

2025 IMPACT REPORT



Habitat
for Humanity®
of Bucks County



**A Reflection on
35 Years of Building Hope**

Where We're Working



Dear Habitat Bucks Family,

This past year was especially meaningful for Habitat for Humanity of Bucks County as we celebrated the **35th anniversary of our founding**. These 35 years have been an incredible journey of neighbors coming together to create strength, stability, and hope through affordable homeownership.

Since 1990, we have dedicated **134 Habitat homes**. **This year alone**, four of those homes were purchased by our income-qualified homebuyers, helping them achieve their dream of homeownership. Beyond new builds and rehabs, we've supported existing homeowners through **339 homes affordably repaired**, ensuring that families can remain safely in the places they already call home.

We are equally proud of our **Almost Home program**, where more than **420 participants** have built strong financial foundations. Since the program's inception in 2016, these area residents have saved nearly **\$310,000** and reduced debt by almost **\$186,000** – demonstrating tangible steps toward brighter financial futures.

Each of these milestones represents more than numbers. They tell a powerful story: when volunteers, donors, families, and partners come together, lives are transformed. Every nail hammered, every workshop attended, every hour or dollar given is part of a much bigger picture, one in which everyone in Bucks County has a decent, affordable place to live.

Thank you for walking alongside us in this mission. Here's to continuing this journey together, with excitement for all that's ahead!

With gratitude,

Anu Hans
President,
Board of Directors

Florence Kawoczka
Chief Executive Officer

2025

IMPACT BY THE NUMBERS

HOMEOWNERSHIP



4 homes constructed or rehabbed, impacting 17 people, including 13 children

HOME REPAIRS



106 affordable home repairs completed for 64 households, a majority of which included seniors or persons living with disabilities

FAMILY PROGRAM



\$50.2K saved and \$31.9K debt paid down by 62 Almost Home participants; 30 unique attendees for our Lunch & Learns, a new addition to the Almost Home program; 14 children participated in our "Fun with Finances for Kids" workshop in May 2025

VOLUNTEERS



1,132 volunteers donated 28,544 hours

RESTORES



5.1M lbs. of materials were diverted from landfills through 42,718 donations to our ReStores



Building Communities and Empowering Families for 35 years



A Dream Realized: Mariela's Family Finds Home and Hope

As a single mother of three, Mariela spent years working to build her credit to buy a home. She dreamed of giving her teenage son his own room instead of a curtained space in their apartment's living room, and of leaving behind the mold and mildew that triggered her younger son's asthma.

"I would tell my kids, 'One day we'll have a house with a backyard to play in and you'll each have your own room,'" she shared.

With her home dedicated in September 2024, that dream is now their reality. Each child has their own bedroom, offering privacy and space to grow.

"Now they can have friends over. My son finally feels comfortable inviting people, and my daughter can have sleepovers and all that good stuff. They just love it all!"

Her younger son's health has improved dramatically. "There was mildew in the apartment, and he was constantly sick. Since moving, nothing! We've had fewer doctor visits, so he's missed less school and I've missed less work."

Homeownership has brought countless blessings. Mariela planted a backyard garden filled with tomatoes, peppers, and more, saving money on groceries, sharing with neighbors, and preserving extras for the winter months. And the stability of her mortgage payments allows her to save for the future without worrying about rent increases.

With a safe, healthy home and newfound stability, Mariela and her children are thriving - stronger, happier, and building the future she always hoped for.

Building Safety, Preserving Independence

Caroline is a person of compassion and persistence. As a retired widow caring for her 65-year-old daughter who lives with a disability, she's learned to take things in stride. But when her home began showing signs of water damage and her daughter began stumbling indoors, Caroline knew she had to act.

Through Habitat Bucks' Safe at Home Program, local contractors stepped in to repair windows, smooth thresholds between rooms, and install handrails and a ramp for easier access. With the work now complete, Caroline has the comfort of knowing that her daughter is safer and healthier – and that, as their mobility changes, they can continue living independently in the home they love.



