



Habitat
for Humanity®
Choptank



FY2023 annual report

JULY 01, 2022 - JUNE 30, 2023



from the board president
and chief executive officer

message

Dear Habitat Friends,

In 2023, the Eastern Shore of Maryland, as well as across the country, continued to experience an alarming increase in the “cost of home”. With the myriad of challenges that individuals and families face, including the rising cost of living, doubling in interest rates, climbing rental prices and lack of affordable home ownership opportunities, our mission of building and repairing homes, community and hope seems daunting at best.

Some of the solutions seem very clear, build and repair more affordable homes to solve the supply problem, expand our housing counseling and financial literacy programs for those who need additional support to succeed now or in the future. Unfortunately, our ability to bring about change at a pace and on a scale that is desperately needed reminds us that we can't solve this problem in our own strength. We are grateful that we serve a GOD who sees, who knows, who cares and who we can trust to work all things together for the good of those who are called according to his purpose (Romans 8:28). In Him, we have a source of strength that makes all things possible, in spite of the challenges that we face.

We are honored and grateful that you have chosen to support Habitat Choptank at a time when there are so many worthwhile causes and needs in the communities we serve. Your gifts of time, treasure and talent make everything that you will read about in this report possible and it is a reflection of your heart for the community in which you live and work that is so beautiful.

With your continued prayers and support, Habitat Choptank's leadership will continue to plan for the future, demonstrating good stewardship of the resources entrusted to us, maintaining a servant's heart for the communities that we serve and living out our faith in the work that we do to make a difference in the lives of those in need. We can't do this work without you. Your support makes all the difference.

Thank you for recognizing just how important home is in creating stability for children and families, building generational wealth, and creating memories that bring joy and laughter in the lives of those we serve.

With deep appreciation,



A blue ink handwritten signature of Jeff Joseph.

Jeff Joseph
President of the Board of Directors



A blue ink handwritten signature of JoAnn Hansen.

JoAnn Hansen
Chief Executive Officer



what we do



This fiscal year, Habitat Choptank celebrated two major milestones. Founded in 1992, we celebrated our 30th anniversary, as well as the building and sale of our 100th house! Because of some funding successes and hard work, we have been able to increase our capacity over the past several years, and of that we are incredibly proud. Despite the very real challenges of COVID and increased construction costs, we gained momentum and were able to help more and more families improve their housing situation.

Our Work

Neighborhood Builds

Habitat Choptank continued building in concentrated neighborhoods in FY23. The neighborhood model allows us to work more efficiently but more importantly, benefits our homebuyer clients who enjoy a safer environment and neighbors in a similar situation – just hard-working people wanting to improve their living conditions and provide safety, stability and hope for their families.

Wells Street: In November 2022, Habitat Choptank was awarded a large \$750,000 grant from the Federal Home Loan Bank of Atlanta (FHLBank Atlanta) and BayVanguard Bank for our work on Wells Street. This grant is supporting the construction costs of the first eight of what will be a 12-home neighborhood.

Prospect Avenue: Work continued in this four-home neighborhood. All four of these homes are ready for move-in during FY24. It is a nice neighborhood of homes on a wide, tree-lined street in Easton.

The Hill District: This neighborhood in The Hill has been in existence since 1788, so our Habitat homebuyers will join an area with a rich history. We began building five new homes in a two-block area of this neighborhood, as well as started one historic rehab.

Camper Street: Habitat Choptank purchased this property in Cambridge during FY23. The plan is to build 12 safe, affordable, and energy-efficient homes, starting with infrastructure work in FY25.

Maces Lane Property: Habitat Choptank purchased 33 acres off of Maces Lane in Dorchester County in FY22 with the idea of developing a mixed-income neighborhood. We began doing market research in FY23 by conducting a survey of both renters and homeowners in the communities surrounding the Maces Lane property to determine items such as what community members feel is affordable, what housing features they consider important, what neighborhood amenities they would like, and what challenges they have faced in trying to improve their housing situation. Next steps will include developing a land use plan that incorporates suggestions gleaned from the surveys and to share information in future community forums.



Housing Counseling Program

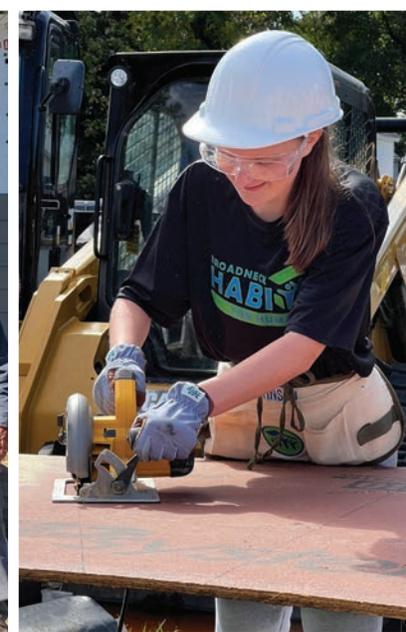
Habitat Choptank became a certified Housing Counseling Agency through the Department of Housing and Urban Development (HUD) in August 2022 to better meet the needs of the community by delivering quality, one-on-one and group education, as well as housing counseling services. These services are for anyone looking to improve their housing situation – renters, homeowners, and prospective homeowners, alike.



