





years of impact

MAGENER REPAIR



message from our executive director

At Habitat Bucks, we build more than homes.

As we celebrate 30 years of Habitat for Humanity in Bucks County, we reflect upon the impact of our work. Thirty years of homes built. Thirty years of residences repaired. Thirty years of coming together as a community to become stronger than we were before.

Of course, we calculate outcomes in numbers, but the truest measure of our success is the ripple effect we see beyond the physical structures. We see it in the improved school performance of our homeowners' children, the health of our seniors, the sense of fulfillment and comradery among our volunteers. With each home sale, accessibility ramp installed, Almost Home graduation and wall raised, Habitat changes lives.

This is our 30th year of impact, but only the beginning. We are doubling our Home Repair program efforts to meet the needs of our county's aging in place population. We're also revitalizing more neighborhoods as we've started to do in Morrisville by building and dedicating nine new homes. We are seeking to lift up a generation through financial empowerment.

We are grateful for and celebrate your contributions. We also know that together we will do so much more.

In partnership,

Horence



building communities, empowering families

As a community is built, friendships form, bonds are made, and a support group grows. Hands reach out for another and another, and the only direction for all is up.

Every hand makes a difference. We've partnered with the community to achieve long-term success, which is measured in numbers of mothers, fathers and children with space to grow and dream. Success is seniors and those with disabilities who are safer, and who have greater access to the community in which they live.

It makes a difference when a homeowner is empowered to remain safely in their own home, a home they can afford.

Seeing an entire family take charge of their future and launch in a new direction is an experience like no other. Mentoring someone toward financial stability and success and witnessing the moment that they realize that they made it happen, has been a recurring scene at each and every home dedication. Our 10th, 50th, 100th home... each has been a journey we've been privileged to be a part of.



Owning our home has given us a real sense of being part of a wonderful community. We now have stability for our family. Our children are able to safely play, learn & grow in our new home. My family is glad that I'm in a real house. They know that my kids and l are safe.

I have more stability. I feel that I am a better provider for my family.

Every gift my family has received can be traced back to you. Once we bought our house the kids were free to do what all teenagers should do: enjoy friends, work hard in school and think about their own future. Both attended college while living at home and had offers of jobs in fields they loved even before they graduated.

Peggy, 10th Habitat Homebuyer



120 homes built, or fully renovated and sold



impact of homeownership

Through the power of homeownership, lives are changed. A hand up can make all the difference. Encouragement nurtures the belief that goals and dreams are achievable.

Eric, Charlotte, and their four daughters were living in a tiny 2-bedroom basement apartment with nowhere for the girls to play. They prayed for a larger home. Eventually they found Habitat Bucks and purchased a 4bedroom. 2-bath townhome in a cul-de-sac with lots of safe outdoor space and eager playmates. Dave moved from one rental to another over 18 years and all the while his health and mobility were deteriorating. Finally, he learned about Habitat and the chance to own his own home. Dave's housing costs were cut almost in half, and he has a brand new accessible home with a shower on the first floor. He loves how active and engaged he can be in his neighborhood community.

How do you measure the feeling of security, safety and stability that owning a home you can call your own, and afford brings?

Habitat families also report things like improved health, better living conditions, less overcrowding, and greater educational outcomes.

Our homebuyers say it best:

It's a great feeling of accomplishment. I feel like this home has to always stay in our family.

We can show what walls we helped build, where we stuck good luck pennies in the foundation and underneath, the walls have messages written by our friends and family who also helped build our house.

It is special. Our kids have a place to come home from school and feel this is a safe haven.

more than 50% of homebuyers resumed their education, pursuing degrees or learned a new trade

66% of Habitat homebuyers reported feeling safer since moving into their Habitat home



40% of families surveyed said school performance by their children improved after moving into their home



In the words of homeowners who had repairs done:

I can go out now and know mom is safer.

It made it possible for me to be in the community again.

It gave me peace of mind.

It is an answer to prayer.

I feel safer because I don't have to worry about an electrical fire or tripping on my kitchen floor.

It has provided a sense of freedom.

I am mobile again.

impact of home repair

No one should ever live in fear in their own home. No one should have to wonder how they'd escape a fire or feel afraid to be home alone. Habitat Bucks' home repairs reduce not only physical but also psychological burdens too heavy for anyone to carry.

