



2019

July 01, 2018 - June 30, 2019

annual report



Habitat
for Humanity®
Choptank



message

from the board president
and executive director

Dear Habitat Friends,

The following report reflects Habitat for Humanity Choptank's accomplishments for the period July 1, 2018 through June 30, 2019. As you will discover, this past year, Habitat Choptank served more families than ever before through our expanded focus on and commitment to Neighborhood Revitalization.

Now we find ourselves in the midst of the COVID-19 pandemic and never before in the history of this organization has the safety and shelter of a home been more important. We assure you that we remain committed to continuing our efforts and exploring new and bold strategies in FY20 and beyond, that support our vision of a world where everyone has a decent, affordable place to live.

Thank you for your continued involvement, dedication and support, without which we would not be able to lend a helping hand to hardworking individuals and families in need of safety and shelter in the communities where we live and work.

Respectfully,



George J. Fox
Board President



JoAnn Hansen
Executive Director

let your
light shine

from your heart
through your hands



who we are



our mission

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



our vision

We envision a world where everyone has a decent affordable place to live beginning with the eradication of poverty housing in blighted neighborhoods in Dorchester & Talbot Counties.

our 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; and

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

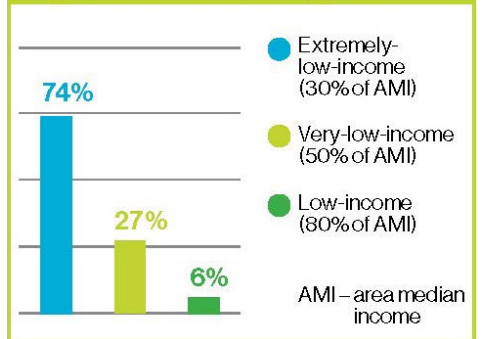
the need is great

Did you know that 1 in 6 households in the U.S. spend more than half of their income on housing?

It gets worse when you consider income level – 74% of households at the extremely low income level in Maryland spend more than half of their income on housing.

These families are forced to make impossible choices. Safe homes. Nutritious food on the table. Health care. Access to good schools. Reliable transportation. Which would you choose?

Households spending more than half of their income on housing by income level in Maryland



Source: Habitat for Humanity International and the Joint Center for Housing Studies of Harvard University's *The State of the Nation's Housing 2019 Report*.



In the United States,



1 IN 6 HOUSEHOLDS

spend more than half of their income on housing.

our community impact

16 homes in process

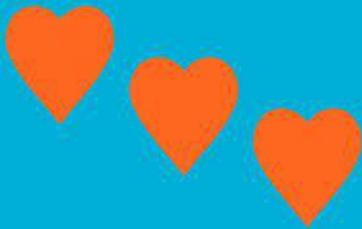


4 home sales

Easton: 2
Cambridge: 1
Hurlock: 1



19 qualifying applicant interviews



2 mortgages shredded



2 land bank additions

37 weatherization and critical home repairs



85 community members served

through our home maintenance workshops, annual resource fair, and resource linkage outreach

6 community development activities

collaborated with the City of Cambridge and other non-profits to bring energy and resources to Cornish Park in the center of the community where we build

576 volunteers



25,722 volunteer hours



what we do



what we do

building homes

In FY2019, Habitat Choptank continued our efforts to build homes that are durable, accessible, and affordable in Easton in Talbot County and Cambridge and Hurlock in Dorchester County. While 16 homes were under construction, four homes were completed and sold – two in Easton, one in Cambridge and one in Hurlock.

Building homes that are durable, accessible, and affordable means building with low maintenance materials that last. It also means incorporating design features –such as wider doorways for wheelchair accessibility and lever door handles – that allow the homeowner to age in place. Energy-efficiency is also important in keeping monthly bills lower for our homeowners, so we incorporate an Energy Star water heater and improved insulation.

We also look for innovations that reduce building costs and allow us to build more quickly. In FY2019, we started using panelized walls in some locations and will be investigating modular housing in FY2020.

