

2024 Impact Report

Our mission: Build communities. Empower families.

*“Thank you to everyone who has made this possible for my family. I couldn’t have done it without everyone’s help. It’s been an eye-opening experience to now know that there are so many genuine people who care about others. I really can’t thank everyone enough.”**



2024 ACCOMPLISHMENTS



As we enter our 35th year, we can't help but look back at our humble beginnings in a church basement and reflect on how far we've come:

- 130 homes have been constructed, changing the lives of 490 individuals, including 273 children.
- Since 2011, 298 home repairs have been completed, making homes safe and more accessible for homeowners.
- Almost Home, our financial empowerment program, has educated 385 participants, resulting in their elimination of \$154,000 of debt and increased savings of over \$258,000 since the program's launch in 2016.
- More than 118,000 hours have been donated by 4,500 volunteers, just since 2019.

Throughout this report, you'll find quotes from our homeowners on the positive effects of partnering with Habitat Bucks. Empowering families to turn their dreams into reality is the hallmark of Habitat for Humanity. Realizing those dreams impacts not only the families, but also the greater community through a stronger workforce, better mental and physical health for residents, and increased revenue for area businesses. Together with you, our dedicated volunteers and committed donors, Habitat Bucks is changing the landscape of safe, affordable homeownership in Bucks County!

We invite you to join us in celebrating this 35th year! Volunteer on a job site or in one of our three ReStores. Visit our website and follow our social media. Share the good news about Habitat Bucks' mission and activities. Plan to attend our signature event on May 1, 2025.

Impactful transformation depends on the conviction and collaboration of everyone! Thank you for partnering with Habitat Bucks!

Warmly,

Anu Hans
President, Board of Directors

Florence Kawoczka
Chief Executive Officer

3 HOMES CONSTRUCTED
impacting 12 people, including 8 children

127 HOME REPAIRS COMPLETED
for 71 households

\$18.1K SAVED
and \$54K debt paid down
by 34 *Almost Home*
participants

6.5M LBS. OF MATERIALS DIVERTED
from landfills through 40,565 donations
to our ReStores

25,550 HOURS DONATED
by 1,140 volunteers

Ensuring the health and safety of Bucks County families

Frances came to the United States at the age of 20, married, and started a family. After three children, however, her husband decided he wasn't cut out to be a husband and father, leaving her to raise and support the children on her own. She started a daycare and, after all her children were in school, worked full-time in real estate and then sales. At 77, with her savings, Social Security, and a frugal mindset, she finally decided it was time to retire.

She wasn't expecting her boiler to fail.

"One day, there was just no hot water. I'm thinking I can have it repaired, but then there wouldn't be much of anything left."