From Global Service to Local Impact

Born in the Bronx as the only girl among seven brothers, Maggie learned early how to hold her own. That resilience carried her far, from New York to Washington, D.C., where she built a globe-trotting career with the State Department, serving in both the civil and foreign service.

After retiring, her brothers encouraged her to return to the Northeast, and on her sister-in-law's suggestion, she settled in Bucks County. Even in retirement, Maggie stayed active, working part-time with the State Department, earning a degree through Penn State's "Go Sixty" program, and following her lifelong passion for volunteering.

When she heard about the Chalfont ReStore's move to Warminster, Maggie knew she wanted to help. "It's a basic need for a family to have a safe home of their own, especially if they're raising children, who need a sense of security and continuity," she shared.

Today, she helps unpack and price donations and has given more than 650 volunteer hours to Habitat Bucks. She loves the sense of camaraderie. "Even better," Maggie says, "is knowing that the sale of even the smallest items helps build homes and makes a difference. Come on in and volunteer!"

A Grateful Heart, A Bright Future – A Voice from Almost Home

"I signed up for these classes as a 60th birthday gift to myself. I'm thrilled that I did. My air conditioning went out in my car two weeks into the program – a life circumstance that could have put me over the edge, but it didn't. I was able to handle that setback like a champ. I looked at my assets and found money that wasn't working for me. I sold some of my gold jewelry, which I never wear, for \$500! And I dumped out my jar of coins – I had over \$200!"

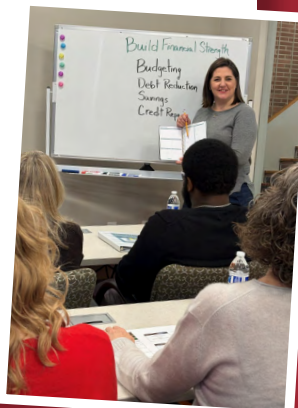
My goal last year was to pay off my three credit cards. I paid off two and had kept them in check; however, one was still not under control. Happy to say all cards are under control and can be paid off every month! Huge deal for me! Thank you!

Another big deal was looking at where I leak money. I had a subscription costing \$10 a month that I didn't need. I canceled that. I finally switched my cell phone provider. I'd been avoiding it, but \$384 bucks saved a year? Why didn't I do that sooner? Huge thanks.