Griffin can now grab hold of handrails for security on her stairs. Anita no longer has to climb cautiously over the tub fearing a fall. Scott can easily roll into his home instead of having to be carried up steps. At Christmas time, Maggie's heater broke; Habitat made an emergency replacement of her HVAC in time for the holidays.

Safety, security and access enable them all to stay right where they want to be and where they can afford to live...at home.



Program expansion includes:emergency repairs /accessibility / safe-at-home

modifications / major system repairs



nearly 100 homes repaired



Participants said:

I have continued to apply the money management skills learned through the home buying process and continue to save and make good financial choices.

Through financial difficulties, my coach helped me stay on course and accountable.

impact of financial empowerment

In recent years, we've embraced a more structured program that serves not only those seeking homeownership.

Our **Almost Home** program offers all community members opportunities to learn credit improvement strategies, debt reduction, budgeting and more. Participants are building futures with strong financial foundations.

Results:

- Improved average credit score by 50-100 points
- Increased savings
- Significantly reduced debt
- Created a monthly budget and savings plan
- Written financial emergency plan

The results have been life changing! The look on the faces of graduates from the program...priceless.

1 in 4 households in Bucks County spend half their income or more on housing



impact of ReStore-ing Bucks County

Donate a window, purchase a dishwasher, volunteer for a few hours.

Donations and purchases help the environment by being resold and reused, but the lasting impact goes so much further. In addition to offering merchandise at an affordable price, the success of the ReStores has enabled us to partner with other local agencies in providing a voucher for goods to those who have worked their way from homelessness into their first apartment. Store sales are powerful transactions that fund our mission to build and repair homes at an affordable cost.

ReStores have also become a source of sustainable business solutions as well as helping companies achieve their corporate social responsibility goals. Our stores offer easy pickup of overstock, discontinued and excess construction materials. Storage and disposal is costly, and our ReStores can help businesses minimize those expenses.

ReStore-ing:

- Your home
- Your impact on the community
- Yourself

We continue to try to find new ways to outreach to the community.



Environmental

Keeping **3.7M lbs** of material out of landfills/year

Economic

Provides the community with an affordable source of

building materials, furniture & housewares

+33 jobs created

ReStore

Social 1500 volunteers

27,000 volunteer hours/year

We are glad to be able to partner with Habitat Bucks to support positive growth and make an impact in Bucks County.

Ron Davis, Director of Diversity and Community Development, Parx Casino.

Supporting affordable home ownership is a high priority for all of us at Penn Community Bank.

Penn Community Bank **President and CEO** Jeane M. Vidoni.

We believe strongly in Habitat's mission, and are pleased that we can support the organization with a legacy gift.

Bob & Alice V.



615 people served including 297 children

impact of your giving

Together, we are engaged in truly transformational work. The faces, facts and stories that you see in this report bring to life what you have made possible during our first 30 years.

Every homeowner story reminds us of the significance of our mission and of the desperate need for the work that we do. Repeatedly, we see how a stable home leads to positive changes like improved physical and psychological health, better education outcomes and the ability to make forward-looking choices.

We also know that for every family we serve, there is another anxiously seeking that same kind of life-changing opportunity. We must continue to make that possible for more people.

With your help, we will do that. Our work happens when we pool spare change collected by youth, generous gifts made by individuals, and contributions offered by diverse businesses and community organizations. It is something precious in today's world: an opportunity for us all to come together in support of a common cause.

Your support, your voice and your belief in Habitat Bucks have been the building blocks of a 30-year legacy. And they are the blueprint for a better future.

impact beyond Bucks County

"God is our center, not our border." We are committed to putting our faith into action in a way that brings people together and breaks down borders.

Habitat International CEO. Jonathan Reckford

With that in mind, as an organization founded on Christian principles, we have tithed

\$471,395 = 124 homes

to be used where most needed to help families outside the US secure decent shelter. This includes orphans and vulnerable groups as well as those impacted by natural disasters.

1 in 4 people worldwide lack adequate housing.

Our homeowners say it best:

What you are doing is priceless... you are actually changing the way many families and individuals are writing the story of their lives.

Thank you to everyone who has made this possible. I couldn't have done it without everyone's help. It's been an eye opening experience to know that that are so many genuine people who care about others.

I want to tell both the donors and staff, may God's blessing be upon each and every one.