Partnerships in the Community

Community partnerships are critical to bringing awareness, raising funds, and creating better outcomes for the families we serve, as well as the community at large. We want to thank some of the important partnerships that furthered our work in FY23: Venture Title for servicing all of our closings pro bono; the Mid Shore Board of Realtors for supporting each of our Talbot County homebuyers with a welcome basket when they move into their home, as well as holding a charity golf tournament with half of the proceeds donated to Habitat Choptank; and the Dorchester County Department of Health for sponsoring and allowing us to participate in a workshop for our homebuyers to build a Corsi Cube, a device made from a box fan and a filter to create an air purification device for the home.





Diversity, Equity, Inclusion and Justice Work

Important discussions took place among Habitat Choptank's board of directors and staff regarding issues of diversity, equity, inclusion, and justice (DEIJ), both in how these issues impact our operations as well as our program offerings to the public. Habitat for Humanity International was founded on social justice issues, and we understand the importance of making lasting change in this area. To that end, the board continued to hold workshops, crafted a DEIJ vision statement, and began reviewing policies with a DEIJ lens. This will continue to be an area of focus in the next fiscal year.



Our Outreach

Habitat Choptank commits to tithing 10% of all unrestricted donations to support housing needs and other relief efforts worldwide. As part of Habitat for Humanity International's Tithe Program, Habitat Choptank tithes to affiliates in Haiti, El Salvador, and Guatemala. Habitat Guatemala visited us on June 8, 2023 to celebrate our affiliate reaching an impressive \$1 million tithe goal. During their visit, we were presented with Habitat for Humanity International's Sam Mompongo Award in recognition of this meaningful milestone. The award was named after an affiliate leader who inspired Habitat for Humanity's commitment to tithing and ensuring far-reaching and lasting impacts.



our volunteers

In FY23, we had 236 volunteers who invested 18,394 hours of service. Many of these hours were put in by our dedicated, long-time volunteers, while some were business groups and new volunteers that we were able to welcome to our jobsites and the ReStore.

Thank you to these volunteers for so generously lending their time and talents to help further our mission in Talbot and Dorchester Counties.

100 – 199 hours

Mary Ellen Bauer
Sean Callahan
Crystal Chester
Karen Haddaway
Peter Klosowicz
Thomas Kluth
Mike Lancaster
Kenneth Miller

Penelope Persons
Nancy Phillips
Scott Rundle
Jan Swigert
Christine Tallman
Peggy Tarburton
John Tochko
Eric Wilkins

200 – 499 hours

Karen Bailey
Joan Bailey
Bradley Baker
John Burtman
Andrew Callahan
George Dappert
William Lane
Thomas Ledvina
Claude Maechling
Pamela Martinsen

Leland Newcomb
Anthony Passarella
David Perry
Wesley Singer
Eugene Skinner
Frederick Towers
Robert Walton
Thomas Wilson
Ronald Wolfe
Sandra Wrightson

500 – 749 hours

Byron Belcher
Frederick Haller
Sandra Holicky

Teresa Spence
Robert Terrell
Charles Weber

750-999 Hours

William Montague

1,000 hours & Greater

Philip Ferry
Nathan Kish

volunteer awards

We were pleased to recognize the following special volunteers during our annual volunteer appreciation picnic.