In addition, Habitat Choptank broke ground on the Brooks Lane neighborhood in St. Michaels, Maryland on September 8, 2018, initiating the development of seven durable and energy-efficient homes. The Brooks Lane property was generously donated by the Dodson family with additional support provided by the estate of Robert and Beverly Wolfe, Maryland's Department of Housing and Community Development, Talbot County, and the Town of St. Michaels. This generous support funded infrastructure and site work, and the first four homes are now underway in various stages of construction.



faith build house

The fourth of the St. Michaels homes is called our Faith Build, with the construction supported by communities of faith in the Bay 100 area. These churches and other individuals contribute prayers, construction volunteers, donations, and food for those working on the house. Construction of this home is underway with completion scheduled for FY2020.



our volunteers

Thank you to the 576 hard-working volunteers who contributed 25,722 hours of their time and talent to help make our work possible.

100 – 199 hours

Joan Bailey
 Robert Baldwin
 Mary Ellen Bauer
 Byron Belcher
 Sean Callahan
 Kim Cassady
 Tom Cleary
 Tom Corwell
 Alvin Crawford
 Ellen Crawford
 George Dappert
 Dick Deerin
 George DeSimone
 Steve Doehler
 Jerry Fairbanks
 Brenda Fletcher
 Fred Hildenbrand
 Jerry Hopkins
 Stewart Hurt
 Tom Ledvina
 Cindy Lilley
 Nancy Lytell

Miki Merritt
 Teresa Molnar
 Lee Newcomb
 Tony Passarella
 Nancy Phillips
 David Plummer
 Diana Sable
 Otts Schnellenberger
 Jim Scott
 Jay Shotel
 Dick Smith
 Susan Smith
 Bob Terrell
 John Tochko
 Seth Warfield
 Eric Wilkins
 Ron Wolfe

200 – 499 hours

Mike Allison
 Brad Baker
 Catherine Beam
 David Bergstrom

Tony Breeze
 John Burtman
 Kevin Callahan
 Dick Cordington
 William Griffith
 Tim Haynes
 Bill Lane
 Claude Maechling
 Steve Martinson
 Bob Mawyer
 Tom Monaghan
 William Montague
 Ray Mulready
 Dave Perry
 Don Schmigel
 Ken Smith
 Roy Smoot
 Alan Spicher
 Jan Swigert
 Peggy Tarburton
 Wayne Towers
 Bob Walton

Dick Weaver
 Roy Weedon
 Tom Wilson
 Sandy Wrightson
 Skip Wrightson

500 – 749 hours

Byron Belcher
 Mark Dyott
 Fred Haller
 Sandy Hollicky
 Pam Martinsen
 Terri Spence
 Chuck Weber

