
access & preserved homes



6 households served
globally through our tithe
program in Haiti and Kenya;
orphans & vulnerable groups

1,500 Volunteers gave **more than 35,440** hours



19,941 donations of furniture, appliances,
building materials and home goods

3.7 MM lbs
of usable material
diverted from
landfills

5 ReStore
trucks
making **free** donation
pickups across the county



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