Founders' Award

George Dappert

Golden Hard Hat Award

Tom Ledvina

Golden Hammer Award

Claude Maechling

Contractor of the Year Award

Marasun Roofing

Business Partner of the Year Award

Venture Title Company

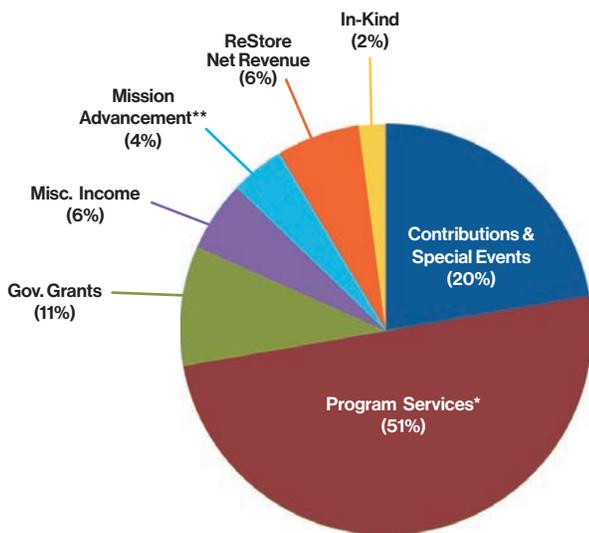
ReStore Golden Dumbbell Award

PJ Ferry

Golden Watering Can Award

Will Montague

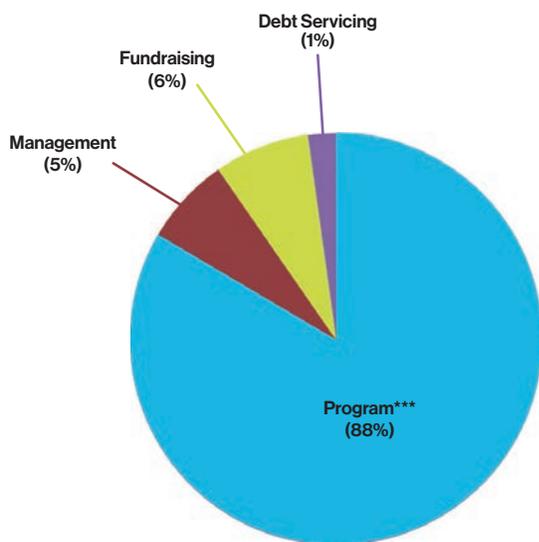
FY23 financials



FY23 Revenue

- Contributions & Special Events - \$621,920
- Program Services* - \$1,551,187
- Government Grants - \$340,775
- Misc Income - \$194,367
- Mission Advancement ** - \$120,344
- ReStore Net Revenue - \$189,327
- In-Kind - \$49,754

Total Revenue - \$3,071,674



FY23 Expenses

- Program*** - \$2,562,803
- Management - \$190,250
- Fundraising - \$270,435
- Debt Servicing - \$48,186

Total Expenses - \$3,071,674

* Program Services represents funding that Habitat receives for its mortgage portfolio and financing through the USDA 502 Direct loan program which is funding that directly supports the construction of affordable homes.

** Habitat's Mission Advancement Fund is a fund that has been supported by generous unrestricted gifts. This fund helps to support expansion of programs and provides stability during times of economic downturn.

*** Program includes land acquisition and site development, building materials, construction management, mortgage subsidy, educating and preparing qualified buyers for home ownership, servicing and maintenance of homeowner mortgages, our critical home repair program and Helping Hands Revolving Loan Fund, neighborhood revitalization projects, and education and volunteer recruitment.



our impact



In FY23, we continued the hard but gratifying work of improving the housing situation of families in our community. Despite increasing costs for construction and materials, and almost 400 homebuyer inquiries, we were able to move 12 families into their forever homes, complete 21 weatherization and critical home repairs, and serve more and more households with education and housing counseling services.

12 families in their forever home

Home Sales: 8
SAFE Home
Early Move Ins: 4



387
homebuyer inquiries



16
buildable lot purchases

21 weatherization and critical home repairs



236
volunteers



18,394
volunteer hours

124 households served

through education and one-on-one housing counseling activities



10 community and outreach events

reaching 270 community members by attending community events, bringing the Tool Library to communities, and partnering with other organizations to provide information



our support



Habitat for Humanity Choptank is grateful for the many donors who consistently and generously support our work to ensure everyone has a safe and secure place to call home.

The information contained in the following sections reflects total giving for all projects and campaigns conducted by Habitat Choptank including grants, cash gifts, Carpenters Club, special events, legacy gifts and all other special projects between July 1, 2022 and June 30, 2023.

\$50,000 and Above

Habitat for Humanity International
Maryland Affordable Housing Trust
Maryland Department of Housing and
Community Development (DHCD) -
Strategic Demo Fund
Maryland Energy Administration

\$20,000 to \$49,999

Mr. and Mrs. Stephen R. Clineburg
Mr. and Mrs. Clayton V. Fisher
Mr. and Mrs. Thomas E. Hill
Maryland DHCD - Legacy Hill District
Maryland DHCD - Operating
Assistance Grant
Pauline F and W David Robbins Foundation
Qlarant Foundation
St. Mark's United Methodist Church

\$10,000 to \$19,999

Bank of America
The Michael and Nancy Klein Foundation
Ms. Paula Klepper
The Lyn and Andrew McCormick
Charitable Gift Fund
Mid-Shore Board of Realtors, Inc.
Mrs. Maxine C. Millar
Mr. and Mrs. F. Joseph Warin
Mr. and Mrs. Barry S. Wildstein

\$5,000 to \$9,999

Dr. and Mrs. L. Bradley Baker
Mr. and Mrs. Kim J. Cassidy
Christ Church, St. Peter's Parish
Maryland DHCD - Community
Development Block Grant
Ms. Therese C. Collins
Mr. George Dappert and Ms. Judy Wixted
Mr. and Mrs. Richard H. Harrison Jr.
Mrs. Marcia P. Kirby
Maryland DHCD - Home Ownership Works
Ms. Catherine Collins McCoy
Mrs. Josephine H.B. Merrill
Mr. and Mrs. Mike Mesko
Mid Shore Community Foundation
Nora Roberts Foundation
Potter Family Fund
Shore United Bank
Talbot County
Mr. and Mrs. Richard Tilghman