1,000 hours & Greater

Nathan Kish



volunteer awards



golden hammer
Dave Perry



golden ladder award
Jennifer Grier



golden hard hat
Byron Belcher



special award
Dick Weaver



golden globe award
Don Schmigel



contractor of the year
Shoreline Painting



golden couple award
Cindy Lilley and Jill Jasuta



business partner of the year
Aeroseal Windows & Storefront



community partner of the year
ShoreRivers



faith partner of the year
Waugh Chapel United Methodist Church

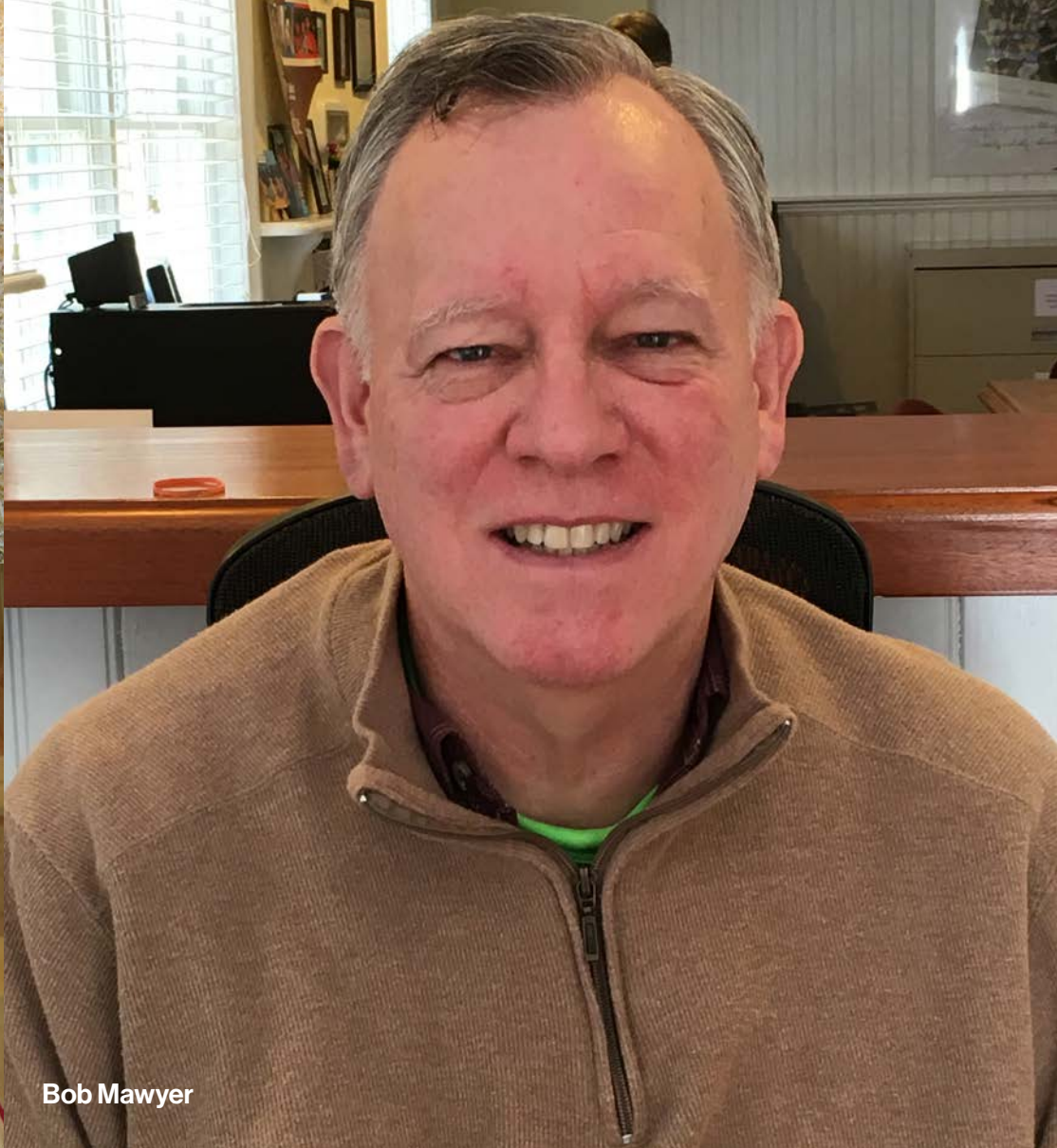


volunteer groups

Thank you to these groups who generously donated their time and volunteered with us between July 2018 and June 2019.

Avery Hall Insurance
 Cancer Center of Easton
 Chesapeake College, Women's Basketball
 Christ Church, St. Michaels
 Christ Church, St. Peter's Parish (Easton)
 Church of the Holy Trinity (Oxford)
 Davis Insurance Agency Inc.
 Department of Parole and Probation (Easton)
 Dolan Family Reunion (Brooklyn, NY)
 Easton Utilities
 U.S. Representative Andy Harris

Hurlock Elementary School
 Landon School (Bethesda, MD)
 Presbyterian Church of God (Easton)
 Qlarant
 Rauch Engineering
 Schaubert Van Schaik Insurance Agency
 St. Luke's United Methodist Church (Cambridge)
 St. Mark's United Methodist Church (Easton)
 Sts. Peter and Paul High School
 Volunteer Maryland AmeriCorps Members



Bob Mawyer

volunteer highlight

Bob Mawyer has been a volunteer with Habitat Choptank since December 2018. Prior to committing to serve as our Database Administrator two days a week, Bob retired from a 31-year career in IT to Hooper's Island. He now makes the hour-long drive to our office in Trappe and Habitat Choptank is the benefactor of his generous spirit, extraordinary expertise and genuine interest in our mission. Not only is he instrumental in managing the data management needs for our fundraising, volunteer and administrative efforts, he does it all with a good-natured spirit and ready smile.



what we do building community

Habitat Choptank’s Neighborhood Revitalization is a holistic approach that expands our traditional partnership with new homeowners and volunteers to include neighbors and local organizations for a far greater impact in the communities we serve. While home construction continues to play a vital role, a bigger toolbox that includes repairs and other services allows us to serve more families.

