

HFHC STRATEGIC PLAN FY25-FY27

"If not us, then who? If not now, then when?"



VISION

I. BUILD COMMUNITY IMPACT

We are called to step into our future by setting homebuyers up for success, identifying holistic service delivery strategies and designing quality sustainable solutions that serve as an anchor to becoming “the” change agent in rebuilding our community by:

- Identifying quality housing and program strategies to eliminate housing insecurity and blight that involve but are not limited to: affordable home ownership, community workforce and economic development needs, home repair, Aging in Place, financial literacy and housing counseling, and other programs and services that meet changing community needs;
- Engaging with the community around neighborhood revitalization strategies that draw from best practices in building mixed income and mixed use neighborhoods that also lead to building community; and,
- Utilizing innovative and cost-effective design techniques and program strategies to lower costs/increase production which also lead to a healthier more sustainable environment.

II. BUILD SECTOR IMPACT

We strive to deepen and widen the impact of affordable housing strategies and solutions through the establishment of partnerships and coalitions with other non-profit organizations, business providers, government institutions that include but are not limited to schools, courts, health and social service agencies; and faith-based organizations by designing solutions that address housing and economic insecurity by:

- Forming Intentional coalitions, collaborations and cooperatives that have the power to influence policies, systems and resources;
- Designing collaborative solutions that cross sectors to address housing insecurity, workforce development and economic challenges faced by the communities in which we work; and,
- Building programs, services and designing spaces that seek to increase community engagement and pride as well as preserve and respect the culture and history of the people and communities that we serve.

III. BUILD SOCIETY IMPACT

We seek to influence and build a more just, inclusive and equitable society through education that leads to transformation in the lives of those we serve and the communities in which they live by:

- Highlighting with qualitative and quantitative data, the connection between housing and poverty, housing and health and housing and education;
- Inspiring thought provoking conversations that lead to deeper relationships which serve as a force for social change; and,
- Dismantling racism in our community by building equity and inclusion in all aspects of our programming with the goal of poverty reduction and assisting families in building generational wealth.



MISSION

To work in partnership with God and all people to **build, rehab and repair homes, improve the quality of life in communities** and demonstrate the love of Jesus to **restore hope** in the lives of those we serve.

VALUES

Demonstrate the love of Jesus Christ through word and action;

Deliver high quality services and demonstrate respect at all levels of partnership;

Empower clients through education, support services and access to resources;

Ensure that the principles of sweat equity, repayment, and education leading to financial independence are incorporated into all aspects of service delivery;

Promote dignity and hope through strategies that lead to decent and affordable housing;

Support sustainable and transformational community development through partnerships with other public and private organizations.

Commit to community education around historical and current racial disparities that fuel the homeownership gap.

STRATEGIES TO ACCOMPLISH THE VISION



I. BUILD COMMUNITY IMPACT

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- Engaging with the community around neighborhood revitalization strategies that draw from best practices in building mixed income and mixed use neighborhoods that also lead to building community; and,
- Utilizing innovative and cost-effective design techniques and program strategies to lower costs/increase production which also lead to a healthier more sustainable environment.

I: Build Community Impact Program Strategies:

Year 1:

- 1) Design a mixed income community on Maces Lane that:
 - ✓ builds on the successes of a mixed income/mixed use neighborhood;
 - ✓ addresses the affordable housing needs of the local community by increasing the housing supply;
 - ✓ advances racial equity and advocates for zoning reform where needed to make both of these happen;
 - ✓ brings people together and builds "community" through the nature of the design;
 - ✓ respects the history of the community and seeks to improve the overall quality of life for all residents;
 - ✓ cares for our environment through green building and energy efficient techniques;
 - ✓ capitalizes on the strengths inherent in diversity and multiculturalism;
 - ✓ builds resilience from within to ensure sustainability;
 - ✓ implements workforce development initiatives to support community economic needs;
 - ✓ addresses the needs of special populations (i.e. veterans in need of housing, transient younger professionals in need of rentals, first time homebuyers, etc.)

KPI: By the end of FY25, complete R&D, community outreach and planning meetings necessary to achieve buy in for the overall design concept for Maces Lane based on a mixed income strategy.