\$2,500 to \$4,999

Bay Imprint
Dr. and Mrs. Paul Brant
Mr. L. Thomas Divilio and Ms. Lisa A. Gritti
Mr. Frank Doria and Mrs. Chris Doria
Mr. and Mrs. Lee Grier
Mr. and Mrs. Bruce Hammonds
Ms. Barbara Hargroves
Mrs. Florence B. Harper
Mrs. Nancy J. Harper
Higgins & Spencer, Inc.
Mr. and Mrs. Leh Jeff Joseph
Mrs. Catherine J. Liebl
PNC Foundation
Mr. and Mrs. J. Michael Potter
Mr. Franklin Raines and Mrs. K. Denise Grant
Mrs. Eunice B. Shearer
Mr. and Mrs. Alfred Sikes
Mr. and Mrs. Peter Turkopuls

Waddell Foundation
Mr. and Mrs. Gregory M. Whitten
Willow Construction, LLC

\$1,000 to \$2,499

Mr. and Mrs. Jeffrey C. Ayers
Mr. and Mrs. William H. Bailey
Mr. and Mrs. David C. Baker
Ms. Mary Ellen Bauer
Mr. and Mrs. Charles F. Bohn Jr.
Ms. Mildred C. Bullock
Choptank Electric Cooperative
Christ Church St. Michaels Parish
Mrs. Ruth E. Clausen
Mr. and Mrs. Louis A. Codispoti
Mr. and Mrs. James B. Deerin Jr.
Mr. and Mrs. David J. DeLuca
Mr. and Mrs. George William Dixon
Easton Utilities
ExxonMobil Foundation
Mr. Michael J. Ference
Mr. and Mrs. George J. Fox III
Mr. Timothy Freeman
Friel Lumber Company
Mr. Harley Gates
Mrs. Gloria A. Gibson
Mr. and Mrs. Richard Gnospelius
Mr. and Mrs. Richard C. Granville
Mr. Jules Greenwald and Mrs. Eve Kingsbury
Mr. and Mrs. James R. Griswold
Ms. Frances Gross
Mr. and Mrs. Frederick R. Haller
Ms. Lana W. Harding
Mr. Michael Hash and Mr. Buck Waller
Mrs. Marclyn S. Hendon
Mr. and Mrs. John E. Hunnicutt
Mrs. Jennie F. Hyatt
Mrs. Patricia M. Ingram
Mr. and Mrs. A. Dennis Jones
Mr. and Mrs. Brendan M. Keegan
Mr. and Mrs. Ken Kozel
Mr. and Mrs. Timothy A. Linck
Marasun Roofing
Marian and Jim Brodsky Fund
Mr. Richard Marks and Ms. Amy Haines
Mr. and Mrs. Stephen P. Martinsen
Mr. and Mrs. Jack Meyerhoff
Mid Shore Appraisal Services, Inc.
Dr. Robert Middleton and Dr. Susan Forlifer
Mr. Frank and Dr. Lois Narr
Dr. and Mrs. David Gregory Oliver
Paris Foods Corporation
Mrs. Delphine M. Peck
Mr. and Mrs. David Perry
Queenstown Bank of Maryland
Mrs. Ellen S. Rajacich
Ms. Phyllis Rambo
Regal Rexnord
Rommel Holdings, Inc.
Eric and Patricia Sanner
Mr. Robert Schmoll
Ms. Sheila Schnellenberger
Schindler Family Charitable Fund
Seip Family Foundation
Mr. and Mrs. Tom Shuren
Mr. and Mrs. Stephen Slack
Mr. and Mrs. Harry D. Slaughter III
Ms. Teresa Spence and
Ms. Sandra Holicky
Mr. and Mrs. Clay W. Stevens
Mr. and Mrs. Brett Summers
Mr. and Mrs. Robert Terrell

Tezla Consulting Group, Inc.
Ms. Carol G. Thompson
Town and Country Wine, Liquor, Etc.
Mr. and Mrs. Gary Townsend
Mrs. Tracy P. Tracy
Tri Gas & Oil, Inc.
Ms. Lynne Trumpower
VFW, Choptank Memorial Post 7460
Walmart
Mr. and Mrs. Peter L. Woicke
Mr. Ronald Wolfe and Ms. Ann M. Crocker