Habitat Choptank has been building our Neighborhood Revitalization program through partnerships with Dorchester County and the City of Cambridge, as well as other local community organizations, to affect real and sustainable change in the Pine Street Historic Neighborhood in Cambridge.

Helping Hands Revolving Loan Fund

Low income homeowners face tough choices when challenged by home repair needs. Some homeowners choose to pay other pressing bills, putting off needed repairs, or they are faced with taking out an unsecured personal loan at 29% interest because of low home values. Hardworking, low income families need another solution, so in FY19, we designed our Helping Hands Revolving Loan Fund to help families make these home repairs. Based on the Habitat principles of sweat equity, payback, and education, homeowners repay repair costs on an income-based sliding scale. The repayment creates a fund to complete future repairs for other families. We are grateful to the Todd Fund and the Mid-Shore Community Foundation for providing funding for the program and to Maryland's Department of Housing and Community Development through their Community Investment Tax Credit program, which allocated tax credits to donors to the revolving loan fund.

Senior Resource Fair and Block Parties

Neighborhood Revitalization also means helping the community with projects, resources and information. Habitat Choptank and Waugh Chapel in Cambridge, Maryland held a senior resource fair in August 2018 for 80 attendees for a day of DIY demonstrations, home maintenance presentations, and neighborhood fun. Habitat Choptank, the Community Garden at Waugh Chapel, and Shore Rivers also partnered to Rock the Block in April 2019. Over 50 volunteers and community members gathered to clear debris, tires, and invasive species from lots on High Street in Cambridge and garden beds were cleared and raised to increase accessibility for community members.

AmeriCorps

Our AmeriCorps National members are an integral part of Habitat Choptank's team. In FY19, our AmeriCorps member, Kiesa Smith supported Neighborhood Revitalization in Cambridge by conducting outreach in the Cambridge community, as well as helping on our owner-occupied home repairs for families in need. Kiesa's work increased our capacity to serve more families.





what we do building hope

From our partner families to our tithing program to the ways we connect to our faith, there is so much that gives us hope here at Habitat Choptank.

partner families

We have many wonderful partner families, and they all have a moving story to share. One such story is that of Harry Seldon. Not too long ago, Harry was homeless, living in his car. He came to Habitat Choptank in early 2018 and began his journey. He first moved into rental housing, and then began putting in his “sweat” equity hours, saving for closing costs, and taking his pre-homeownership classes. Harry moved into his home on Port Street in Easton on April 27, 2019 and he could not be happier. Just look at that smile on his face!

tithe to el salvador and haiti

U.S. Habitat organizations tithed more than \$14.6 million in FY2019. As a tithe partner, Habitat Choptank allocated 10% of unrestricted donations to international Habitat communities in need. And we are pleased that Habitat Choptank was among the top ten tithers in FY2019 for intermediate-sized affiliates! We chose Habitat for Humanity Haiti and Habitat for Humanity El Salvador where the need is great as the recipients of our tithing funds. We tithed a total of \$32,712; with \$24,543 for Haiti and \$8,178 for El Salvador.

**1 in 6 U.S. households
pay half or more of
their income on
housing.**

**Let's do something
about it.**



Help make the #CostofHome
something we all can afford.
[habitat.org/costofhome](https://www.habitat.org/costofhome)



prayer walk

Seeking to put God's love into action, Habitat Choptank is working with the City of Cambridge and community partners to revitalize the Pine and High Street areas through community engagement, new builds and critical safety repairs to homes of qualifying residents. In support of that work, we held a Prayer Walk through the neighborhood on September 16, 2018 where we stopped to pray at our job sites, as well as at homes of current Habitat homeowners. We invited others to join us along the way to spiritually bless the work we are doing and families we serve. What an uplifting day!

cost of home campaign

Families all across the United States are paying too high a price to cover the cost of their home. Everywhere you look—cities, suburbs, rural areas—the stability that home should bring remains out of reach for too many families. One solution is Habitat for Humanity International's Cost of Home Advocacy Campaign that was launched in June 2019. Affiliates across the country - including Habitat Choptank - are engaging housing advocates and federal, state and local policymakers to advance access to safe, decent and affordable homes.