Lead Staff/Program Committee: CEO, CFO, CDO & Site Selection Committee

- 2) Create a pilot model for a Community Safety & Support System that can be deployed in any of the neighborhoods that have been or will be built by Habitat Choptank.

KPI: Develop a pilot Community Safety & Support System by the end of FY25 that promotes community involvement leading to an improvement in neighborhood safety and an increased sense of community.

Lead Staff/Program Committee: Director of Family Services/Housing Counseling & Partnership Committee

- 3) Design a pilot training program for young adults age 18+ utilizing a Habitat jobsite as an outdoor classroom and partnering with other organizations to provide workforce readiness and job skills training.

KPI: Develop a pilot training program to be launched in FY26 that has both the curriculum and the partnerships needed to recruit, train and certify candidates for employment in the construction/trades industry by utilizing Habitat jobsites as outdoor classrooms.

Lead Staff/Program Committee: Grants Administrator, Construction Project Manager, Critical Home Repair Manager, Building & Safety Committee

Year 2:

- 1) Determine, cultivate and steward the partnerships necessary to accomplishing the Maces Lane mixed income community (i.e. Maces Lane Alumni, Boys & Girls Club, etc.) and launch the financing and fundraising mechanisms needed to create the mixed income community on Maces Lane.

KPI: By the end of FY26, identify the partnerships required and the financing and fundraising strategies needed to support the Maces Lane mixed use model.

Lead Staff/Board Committee: CEO/CFO/CDO & Executive Committee

- 2) Develop the HOA entity and related governing documents as well as incorporate training into HUD and Habitat housing counseling training.
KPI: Create HOA framework and implement training into Family Services Educational Curriculum by the end of FY26.
Lead Staff/Program Committee: Director of Family Services & Housing Counseling & Partnership Committee

- 3) Tap into new sources of funding for building “greener” houses, including but not limited to IRA Direct Pay (Inflation Reduction Act).
KPI: Secure one government and one private source of funding to support energy efficiency/solar/building green concepts.
Lead Staff: Grants Administrator

- 4) Implement and evaluate net zero housing strategies in newly constructed homes and share lessons learned with other professionals and government officials, particularly those in policy and funding positions.
KPI: Implement solar on at least 3 of the 12 houses being built on Camper Street and evaluate the cost and effectiveness of these strategies.
Lead Staff: Construction Manager, Critical Home Repair Manager, Building & Safety Committee

Year 3:

- 1) Utilize the training program created in Year 1 to adapt for use with the Veterans Court of Dorchester County to assist in the reemployment and reentry of Veterans into the workforce.
KPI: Secure funding and launch Veterans Court Training program in Dorchester County on construction jobsites for potential roll out in other counties serviced by Habitat Choptank.
Lead Staff/Program Committee: Grants Administrator, Construction Manager, Critical Home Repair Manager, Building & Safety Committee



II. BUILD SECTOR IMPACT

We strive to deepen and widen the impact of affordable housing strategies and solutions through the establishment of partnerships and coalitions with other non-profit organizations, business providers, government institutions that include but are not limited to schools, courts, health and social service agencies; and faith-based organizations by designing solutions that address housing and economic insecurity by:

- Forming Intentional coalitions, collaborations and cooperatives that have the power to influence policies, systems and resources;
- Designing collaborative solutions that cross sectors to address housing insecurity, workforce development and economic challenges faced by the communities in which we work; and,
- Building programs, services and designing spaces that seek to increase community engagement and pride as well as preserve and respect the culture and history of the people and communities that we serve.

Build Sector Impact Program Strategies:

Year 1:

- 1) Identify criteria that can be used to ensure new housing neighborhoods are designed to bring people together as well as preserve the history and culture of the community.

KPI: Ensure criteria is incorporated into appropriate Habitat Choptank policies by the end of FY25 and a strategy is in place for sharing with the community and evaluating results.

Lead Staff: CEO & Executive Committee

- 2) Cultivate and steward relationships with businesses, local government entities and housing authorities in each of the cities and counties where we have a new construction or repair presence.