\$500 to \$999

Mr. and Mrs. Bruce C. Armistead
Avon Dixon
Bank of America Matching Gifts
Dr. and Mrs. John P. Borneman
Ms. Jodi A. Cavanaugh
Circuit Court for Dorchester County
Mr. and Mrs. Ronald Cooke
Mr. John J. DeLuca Sr.
Mr. and Mrs. George DeSimone
Easton Church of the Brethren
Mr. Stephen Escher
Mr. and Mrs. Thomas Hannan
Ms. JoAnn Hansen
Mr. and Mrs. David Harfeld
Mr. Chris Hauge and
Mrs. Cecilia Lavrin-Hauge
Mr. and Mrs. Richard L. Kelly
Mr. and Mrs. Harold Klinger
Ms. Janet Mackey
Mr. and Mrs. Claude Maechling
Ms. Sairah Malkin
Mr. Ronald McDonald and Ms. Emily Moody
Ms. June H. Middleton
Mr. and Mrs. Eugene Morro
Mr. and Mrs. John S. Neild
Preston Ford, Inc.
Hon. and Mrs. Stephen W. Rideout (Ret)
Mr. Alan H. Rosenthal
Mrs. Barbara Sheridan and
Mrs. Margaret Ida Sheridan
Mr. W. Rembert Simpson
Mr. James N. Simpson
Mrs. Daphan Smith
Mr. Richard J. Smith
Mr. and Mrs. Roy Thomas Smoot Jr.
Mr. Scott Spector and Mrs. Brenda Fike
Mr. and Mrs. William B. Staggs
Mr. and Mrs. Terry Talbot
Mr. and Mrs. John Thacker
The Ironman Foundation
The Peoples Bank
The T. Rowe Price Program for
Charitable Giving
Third Haven Monthly Meeting
Ms. Naomi Diane Thomas
Mr. and Mrs. Myron D. Walker
Mr. Peter I. Warfield
Capt. and Mrs. Edwin R. Weaver Jr.
Mr. and Mrs. Charles J. Weber Jr.
Mr. and Mrs. Lawrence A. White
Mr. and Mrs. Christopher D. Wright
Mr. and Mrs. Francis H. Wrightson
Mr. and Mrs. Edward Shannon Wyatt
Mr. and Mrs. R. Bruce Young

Mr. and Mrs. Duane W. Beckhorn
Mr. and Mrs. Wayne Bell
Mr. and Mrs. Richard F. Bernstein
Mr. and Mrs. William Bishop
Mr. and Mrs. James E. Blassingame
Dr. and Mrs. Stuart M. Bounds
Mr. and Mrs. Ken Bruchey
Ms. Elizabeth Canada
Mr. and Mrs. Raymond B. Case Jr.
Mr. and Mrs. George M. Curtis
Mr. and Mrs. John T. Detwiler
Mr. Steven Dolbow
Mr. Frank Doria
Eastpoint Church
Mr. and Mrs. Charles Fairchild II
Mr. Douglas L. and Dr. Rebecca H. Firth
Ms. Caroline George
Mr. Thomas Gerni and Ms. Linda Fontaine
Mr. and Mrs. Kenneth H. Gibson
Dr. Roberta R. Gribbon
Mr. and Mrs. Peter H. Hansen
Ms. Roxanne Harrison
Mr. and Mrs. Ed Harrison
Mr. and Mrs. Maurice D. Hendon
Mr. and Mrs. Frederic R. Hildenbrand
Ms. Adrian Holmes
Mr. and Mrs. Francis Hopkinson Jr.
Mrs. Martha F. Horner
Mr. and Mrs. Frederick Israel
Mrs. Susan A. Jones
Mrs. Marsha T. Kacher
Mr. and Mrs. John G. Kaestner
Drs. David E. Lees
Mr. and Mrs. Ronald E. Leshner Sr.
Mr. and Mrs. Thomas C. Malone
Mr. and Mrs. Donald Martin
Mr. and Mrs. James H. McKee
Mr. and Mrs. Richard S. Miller
Ms. Cynthia Carrington Miller
Mr. Kevin W. Moran
Ms. Carolyn Reese Morris
Old Trinity Church
Mrs. Linn W. Ong
Mr. and Mrs. Bill Pappert
Mr. and Mrs. Charles E. Pax
Mr. Forrest Pender
Ms. Terry H. Price
Reliable Pest Control
Mrs. Phoebe C. Reynolds
Mr. William David Robinson
Mr. Richard Rountree
Mr. Ben Schlesinger
Mr. and Mrs. James Schroeder
Ms. Sarah Schunick-Baney
Mr. William Sharpe
Mr. Eugene Skinner
Mr. Nolan Smith
Mrs. Marsha D. Smith
Mr. Clive Smith
Mr. and Mrs. John Thomas Smith II
Mr. Richard Smith
Dr. Ali Soulati and Dr. Zuleika Ghodsi
Mr. Brad Taylor
Ms. Mary Taylor-Acree
Mr. and Mrs. George A. Thomas
Mr. Enos T. Throop Jr.
Watson/Stone Family Foundation, Inc.
Ms. Doris Weber
Mr. Robert Wenneson and
Ms. Cynthia J. Lilley
Mr. and Mrs. Jason C. White
Mr. Calvin O. Yowell Jr.
Mr. and Mrs. Peter M. Yungbluth