habitat affiliate conference

Thanks to donors who gave to the Nancy Andrew Team Development Fund, our staff were able to attend the Habitat for Humanity International Affiliate Conference in Atlanta in March 2019. Bringing together affiliate representatives from across the country and abroad, the Conference was critical for sharing information, strategies, tools, and success stories. Habitat Choptank staff had a chance to develop as a team and came home with great ideas to move our affiliate forward.



our support



Habitat for Humanity Choptank is thankful for our many generous donors who believe in our mission and work with us to seek a world where everyone has a decent and affordable place to live.

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, in-kind gifts, legacy gifts and all other special projects between July 1, 2018 and June 30, 2019.

\$100,000 and above

Talbot County Government

\$20,000 - \$99,999

AARP Talbot County Chapter, #1601
City of Cambridge
Mr. and Mrs. Stephen R. Clineburg
George B. Todd Fund of MSCF
Maryland Affordable Housing Trust
Maryland Dept. of Housing & Community Development
Maryland Energy Administration
Rural Maryland Council (MAERDAF)
Town of Hurlock
Mr. and Mrs. Barry S. Wildstein

Mr. and Mrs. Lee Grier
Habitat for Humanity International
Mr. and Mrs. Frederick R. Haller
Mr. and Mrs. Richard H. Harrison, Jr.
Koons Easton Toyota
Liebert Family
Dr. John O. Meyerhoff
Mrs. Kay W. Perkins
Mr. and Mrs. David S. Perry
Carol Sargeant and Martin Wells
Shore United Bank
Mr. and Mrs. Roy Smoot
St. John Foundation, Inc.
St. Mark's United Methodist Church
Mrs. Beverly H. Wolfe

Mr. and Mrs. David F. Miller
Mr. and Mrs. Thomas C. Mitchell
Mr. Stephen V. Mullaney
Mr. and Mrs. Lawrence A. Neviasser
Mr. David W. Nickerson
Rauch Inc.
Mr. Jesse Reeder
Ms. Diane Rohman
Ms. Diana G. Sable
Safe Chain Solutions
Mr. Heath Schuman
Mr. Ryan Showalter
Mr. and Mrs. Russell E. Stevens, Jr.
Sts. Peter and Paul Catholic Church
The Links at Perry Cabin
The T. Rowe Price Program for Charitable Giving
Ms. Carol G. Thompson
Mr. and Mrs. Frederick Wayne Towers
Tri-Gas & Oil, Inc.
Mr. and Mrs. Seth L. Warfield
Wells Fargo Advisors
Willow Construction, LLC
Mr. Ronald K. Wolfe
and Ms. Ann M. Crocker

Mr. and Mrs. Eugene Morro
Mr. Brendan Sean Mullaney
Mr. and Mrs. David B. Nagel
Network for Good
New St. John's United Methodist Church
Mr. John Adam Novak
Mr. David Painter
Mr. Robert Pascal, Sr.
Mr. and Mrs. Charles E. Pax
Ms. Courtney B. Pilgrim
Mr. Tom Powley
Provident State Bank
R. Brooks & Sons
Mr. Brandon Rash
Mrs. Louisa M. Rey
Mrs. Phoebe C. Reynolds
Mr. Chris Roberts
Mr. Brian Roche
Shore Real Estate Investment, LLC
Mr. W. Rembert Simpson
Mr. James N. Simpson
Ms. Nora E. Skiver
Mr. Richard J. Smith
Sts. Peter and Paul High School
Mr. and Mrs. Timothy R. Talbot, III
The Walmart Foundation
Town and Country Wine, Liquor, Etc.
Mr. and Mrs. Antoine W. van Agtmael
Mr. and Mrs. Griffin Vann Canada
Mr. and Mrs. Myron D. Walker
Mr. Bud Wallace
Capt. and Mrs. Edwin R. Weaver, Jr.
Mr. Jay Whipple
Mr. and Mrs. Gregory M. Whitten
Mr. Toby Williamson
Mr. Chuck Woodward
Mr. and Mrs. Christopher D. Wright
Mr. and Mrs. Edward Shannon Wyant