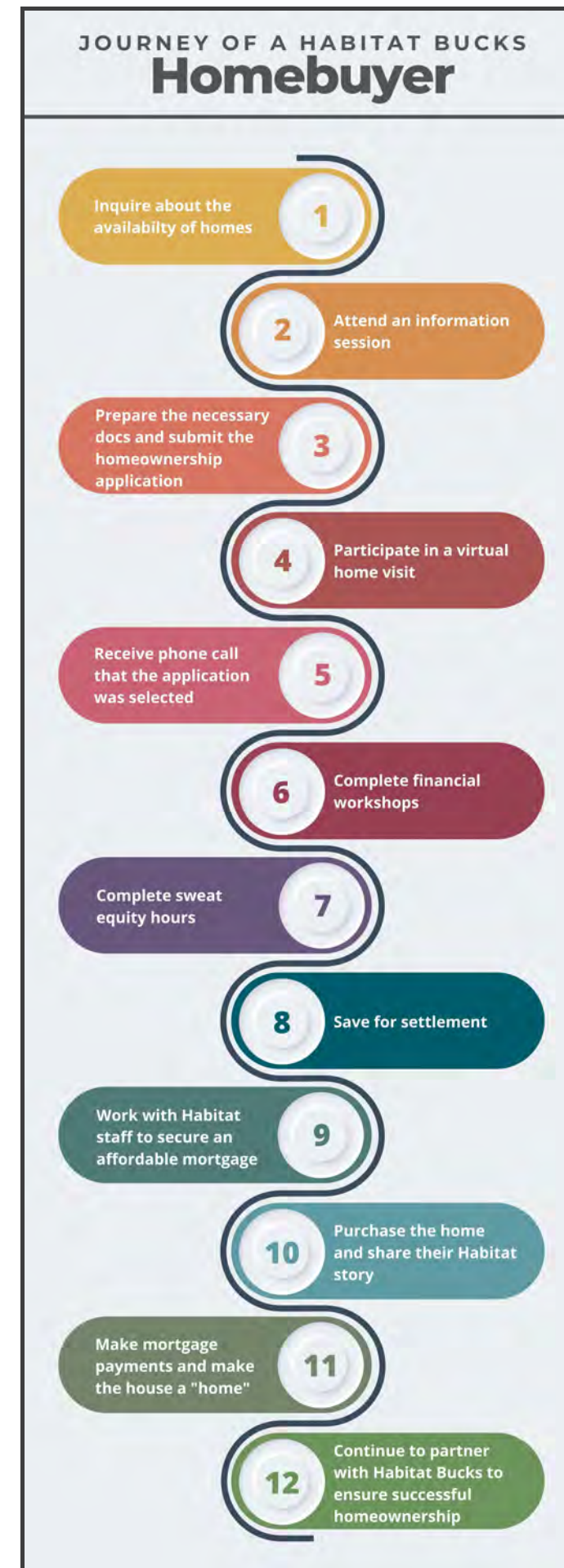
Never one to ask for help, she finally decided to contact area resources. She was referred to Habitat Bucks through a local representative's office. The Home Repair team was prepared to step in.

"There's a lot of memories here. This really is home. It's more of a home than I've ever had. And I really want to keep it. I really want to stay here. I've worked hard to be self-sufficient and make things manageable. The peace of mind that [Habitat Bucks] gave me, the anxiety they took away. Thank you for doing this for me. Nobody ever left me or gave me anything. I hope to pay it forward sometime."



*"Thanks to all of you who give your precious time and help for people in need of a better life."**

Since 2011, almost 270 homeowners have been impacted by our Home Repair Program.



Changing lives one house at a time

Christian works hard at her job but she's dedicated to "being a mom, first." Having grown up without a long-term place to call home, she recognized that her children needed more space to grow and thrive and that her two-bedroom apartment was limiting that growth. She heard about Habitat Bucks accepting applications for one of five Habitat homes and "speedily jumped on the opportunity, which I am very grateful for – to be able to be part of such a great opportunity with and for my family."

Christian shared, "I cannot express how exciting and amazing this whole process is and has been. The Habitat Family has been absolutely wonderful in helping me purchase an affordable home to move myself and my children out of a small apartment into a home where we can grow and build. They have walked with and taught me through this entire process. From physically assisting me with the building of my home to the ins and outs of mortgages and taxes and insurance. Habitat is a blessing and I am tremendously grateful to partner with them."





99 coach-assisted volunteers from 8 educational agencies donated 2,817 hours in FY24

*"Big Thank You to everyone - life-changing!"**



Over 40% of our homeowners feel their children's school performance improved after moving into their Habitat home.

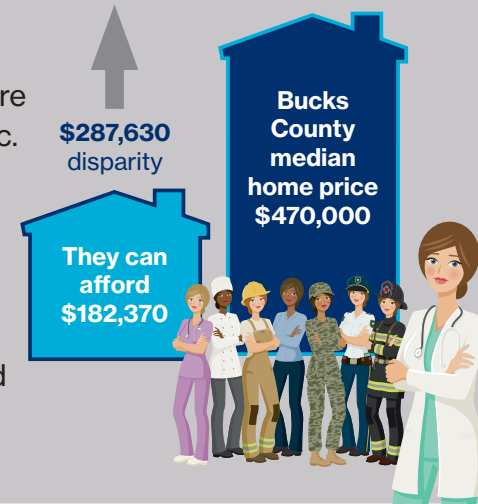
*"The confidence grew and it showed. My daughter even won a scholarship for writing, winning overall for Bucks County."**