\$249 or Less

Mr. James Adams and
Mrs. Anne E. McCormick
Alpha Delta Kappa, Xi Chapter
Amazon Smile Foundation
Ms. Nancy Andrew
Mr. and Mrs. Rasmus Apenes
Mrs. Carol W. Armstrong
Atlantic Tractor
Mr. Charles Bell Jr.
Mr. and Mrs. Norman Bell
Ms. Cynthia Bergstrom
Mr. and Mrs. James Y. Blankner Jr.
Ms. Linda B. Blythe
Mr. and Mrs. Richard J. Bodorff
Mr. and Mrs. John Boright
Mr. and Mrs. Thomas B. Bosley
Mr. and Mrs. H. William Braun
Mr. and Mrs. Joseph Brooks
Ms. Jessie E. Browne
Mr. and Mrs. Kitridge A. Buritsch
Mr. and Mrs. Steve Burleson
Mrs. Nancy B. Burns
Mr. and Mrs. Daryl Joseph Butcher
Mr. and Mrs. Justin Kyle Butler
Ms. Lorraine M. Caldwell
Mr. and Mrs. J. Sean Callahan
Mr. and Mrs. Ricky Cannon
Mr. and Mrs. Edward T. Capasso
Mr. and Mrs. Matthew Carbone
Mr. John J. Carey
Mr. and Mrs. David Caruthers
Ms. Joanne M. Cavanagh
Mrs. Sherry Cavanaugh
Ms. Katherine M. Christensen
Mrs. Lorraine B. Claggett
Mrs. Dawn M. Coleman
Mr. and Mrs. R. Stanley Collier Jr.
Dr. Jeffrey Cornwell
Mr. and Mrs. Doyle Cox
Mr. and Mrs. Charles Cricks
Mr. and Mrs. James L. Crothers Jr.
Ms. Michele Dappert
Ms. Brenda C. Davidson
Ms. Anne Davis
Mr. and Mrs. Edwin D. Decker
Ms. Diane Delgado
Mr. Gerard Devine
Mrs. Judy Diaz
Mr. Christopher Dixon
Mr. Steven Doria
Ms. Nicole Doria-Rose
Mr. and Mrs. H. Wade Dudrow
Mr. Marc Duffy
Ms. Carol Duffy
Mr. Christopher F. Dungan
Mr. and Mrs. Blaine duPont
Ms. Lucille Eaddy
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Ms. Alyssa Beckett Ehram
Mr. and Mrs. Herman Espenhorst
Mr. Vaughn D. Evans Sr.
Ms. Patricia Ewing
Face to Faith Ministries
Mr. and Mrs. Ronald V. Farese

Ms. Susan Feickert
Mr. David J. Feickert
Ms. Tara Felts
Fink, Whitten and Associates, LLC
Mr. Patrick Firth
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Mr. and Mrs. Ian Fleming
Ms. Paulette Florio
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Mr. Paul Gilmore and Mrs. Lynne McGrath
Mr. and Mrs. Christopher T. Gilson
Ms. Dagmar D. P. Gipe
Mr. John Griep
Ms. Louisa Griffin
Mr. Bob Grill
Mrs. Melissa Grimes-Guy
Mr. and Mrs. James Gscheidle
Mr. Probal Gupta
Ms. Susan Haggerty
Mr. and Mrs. Carroll C. Handley
Mr. Andrew Hansen
Mr. and Mrs. Richard D. Hargrove
Mr. and Mrs. Jay Harrington
Ms. Marieca Yolanda Harris
Mr. Frankie F. Harris
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Ms. Barbara Higgins
Mr. and Mrs. Evan Hillebrand
Mr. John Corwin Hunter
Mr. Harvey Huston
Mr. and Mrs. Harold A. Hutchison
Mr. and Mrs. Robert Hyman
Mr. and Mrs. Richard J. Hynson Jr.
Mr. and Mrs. George Iden
Mr. John Itell
Ms. Rhodesia M. Jackson
Ms. Jill Jasuta and Mr. James M. Duffy
Ms. Linda Jefferson
Mr. and Mrs. Sherwood Johnson
Mr. Donald K. Jones
Mr. and Mrs. T. Kenneth Joy
Mr. and Mrs. Al Kaemmerlen
Mr. Patrick S. Kennedy
Mrs. Bette S. Kenzie
Mr. and Mrs. Louis Scott Kilmon
Ms. Mary King
Ms. Mary C. Klein
Mrs. Judith A. Knight
Mr. and Mrs. Ronald Kreitner
LadyByrd Enterprise LLC
Mr. and Mrs. Howe Lagarde
Mr. and Mrs. W. Jack Lane
Ms. Carolyn Lane
Mr. Cargill G. Lawrence
Mr. and Mrs. Charles A. Leaver
Mr. Charles N. Lednum Jr.
Mr. and Mrs. Harold W. Leight
Ms. Jill Levin