\$10,000 - \$19,999

Mr. and Mrs. Charles F. Bohn, Jr.
Elks Lodge Dorchester I.B.P.O.E. of W. #223
Mr. and Mrs. George P. Eysymontt
Mr. and Mrs. Clayton V. Fisher
Mrs. Florence B. Harper
Mr. and Mrs. Thomas E. Hill
The Rev. and Mrs. George R. Merrill
The Michael and Nancy Klein Foundation

\$1,000 - \$2,499
84 Lumber Company
1880 Bank
American Legion Post 91
Associated Appraisers/Capital Realty Company
Mr. and Mrs. William H. Bailey
Mr. and Mrs. David C. Baker
Mr. and Mrs. Edward Basile
Mr. Raymond E. Bergman
Cambridge Family Eye Care
Cantner's Drug Store
Mr. and Mrs. Kim J. Cassady
Mr. and Mrs. Donald Clausen
Mr. John J. DeLuca, Sr.
Mrs. Mary Jane Dodson
Mr. Patrick T. Fanning
Mr. Michael J. Ference
Mr. Jeff Fooks
Mrs. Elizabeth Y. Foulds
Mr. and Mrs. George J. Fox, III
Mr. Thomas M. Gerni and Ms. Linda Fontaine
Gifts in Kind - Habitat for Humanity International
GKD-USA, Inc.
Mr. and Mrs. Richard C. Granville
Mr. R. Gordon Graves and Ms. Phyllis Rambo
Mr. and Mrs. James R. Griswold
Mr. David Harkins
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Ms. Sandra L. Holicky and Ms. Teresa Spence
Mr. and Mrs. John E. Hunnicutt
Mrs. Patricia M. Ingram
Mr. and Mrs. Brendan M. Keegan
Mr. and Mrs. Kendall B. Kreiser
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Lane Engineering, LLC
Lantz Group
Mr. Rick Leader and Ms. Nancy L. Andrew
Michael J. & Patricia Levitt
Family Charitable Fou
Mr. and Mrs. Eric M. Lowery
Mr. and Mrs. John Luthy, III
Mr. Doug Marshall

\$500 - \$999

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Chipotle Mexican Grill
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Marian and Jim Brodsky Fund
Mr. and Mrs. Kyle J. Marshall
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Mr. Kevin W. Moran

\$5,000 - \$9,999

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Mrs. Marian T. Brown
Church of the Holy Trinity
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Mr. George K. Dappert and Ms. Judy A. Wixted
Mr. and Mrs. David J. DeLuca
Mr. Harley Gates
Ms. Dagmar D. P. Gipe
Mr. and Mrs. Bruce Hammonds
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Mr. and Mrs. Horace M. Lowman, Jr.
Mrs. Kate Mansfield
Nathan Foundation, Inc.
PNC Foundation
Preston Ford, Inc.
R.S. Evans Foundation, Inc.
Schwab Charitable Fund
Mr. and Mrs. Charles J. Weber, Jr.
Whitten Group
W & L Rentals, LLC

\$2,500 - \$4,999

Bank of America Charitable Foundation, Inc.
Blake Blackston American Legion Post 277
Mr. and Mrs. Robert C. Bohn
Chesapeake Bay Trust
Christ Church Episcopal Church Women
Mr. and Mrs. Roy B. Cowdrey
Mr. and Mrs. James B. Deerin, Jr.
Delco Packaging Products, Inc.
Dock Street Foundation
ExxonMobil Foundation
Mrs. Joyce Firstman
Mr. Don Foster, Sr.