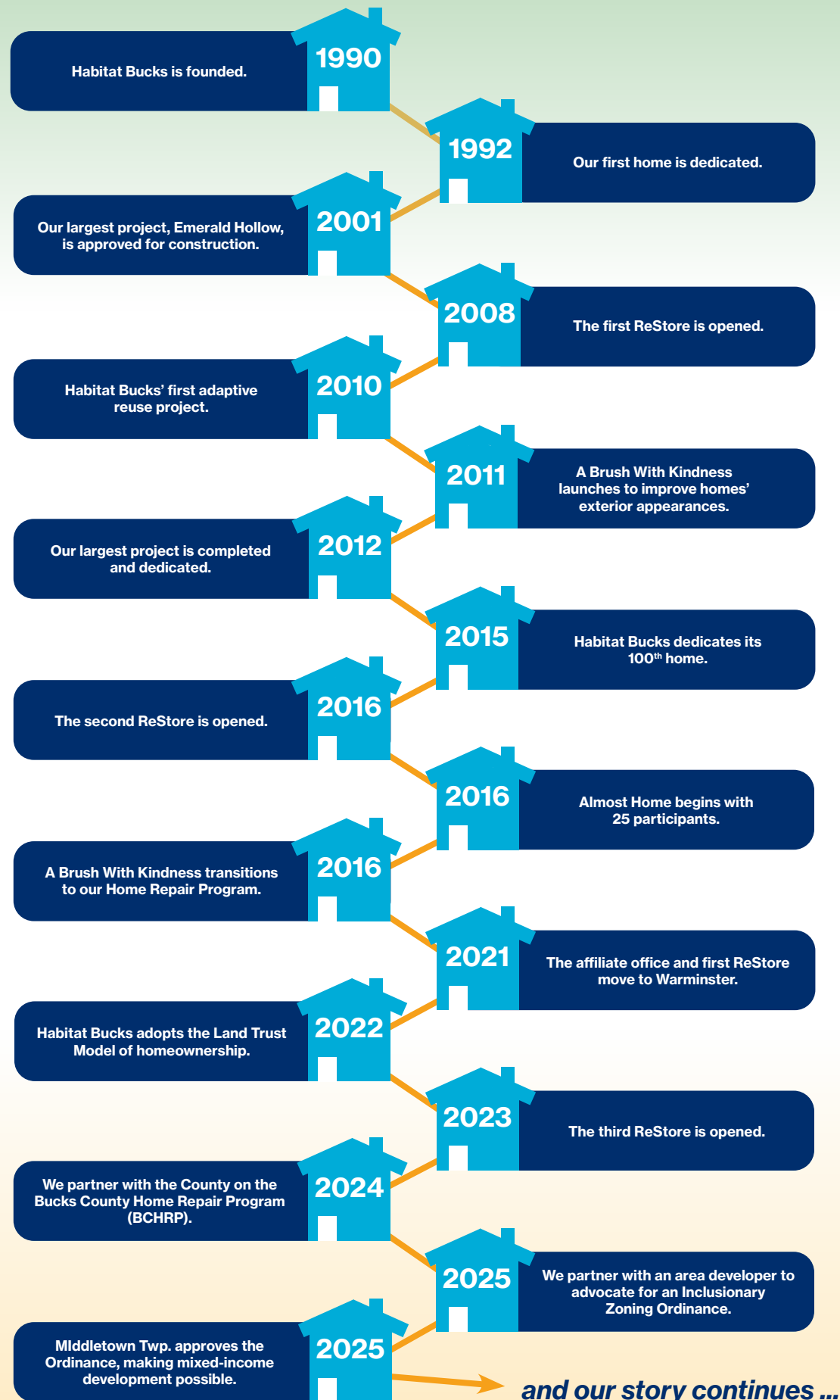
I'm realizing that I never even tried to deal with finances because my dad and husband always did. It's no wonder I'm where I am financially at 60 years young! I was stuck! The Almost Home Lunch & Learn program gave me so much hope for my future. The goal-setting class was huge. I'm realizing I don't set realistic goals, and that's why I fail. I could really write a book about the past three months. Who knows, maybe I will.

It's been an absolute joy meeting all of you. You have a place in my heart and I'll never forget your kindness, wisdom, and love."

Bright Blessings Love and Light, A Grateful Lunch & Learn Participant



Building Hope, One Milestone at a Time – 1990 to 2025



Habitat for Humanity of Bucks County has built a strong record of providing high-quality, attainable housing and home repairs that empower families and strengthen communities. As a trusted affiliate of Habitat for Humanity International, the organization is recognized as a reliable local partner.

Habitat Bucks recently completed its **2025 – 2027 Strategic Plan**, grounded in feedback from internal and external stakeholders and built on its core strengths:

- a dedicated and knowledgeable staff and board
- an engaged, productive work environment
- sound financial stewardship, and
- innovative, community-based programs.

Amid ongoing challenges in housing affordability, Habitat Bucks is leveraging its assets to expand its impact – enhancing its brand, increasing access to affordable housing, preserving local housing stock, and investing in staff and volunteer development. Guided by this plan, Habitat Bucks looks forward to the next 35 years of building stronger communities.

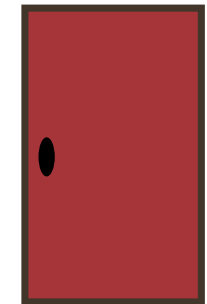


Building Communities, Empowering Families

Community Impact

Expand community impact by leveraging Habitat Bucks' brand/identity/visibility and raising Habitat Bucks' profile with key audiences across the County.

Through the power of homeownership, we change lives.