Mr. Stuart Levine
Mr. and Mrs. Erich Liebig
Ms. Lexine Lowe
Mr. and Mrs. Theodore A. Lutkus
Mr. and Mrs. Richard Brooke Lynch
Ms. Melinda Madison
Ms. Rosemary Madison
Ms. Janet Madonna
Mr. William E. Major
Ms. Lisa Malkus
Major and Mrs. Dwight W. Martin
Maryland Charity Campaign
Mr. and Mrs. John Mautz
Mr. and Mrs. William W. McAllister Jr.
Dr. and Mrs. James G. McAnulty
Mr. and Mrs. Michael J. McCafferty
Mr. Edward Eugene McCall Jr.
Mrs. Jennifer McCann
Mr. and Mrs. Jeffrey C. McGuinness
Ms. Linda McLaughlin-Moore
Ms. Carrie McNally
Dr. and Mrs. Donald R. Merryfield
Ms. Sharmaine Moody
Mr. David Moon
Mr. William Morris
Ms. Nancy Lee Murtha
Ms. Linda Nabb
Mr. Joseph C. Navarra
Network for Good
New St. John's United Methodist Church
Mr. and Mrs. Maurice E. Newnam III
Mrs. Latasha Nichols MPA, ICM Fellow
Ms. Amy Nichols
Dr. and Mrs. Thomas Nigra
Mr. and Dr. Robert Nobel
Mr. and Mrs. Richard E. O'Brien
Mr. John Ohler
Mrs. Cynthia P. Orem
Ms. Sandra Ortiz
Ms. Alice Collins Osgood
Ms. Deanna Marie Parker
Ms. Leslie Harwood Passano
Mr. and Mrs. Anthony H. Passarella
Ms. Monica S. Penwell
Mr. Paul E. Peters
Ms. Alice T. Petizon
Ms. Paula C. Petry
Mr. W. Lee Phillips
Ms. Nancy W. Phillips
John A. Philpin
Mr. Gene Picone
Mr. and Mrs. James J. Pierson
Mr. Thornton Pinder
Mr. Bill Pisaruck
Mr. and Mrs. John F. Plaskon
Mr. Frederick Pomeroy and
Ms. Lexine D. Lowe
Ms. Elselore Pretzler
Mr. and Mrs. Jeffrey L. Punderson
Mr. and Mrs. Robert Rauch
Ms. Karol B. Redline
Ms. Faith Redmond
Mr. Curtis A Reintsma
Mr. and Mrs. Thomas H. Reynolds Jr.
Mrs. Patricia K. Reynolds

Mr. and Mrs. D. Michael Riley
Mr. and Mrs. Mark Rilling
Ms. Susan Robinson
Mrs. Selina Iris Robinson
Mr. and Mrs. Kenneth C. Rogers
Mr. J. Douglas Rollow III
Mr. and Mrs. James K. Sadler Jr.
Mr. and Mrs. Lawrence P. Sanford
Ms. Angelina Schiavone
Mr. and Mrs. William C. Schmidt Sr.
Mr. Heinrich Schmitz and Dr. Lelde Schmitz
Mrs. Jayne Schnellenger
Mr. Kyle Schott
Mr. and Mrs. Richard A. Schumacher Jr.
Mr. and Mrs. James W. Scott
Mr. and Mrs. Stephen Shearer
Ms. Mary Sheehan
Sherwin Williams Paint Company
Ms. Anne Siefer
Mrs. Cheryl Smieja
Mr. Jason Smink
Ms. Anna R. Smink
Mr. Albert L. Smith Jr.
Ms. Sharon B. Smith
Ms. Sherry Smith
Mr. Zach Smith
Mr. and Mrs. Eric Steward
Mrs. Jo Ann Storey
Mr. and Mrs. Samuel M. Strong III
Mr. and Mrs. Glenn Wayne Suggs
Mr. Darian Sump
Sunnyside of the Shore
Mr. and Mrs. Fred Suss
Ms. Helen Teter
Mr. and Mrs. Kenneth R. Thomas
Mr. and Mrs. James Thomas
Ms. Ruth A. Thompson
Mrs. Frances A. Thorington
Mr. and Mrs. Paul Thut
Mr. and Mrs. John S. Tochko
Ms. Sue Todd
Mr. and Mrs. Halden Totten
Mr. and Mrs. Richard C. Trippe Sr.
Mrs. Madeline Turley
Mr. and Mrs. William F.H. U'Ren Jr.
Mr. and Mrs. Thomas R. Urso
Mr. and Mrs. Richard D. VanGilder
Mr. and Mrs. W. Moorhead Vermilye
Ms. Katherine Guerra Vigil
Mr. and Mrs. Robert Voyles
Mr. and Mrs. Frederick J. Wagenblatt
Mr. and Mrs. John K. Waters Jr.
Ms. Susan Weller
Mr. Dale L. Whalen
Mr. and Mrs. William L. Wilson
Mr. and Mrs. Mark D. Wilson
Ms. Vickie J. Wilson
Mr. and Mrs. Bill Witowsky
Womens Association of the
Presbyterian Church
Ms. Barbara Woolford
Mr. and Mrs. James F. Wortman
Ms. Lindsay I. Wyman

cornerstone society & planned giving

Planned gifts provide a cornerstone for stability, security and opportunity for years to come.

When donors give to Habitat Choptank through estate plans, they are building a legacy and ensuring that later generations also have a safe and secure place to call home. We are blessed to have a group of donors who have remembered Habitat Choptank in this way (or who plan to do so in the future). We are here and willing to talk about estate plans with our donors!