\$250 - \$499

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Mrs. Della M. Andrew
Aqua Pools & Spas
Arocon Roofing
Mr. and Mrs. Gregory Beane
Benevolent Protective Order of Elks Lodge No.1272
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 Eastern Shore Title Company
 Easton Church of the Brethren
 Easton Ruritan Club
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 Mr. and Mrs. John W. McGinnis, CPA
 Mr. Kevin Morgan
 Mr. and Mrs. Mark Nagel
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 Mrs. Linn W. Ong
 Parker Counts
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 St. Luke's United Methodist Church
 Talbot Country Club
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 Watson/Stone Family Foundation, Inc.
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 Bozman United Methodist Church
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 Mr. Tony Breeze
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 Mr. and Mrs. Blaine duPont
 Mr. and Mrs. Claude H. Edwards
 Alexandria M Elliott
 Mr. Willard T. Engelskirchen
 and Ms. Anne L. Piliert
 Face to Faith Ministries
 Jackson H Fahnestock
 Margot H Fahnestock
 Alexa Fair
 Mr. Gerald A. Fairbanks
 and Ms. Jean E. Rhian
 Ms. Shelby Farmer
 Farnell and Gast, LLC
 Mr. David J. Feickert
 Ms. Susan Feickert
 Fink, Whitten and Associates, LLC
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 Mr. Albert B. Gipe
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 Dr. and Mrs. Steven P. Harris
 Mrs. Mary Ann S. Hazen
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 Mr. and Mrs. Sylvester K. Helminiak
 Mr. and Mrs. A. Carl Helwig
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 Mr. and Mrs. Richard O. Henselman
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 Mr. Ted Hester
 Ms. Barbara Higgins
 Mr. and Mrs. Richard L. Hill
 Mr. and Mrs. Thomas Hill - Llandaff Family
 Foundation
 Mr. and Mrs. Evan Hillebrand
 Hog Neck Golf Course
 Ms. Sandra Holicky
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 The Hon. William S. Horne
 Mrs. Martha F. Horner
 Dr. and Mrs. William R. Houck
 Ms. Barbara J. Hubbard
 Mrs. Doris S. Hughes
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 Mr. and Mrs. Harold A. Hutchison
 Mr. and Mrs. Frederick Israel
 J.M. Clayton's Seafood
 Ms. Rhodesia M. Jackson
 Mr. and Mrs. David Jeffery
 The Hon. and Mrs. Donald Johnson
 Mr. and Mrs. Bruce E. Johnston
 Lora B Joseph
 Mr. and Mrs. T. Kenneth Joy
 Mrs. Marjorie H. Judd
 Mrs. Marsha T. Kacher
 Mr. and Mrs. John G. Kaestner
 Deborah Kahn
 Mr. and Mrs. Richard L. Kelly
 Mrs. Bette S. Kenzie
 Mr. and Mrs. Edward F. Kilduff
 Mrs. Susan Kilmion
 Ms. Kathleen A. Kleppinger
 Mr. David Klingler
 Camilla Kneale
 Mrs. Judith A. Knight
 Mr. J Kevin Kreis
 Mr. Dan Kurth
 Mr. and Mrs. Howe Lagarde
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 Mr. Byron H. LaMotte, Jr.
 Mr. and Mrs. W. Jack Lane

Ms. Andrea Lange
 Johnette Lanham
 Mrs. Charlotte H. Lankford
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 Mr. Charles N. Lednum, Jr.
 Drs. David E. and Daniele H. Lees
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 Mid-Atlantic Tire Pros
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 Mid-Shore Community Foundation, Inc.
 Mr. and Mrs. Bradley A. Miller
 Mr. and Mrs. Richard S. Miller
 Mr. and Mrs. Kenneth M. Miller
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 Hector Ortiz
 Alice Collins Osgood
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 Piazza Italian Market
 Mrs. Catherine F. Pierson
 Mr. and Mrs. James J. Pierson
 The Hon. S. Jay Plager
 Mr. and Mrs. John F. Plaskon
 Mr. Frederick C. Pomeroy
 and Ms. Lexine Lowe
 Marc Pound
 Ms. Terry H. Price

\$249 or less

Ace Hardware
 Mr. James Adams
 and Ms. Anne E. McCormick
 Alpha Delta Kappa, Xi Chapter
 AmazonSmile Foundation
 Mr. and Mrs. Rasmus Apenes
 Mr. and Mrs. Bruce C. Armistead
 Mr. and Mrs. Jacques T. Baker, Jr.