Every gift makes a difference, regardless of size, and helps us buy and develop land, build houses and repair homes. And with our 4-star Charity Navigator rating, you can trust that we will effectively steward your gift.





Michael is retired and enjoys his hobby, photography. He also loves thin crust pizza, which is where he met our marketing director when they shared a table! Many clicks of the shutter later, Michael captures those special moments, and the emotions behind them.

70% of every Habitat house is built by volunteers

1500 volunteers contribute 35,000 + hours of service/year

impact of your volunteerism

Every hand makes a difference.

Nearly 1500 volunteers each year share with us one of their most precious assets: Their time. Swinging hammers, and wielding paintbrushes, is what most people think of when they talk about Habitat. However, behind-the-scenes there are many champions who serve on committees developing policies and procedures and provide strategic advice. In the administrative office the person greeting you and entering data is usually a volunteer. In our ReStores, volunteers process donations, load customer purchases, write up sales, and assemble merchandise.

Away from the 2 by 4's, drywall and paint, ReStore registers, and desktop computers, volunteers are our best brand ambassadors, sharing the work of Habitat Bucks with the community. They routinely recruit friends to volunteer and recommend Habitat's programs to those in need of home repairs or housing. They write a check when an appeal arrives in their mailbox. This is because Habitat volunteers know the impact of stable affordable housing from their first-hand experience. They know they are helping to lay the foundations that can change a family's trajectory, and last for generations. Nothing feels better than helping people achieve their goals and their dreams.

We are grateful to all who have volunteered over the past 30 years to help build homes, communities and hope. Whether one day, or one day every week, your gift of time is appreciated!

impact of your voice

A home shouldn't cost anywhere near half your paycheck. A safe home, nutritious food, health care, reliable transportation... which would you, choose?

Over the many years of addressing the affordable housing crisis in our world, country, and indeed in our county, we realize that we cannot just build our way out of this. Rent and housing costs continue to skyrocket and wages are not keeping up. This threatens the personal and economic stability that safe, decent, affordable housing provides and forces people to make impossible choices.

A home shouldn't cost you your health. It shouldn't cost you your child's education either. When the cost of home is your family's future, the cost is too high. Joining your voice with ours will help us send the message to representatives on the local, state and federal level to find solutions that will increase access to housing that is affordable for Bucks County residents.

Through the #CostOfHome advocacy campaign we've set BIG goals:

- Increase supply and preservation of affordable homes
- Equitably increase access to credit
- Optimize land use for affordable housing
- Ensure access to, and the development of, communities of opportunity





2019-20 board of directors

Karl Schmidt, President Gary Pruden, Vice President Hal Margolit, Treasurer Stacey Mulholland, Secretary

Sandie Bauder Nancy Buckner G. Michael Carr, Esq. Sherry Cordery Susan Eckert James J. Esposito, Esq. Judy Stern Goldstein Todd Hurley Michael Keim Rev. Gregory Penza Christopher Tuck

staff

Florence Kawoczka Executive Director

Kalena Alexis Julie Betts **BJ** Breish **Colleen Brink** Zachary Brymer Candace Clarke Stefanie Clark Gerard Costello Jerome Culmer Karin Diveny **Dustin Fair Mike Fallon Paige Gardner Rvan Hanhurst** Joshua Haunold Karen Hayes **Ronald Hodge** Kevin Horan Pascal Howard Ramon Jimiera Saria Johnson-Nworu Paul Kopanycia Audrey Lane

Laura Mariazzi Sam Martin **Brian Methven Kimberly Morales** Alan Morris **Raymond Mowery** Lee Palladino Shushma Patel Robin Peterson Luke Petosa Tyler Quinn Bryan Rago Martha Rincon Vincent Robinson Melinda Thomas Matthew Tomlinson Amber Updike Nicholas Urban Sallv Weber **Thomas Wignot** Alonzo Williams Terryll Wollenberg Emeri Yarnoff

Habitat for Humanity of Bucks County

31 Oak Avenue, Suite 100 Chalfont, PA 18914 Phone: 215.822.2812 HabitatBucks.org

Habitat Bucks County ReStores:

Chalfont 31 Oak Avenue Chalfont, PA 18914 Phone: 215.822.2708 Langhorne

1337 East Lincoln Highway Levittown, PA 19056 Phone: 215.716.5006