KPI: Ensure that on an annual basis, there is a strategy for conducting at least one meeting with City & County officials and the Chamber of Commerce in each of our service areas, and a minimum of 4 businesses in each of our service areas.

Lead Staff: CEO, CDO, Community Engagement Manager

Year 2:

- 1) Build a Housing Coalition of service providers with a defined goal of designing collaborative solutions that cross sectors to address housing insecurity.

KPI: Habitat Choptank will launch a Housing Coalition of service providers across its entire service area by the end of FY26 designed to: 1) share information about available resources in each service area; 2) to identify areas for collaboration; and 3) to identify shared needs and advocate for systemic policy reform and funding supports.

Lead Staff: Director of Family Services & Housing Counseling

- 2) Explore the formation of business partnerships to create a cooperative as a way to reduce the cost of building materials to support the needs of Very Low Income (VLI), Low Income (LI), and Low and Moderate Income (LMI) families in home improvement projects.

KPI: Increase our service to the community through technical assistance, knowledge and access to reduced cost materials for home repair and community projects by income qualifying families and faith based institutions.

Lead Staff/Program Committee: Construction Project Manager, Critical Repair Manager, & Building & Safety Committee

Year 3:

- 1) Launch a strategy to incorporate the experience of former homebuyers into our homebuyer program and into opportunities for becoming partner coaches.

KPI: Solicit and recruit 15% of current Habitat homeowners to develop a diverse Homebuyer Advisory Board by the end of FY27 which will utilize their homebuyer experience to inform program strategies and promote ongoing partnerships through coaching and other opportunities.

Lead Staff/Program Committee: Client Services Manager & Homebuyer Selection Committee



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- Dismantling racism in our community by building equity and inclusion in all aspects of our programming with the goal of poverty reduction and assisting families in building generational wealth.

DEIJ Vision Statement

Habitat Choptank's commitment to Diversity, Equity, Inclusion and Justice (DEIJ) is to ensure that historically underserved and marginalized communities and people succeed in meeting their affordable housing goals and building generational wealth. To do so, we embrace the anti-racist and fully inclusive principles of fairness, respect, transparency, understanding & inclusion in all that we do and we welcome all to partner with us for success. **If not us, then who. If not now, then when.**

Habitat for Humanity Choptank Equity Lens

Habitat Choptank ensures justice, equity, diversity and inclusion by establishing that these qualities are central in our decision-making process and throughout the operations of the organization. We accomplish this by asking the following questions in deliberations around policies and procedures:

- ✓ Will the policy increase access and opportunity for underrepresented communities?
- ✓ Are there individuals or communities that will be negatively affected by this policy?
- ✓ Are there changes that could be made to make the policy more equitable and inclusive?
- ✓ Have the voices of those affected by this policy had the opportunity to be heard?
- ✓ Does the policy, program, or decision improve existing disparities?
- ✓ How do we measure DEIJ success (evidence to back up)?

Build Society Impact Program Strategies:

Year 1:

- 1) Establish a system to review all organizational policies to ensure compliance with HFHI as well as to ensure our DEIJ Vision and Equity Lens have been applied.
KPI: During FY25, implement a system that assigns responsibility for the review and maintenance of HFHI required organizational policies to the CEO, Board President and Board Committees.
Lead Staff/Board Committee: CEO & Executive Committee
- 2) Oversee a staff driven DEIJ committee to assist in the creation of recommendations to roll out DEIJ training for current and future volunteers.
KPI: Launch the Beloved Community Educational Film Series in FY25 with a target attendance of 30 individuals at each of the 3 community/film showings.
Lead Staff: CDO
- 3) Incorporate equity, diversity, and inclusivity training into Habitat educational curriculum for homebuyers and repair clients.
KPI: Develop and implement DEIJ education curriculum by the end of FY25 that will increase cultural awareness and promote equity, diversity, and inclusivity.
Lead Staff/Program Committee: Director of Family Services & Housing Counseling

Year 2:

- 1) Implement a grass roots messaging campaign that educates the community around housing issues and the connection to poverty as well as Habitat's values of teaching, educating and empowering and why this is important, utilizing community service providers, schools, businesses and churches as a major source of outreach.
KPI: Increase visibility of Habitat Choptank via measurable activities that include but are not limited to: 1) number of partner organizations that will help to roll out the message; 2) resulting in increases in volunteers, clients and donors.
Lead Staff: CDO and Community Engagement Manager

Year 3:

- 1) In partnership with an educational institution or independent research firm, commission a study to measure the economic impact of Habitat Choptank on its communities of service in terms of poverty and equity. This could include overall impact over 35 years or involve a smaller project/neighborhood such as Brooks Lane or Wells Street.
KPI: Produce a white paper or impact report by the end of FY27 that addresses issues of poverty, housing, equity and inclusion.
Lead Staff/Board Committee: CEO & Executive Committee
- 2) Assess adjusting programming hours, locations, and access to meet the need for greater inclusivity in our volunteer workforce.
KPI: Issue the written results of market research based on surveys and meetings with the local business community to determine how our jobsites might need to change to accommodate greater volunteerism.
Lead Staff: CDO and Community Engagement Manager

- 3) Identify program strategies that help to build generational wealth (i.e. modifying zoning laws to allow for Accessory Dwelling Units (ADUs)) and assess how current strategies are working (i.e. USDA).

KPI: Prepare an assessment of current strategies for assisting families in generating wealth and review with the Board of Directors identifying at least one new program strategy to be implemented by the end of FY27 to assist in building generational wealth.

Lead Staff: Director of Family Services & Housing Counseling, Client Services Manager, Family Services Coordinator



RESOURCING THE VISION

We are called to step into our future by planning for and investing in growth to promote organizational resilience, growth and sustainability by:

Year 1: Create a for-profit subsidiary in a current area of expertise in order to provide community jobs and resource our mission.

Lead: CEO & Executive Committee

Year 1: Develop an alternate method/approach to financing HFHC operations that doesn't rely so heavily on USDA and government grants.

Lead: CFO & Finance Committee

Year 2: Develop internal expertise in monetizing our local brand and exploring avenues to resource the brand using technologies such as YouTube.

Lead: CDO, Community Engagement Manager, & Philanthropy Committee

Year 3: Explore Medicare/Medicaid billing as a method of financing for homeowner repairs.

Lead: CFO & Finance Committee

Ongoing: Continue to leverage alternative sources of funding to support new construction costs such as New Market Tax Credits (NMTC), and resources available through the Federal Home Loan Bank (FHLB) and HFHI Capital.

HISTORIC MILESTONES

As we move forward, we remember where we've been and those who have helped us to come so far.

February 1992

Talbot Housing Steering Committee Formed

April 17, 1993

Home #1 Sold on Lee Street in St. Michaels

March 16, 2001

Anne Shakespeare Education Fund for Homeowners

September 29, 2006

Dorchester & Talbot Habitat Partnership Formed

February 2, 2007

Home #41 Sold - First Home in Dorchester County

May 6, 2009

"Greenbreaking" 1st Home - Using Sustainable, Energy Efficient Building Practices, Edgewood Ave In Cambridge

November 5, 2010

Habitat Choptank ReStore Opens

September 25, 2014

First Mortgage Burning Celebration

September 19, 2015

Home # 67 First USDA Mortgage in Talbot County

January 16, 2016

Launch of Neighborhood Revitalization Program in Cambridge

March 30, 2017

Home # 72 Sold - Second Women Build House in Easton

July 20, 1992

Habitat Incorporated in Talbot County

April 24, 1998

Home #15 Completed By Women Build in Easton

June 21, 2006

Home #39 Apostles Build Completed in Easton; 23 Talbot churches

November 22, 2006

Home #40 Sold - First Rehab Home in Talbot County

August 17, 2007

Groundbreaking Milestone on Clay: 10 Multi-Family Homes w/Elm Street Development in Easton