Who buys our homes

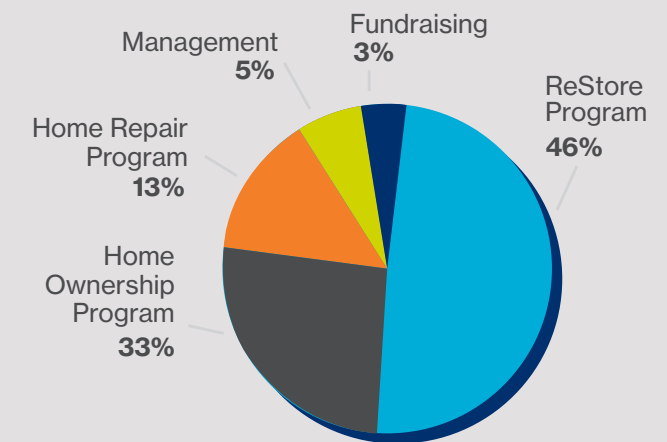
A family of four has an annual income of \$60,790. They currently spend more than 30% of their income on rent, leaving them little for food, healthcare, etc. They are housing cost burdened. Based on their income and mortgage, taxes, and other housing costs, they can afford a \$182,370 home, but finding one they can afford is a challenge.

We partner with low-income buyers to purchase a home without being cost burdened. An attainable home provides an asset that increases stability and generation wealth building and improves education and health outcomes for the owners and their families.



Income		
ReStore Sales		\$4,343,040
Contributions		
Foundations & Grants	\$1,505,716	
Businesses & Corporations	588,447	
Individuals	464,700	
Organizations & Churches	53,924	2,612,787
Sale of Homes & Mortgage Amortization		1,181,620
Special Events Income (net)		145,203
Other Income		87,321
Total Income		\$8,369,971
Expenses		
Program Expenses		
Program Expenses: ReStores	\$3,706,698	
Program Expenses: Home Ownership	2,636,592	
Program Expenses: Home Repair	1,015,204	7,358,494
Management Expenses		415,987
Fundraising Expenses		230,809
Total Expenses		8,005,290
Total Net Change from Operations		\$364,681

FY24 Expenses



Fiscal Year 2024 (July 1, 2023 - June 30, 2024)

Key Performance Indicator

	Benchmark	Habitat Bucks' Actual
Average Program Expense Ratio - Program Expense/Total Expense	70%	92%
Liabilities to Assets - Total Liabilities/Total Assets	<30%	25%
Fundraising Efficiency - Fundraising Expense/Total Contributions	<\$0.20	\$0.09
Working Capital - Working Capital/Total Expenses	6 months	12 months



Almost Home hosts two six-month cohorts each year, one in-person and one virtual. This program is open to anyone wishing to improve their financial strength or literacy, regardless of their current financial status or homeownership goals.

*"This is a great program. God bless you all."**

**Habitat for Humanity Staff
as of June 30, 2024**

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Pascal Howard

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Donor Relations

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Construction

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2023-24**

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AGS

Kristen Von Seggern
Johnson & Johnson

Sheila Wilson
Coldwell Banker Hearthsides

Thank you!

Thank you to our dedicated partners, generous donors, and enthusiastic volunteers who have played a pivotal role in supporting Habitat Bucks' mission to Build Communities and Empower Families. Your commitments of time, materials, or financial gifts have converted houses into homes, dreams into realities, and challenges into bright futures.



Did you know free pickup is available for your ReStore donations? Contact our dispatcher at 215.822.2708, ext. 1, to be put on our schedule.



With your continued support, we are committed to building not only homes, but also strength, stability, and independence in the Bucks County families we serve.



Scan to Give



Text BUILD to 91999



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

If you would like to join us in making a difference in Bucks County, please contact:

Jennifer Drayer-McDonald, Donor Relations Director
215.822.2812 ext. 316 | j.mcdonald@HabitatBucks.org | HabitatBucks.org
539 Jacksonville Road, Suite 100 | Warminster, PA 18974

*Remark from Homeowner Survey