Cornerstone Society Members

Nancy Andrew	Mrs. Carol R. Lofstedt
Sara Bartlett	Royce A. Peabody
John T. Benjamin	J. Thomas and Eleanor Requard
Richard and Ellen Bodorff	Phoebe C. Reynolds
Stephen and Linda Clineburg	Carolyn Smith
George Dappert and Judy Wixted	R. Carmichael Tilghman
Fred and Sally Haller	Derek John Weatherley
Florence Harper	Ira Wesley Williams and
Franklin Hawkins	Shelley Kay Williams
Frank and Jane Hopkinson	Robert A. and Beverly H. Wolffe

in kind donations

Businesses

American Holiday
Ava's Hospitality Group
Blackwater Adventures
Bountiful Home
Chesapeake Bay Maritime Museum
Chesapeake Green Building & Design, Inc.
Chesapeake Trading Company
Curlicue Flourishes, Flounces and Finery
Doc's Downtown Grille
Easton Cycle and Sport
Forest Fired Pottery
Higgins & Spencer, Inc.
Honey Bee Trading Post
Hubbard's Custom Blinds and Framing Gallery
Hyatt Regency Chesapeake Bay
Limoncello Restaurant and Wine Bar
Lizzy Dee, LLC
Mid Shore Appraisal Services, Inc.
Olivins
Piazza Italian Market
Plan Ahead Drafting & Design LLC
Precision Exteriors

R. Brooks & Sons
Rauch Inc.
Sherwin Williams Paint Company
Shore Real Estate Investment, LLC
Sunnyside of the Shore
The Blue Awning
The Blue Crab
Thomas's Fine Jewelry
Trade Whims
Vintage 414
Wishing Well Liquors

Individuals

Ms. Jennifer Bodine
Mr. Jim Chaney
Mr. and Mrs. Lee Grier
Ms. Barbara Hargroves
Mr. and Mrs. Joe H. Harrison
Mr. and Mrs. J. Michael Potter
Ms. Nora E. Skiver
Mr. and Mrs. Richard P. Verne

carpenters club

As a member of the Carpenters Club, donors have a hand in building every house for every family we serve by committing to donate a set amount each time we dedicate a home. Some of our Carpenters Club donors have been members of the Carpenters Club since we began in 1992!

We hope others will consider joining the Carpenters Club. Member benefits include:

- Each contribution is 100% tax-deductible.
- If an email address is provided, we email a quarterly, special newsletter that shows the progress of the houses currently under construction or repair.
- We invite members to each home dedication ceremony to celebrate and meet Habitat homeowners.

Mr. and Mrs. William Bishop
Mr. and Mrs. James Y. Blankner Jr.
Mr. and Mrs. Charles F. Bohn Jr.
Mr. and Mrs. Thomas B. Bosley
Dr. and Mrs. Stuart M. Bounds
Mrs. Nancy B. Burns
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Mr. Robert Wenneson and Ms. Cynthia J. Lilley
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tribute gifts in memory of

Herb Andrew
Mr. and Mrs. James W. Scott

Pam Martinsen's Mother
Ms. Teresa Spence and Ms. Sandra Holicky

David Fackler Miller
Mr. Harvey Huston

David Allen Newton
Ms. Helen Teter

Othmar (Ott) Schnellenberger
Mrs. Jayne Schnellenberger
Ms. Sheila Schnellenberger

Ray Schucker and honoring the Wednesday Crew
Mr. and Mrs. James J. Healey

Mike Suggs
Mrs. Patricia M. Ingram

Seth L. Warfield
Mr. and Mrs. Claude Maechling
Mr. Peter I. Warfield

Ann Webster Smith
Mr. Richard Smith

tribute gifts in honor of

Jon and Helen Anderson, Lloyd and Cathy Jones, and Paul and Donna Jones
Mrs. Susan A. Jones

Dr. and Mrs. Brad Baker and The Powells
Mrs. Marcia P. Kirby

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board and staff

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Current Habitat Choptank Staff

Scott Baynard, *Construction Supervisor*

Emily Brohawn, *Community Engagement and Marketing Manager*

Tara Felts, *Director of Housing Counseling & Family Services,
HUD Certified Housing Counselor*

JoAnn Hansen, *Chief Executive Officer*

Robert Hummer, *Construction Supervisor*

Pat Ingram, *Client Services Manager*

John Puposzar, *Critical Home Repair Manager*

Jenny Schmidt, *Chief Development Officer*

Jim Thomas, *Construction Project Manager*

Tre' Shawn Wheeler, *Family Services Coordinator – Repair Program*

Tracy Tracy, *Chief Financial Officer*

Current Habitat Choptank ReStore Staff

Shareef Curry, *Warehouse Assistant*

Anne Davis, *ReStore Manager*

Ryan Efferson, *ReStore Warehouse Manager*

Joshua Hacker, *Sales Assistant/Cashier*

Renee Hester, *Sales Assistant/Cashier*

Kelly McKinney, *Sales Floor Manager*



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