July 29, 2009

Merger of Dorchester & Talbot Habitats - Name Change to Habitat Choptank

June 29, 2011

Home # 52 Sold - St. Michaels Faith Build; 3 Churches

December 6, 2014

Home #64 Sold - Dorchester County Ecumenical Build Home; 20 Churches

May 16, 2015

Grand Re-Opening Move & Expansion of ReStore to Commerce Drive in Easton

April 30, 2016

Groundbreaking First Home in Hurlock

July 28, 2017

Home #73 Sold – First Home in Hurlock

September 8, 2018

Groundbreaking for Brooks Lane - 8 Home Neighborhood in St. Michaels

July 11, 2019

First Helping Hands Revolving Loan Issued - Roof Repair in Cambridge

January 4, 2020

Expanded ReStore at existing Commerce Drive in Easton

March 24, 2020

COVID Shut Down of ReStore and Volunteer Operations

January 19, 2021

Achieved \$500K tithe mark and Malachi 3:10 Award from HFHI

June 30, 2021

Official Grand Opening of Expanded ReStore after COVID

May 31, 2022

Purchased 33 Acre Parcel of Land in Cambridge for Future Mixed Income Development

August 22, 2022

Outsourced Revolving Loan Fund to Covey Financial helping homeowners to build/improve credit

November 17, 2022

MAJOR MILESTONE Home Dedication #100 – 414 Pine Street in Cambridge

January 23, 2023

Purchased 2.25 acre parcel of land on Camper Street in Cambridge to create new 12 home neighborhood

December 6, 2023

Home #103 Sold – First home sold on Wells Street as part of 12 home Neighborhood

February 27, 2019

Seed Funding for Helping Hands Revolving Loan Fund – The Todd Fund

December 2, 2019

Relocated affiliate offices to 29349 West Maple Ave in Trappe

January 15, 2020

Home #74 Sold – First Home in Brooks Lane Neighborhood in St. Michaels

November 17, 2020

Board Adopted SAFE Home Program Model

January 29, 2021

First use of modular housing on Brooks Lane in St. Michaels

February 24, 2022

One of only 83 Habitat affiliates nationwide to receive McKenzie Scott donation of \$2.5M

August 3, 2022

Recognized as HUD Certified Counseling Agency

November 10, 2022

Won first ever FHLB Grant Award of \$750K to support construction of Wells Street Neighborhood in Cambridge

December 21, 2022

Invested in fleet of trucks to support Construction Department

March 2023

Achieved \$1M tithe mark and received Sam Mompongo Award from HFHI

March 27, 2024

Received first ever Earmark Award of \$450K

Board of Directors (as of 6/17/24)

Eddie Beasley	Adrian Holmes
Christie Bishop	Jeffry Joseph
Jodi Cavanaugh	Latasha Nichols
Christine Doria	Daphan Smith
Lamont Goodson	Curtis Snyder
Chris Hauge	Rev. Jerome Tilghman, Sr.

Officers of the Board (as of 6/17/24)

Jodi Cavanaugh, President
Jeff Joseph, Past President and Secretary
Lamont Goodson, Vice President
Christine Doria, Treasurer

Board Committee Chairs (as of 6/17/24)

Christine Doria, Finance
Lamont Goodson, Governance
Daphan Smith, Philanthropy

Program Committee Chairs

Jennifer Grier, Homebuyer Selection
Lari Caldwell, Partnership
Bill Stagg, Site Selection

Habitat Choptank Staff (Full time as of 7/22/24)

Scott Baynard, Construction Supervisor
Emily Brohawn, Community Engagement Manager
Anne Davis, ReStore Manager
Ryan Efferson, ReStore Warehouse Manager
Tara Felts, Director of Family Services and Housing Counseling
JoAnn Hansen, Chief Executive Officer
Robert Hummer, Construction Supervisor
Pat Ingram, Client Services Manager
Kelly McKinney, ReStore Sales Floor Manager
Kevin Peterson, Assistant ReStore Warehouse Manager
John Pipozar, Critical Home Repair Manager
Jenny Schmidt, Chief Development & Communications Officer
Jim Thomas, Construction Project Manager
Tracy Tracy, Chief Financial Officer
Tre'Shawn Wheeler, Family Services Coordinator



Habitat for Humanity Choptank
29349 Maple Avenue, Suite 3
Trappe, MD 21673
410-476-3204
info@habitatchoptank.org
www.habitatchoptank.org