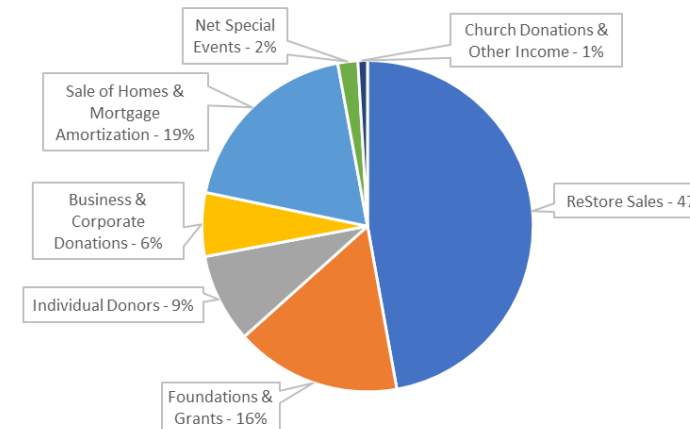
Program Impact

Deepen and enhance program impact by increasing the number of homes being built and/or repaired through both traditional and innovative land development and funding strategies.

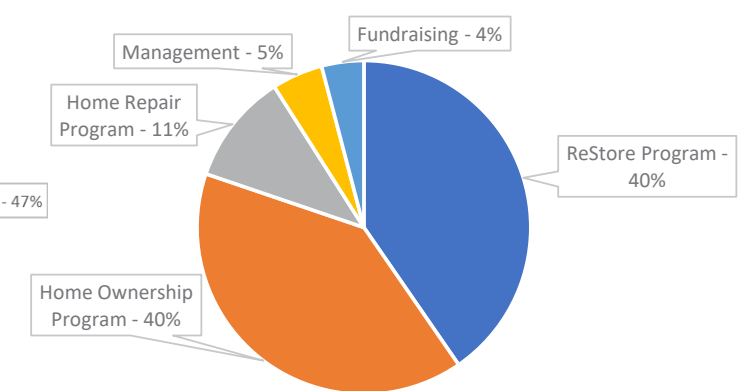
Organizational Sustainability

Continue to promote organizational excellence and financial stability to achieve the goals of the Strategic Plan.

FY2025 Income



FY2025 Expenses



Key Performance Indicator

	Benchmark	Habitat Bucks' Actual
Average Program Expense Ratio - Program Expense/Total Expense	70%	91%
Liabilities to Assets - Total Liabilities/Total Assets	<30%	20%
Fundraising Efficiency - Fundraising Expense/Total Contributions	<\$0.20	\$0.14
Working Capital - Working Capital/Total Expenses	6 months	12 months

**Habitat for Humanity Staff
as of June 30, 2025**

**Board of Directors
2024-25**

CEO

Florence Kawoczka

COO/CFO

Pascal Howard

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Xavier Rivera
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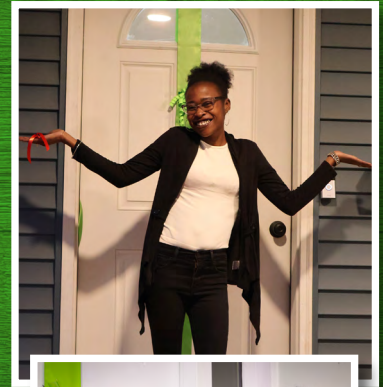
Wouch, Maloney & Co., LLP

Sheila Wilson

Coldwell Banker Hearthside,
Newtown

thank you!

Thank you to our incredible partners, generous donors, and passionate volunteers for helping bring Habitat Bucks' mission to life, building communities and empowering families every day. Through your gifts of time, materials, and resources, you've turned houses into homes, dreams into realities, and challenges into bright new beginnings.



Have a large donation for our ReStores?

Free pickup is available!
Contact our dispatcher at 215.822.2708 ext. 1,
or see habitatbucks.org/restore/donate
to be put on our schedule.



Scan to Give



Text BUILD to 91999



Donate online at
HabitatBucks.org/Donate
including Cars for Homes

Join us in making a difference in Bucks County!

Jennifer Drayer-McDonald, Resource Development Director
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