Ms. Nancy Price
 RAR Brewing
 Ms. Lisa A. Ray
 Curtis A Reintsma
 Mr. and Mrs. Thomas H. Reynolds, Jr.
 Mrs. Lucy F. Richards
 Ms. Sandra L. Richardson and Mr. Nicholas H. Dryland
 Kathleen Rineholt
 Rise Up Coffee
 Dr. and Mrs. William G.M. Ritchie
 Robin's Nest Floral & Garden Center
 Ms. Chanice Rochester
 Mr. and Mrs. Gerry C. Rollefson
 Mr. J Douglas Rollow, III
 Mr. Richard Rountree
 Mr. and Mrs. James K. Sadler, Jr.
 The Rev. Nancy L. Sajda
 Mr. and Mrs. Lawrence P. Sanford
 Mr. Frank Sarlo
 Mrs. Jenifer N. Schmidt
 Gayeann Schmidt
 Mr. and Mrs. Othmar Schnellenberger
 Mr. and Mrs. George G. Scholley
 Mr. John Schreiner and Ms. Heidi Wetzel
 Ms. Sarah Schunick-Baney
 Mr. and Mrs. James W. Scott
 Mr. and Mrs. James A. Sears
 Mr. and Mrs. Michael Selzler

Mr. and Mrs. John M. Sewell
 Mrs. Eunice B. Shearer
 Mr. and Mrs. Stephen Shearer
 Mr. and Mrs. Michael D. Sheridan
 Stephanie A. Shipley, Attorney at Law, LLC
 Ms. Andrea Shoener
 Shoreline Painting, Inc
 Mr. and Mrs. Bill Shrieves
 Anne Siefer
 Mr. Raymond H. Simmons, Jr.
 Mr. Salvatore P. Simoncini
 Mr. Eugene Skinner
 Dr. and Mrs. Donald G. Slaughter
 Estelle and Elizabeth Slaughter
 Mr. and Mrs. Alan Sleeper
 Mr. Albert L. Smith
 and Ms. Eleanor B. Dallam, Jr.
 Mrs. Marsha D. Smith
 Mrs. Deborah M. Smith
 Ms. Sharon B. Smith
 Ms. Kathleen A. Smith
 Sharyn G. Spector
 Mr. John Spies
 St. Michaels Milling Co.
 Mr. and Mrs. William B. Stagg
 Mr. and Mrs. John A. Stalfort
 Mr. Thomas O. Stanley
 Ms. Ella L. Stanley
 State Farm Insurance

State Farm Insurance -
 The Phillips Agency
 State Farm Insurance-Huber Agency
 Mrs. Jo Ann Storey
 Mr. and Mrs. Owen Strohmer
 Mr. and Mrs. Samuel M. Strong, III
 Mr. and Mrs. Glenn Wayne Suggs
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 R. Noreen Swaren
 T.E. Smith & Son, Inc
 Marilyn S. Taylor
 TenMar Arts
 The Barns Family Trust
 The Red Shoe Society
 Mr. and Mrs. George A. Thomas
 Mr. and Mrs. Bruce R. Thomas
 Mr. James Thomas
 Mr. William L. Thompson
 and Ms. Susan H. Russell
 Mrs. Frances A. Thorington
 TIAA Charitable Inc.
 Mr. and Mrs. Halden Totten
 Katey Traut
 Mr. and Mrs. John Trax
 Mrs. Margaret B. Trever
 Mr. and Mrs. Richard C. Trippe, Sr.
 United Way of Central Maryland
 Mr. and Mrs. Thomas R. Urso
 Mr. and Mrs. Raymond J. H. Veatch

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 Mr. Randall Walbridge
 Mr. Gregory Demetrius Walls
 WalMart
 Mr. and Mrs. John K. Waters, Jr.
 Ms. Doris Weber
 Mr. and Mrs. Philip J. Webster
 Marshal L. Weingarden
 Mr. Aaron West
 Mr. and Mrs. Robert C. White
 Mr. and Mrs. Jason C. White
 Ms. Tracie L. Whiteley
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 Womens Association of
 the Presbyterian Church
 Samuel Woods
 Mr. and Mrs. James F. Wortman
 Mr. Brian Wozny
 Mr. George Wright
 Mr. and Mrs. Louis C. Wright
 Juanita Wright
 Mr. and Mrs. Francis H. Wrightson
 Romaine D. Young
 Mr. Calvin O. Yowell, Jr.
 Mr. and Mrs. Peter M. Yungbluth
 Mr. and Mrs. Harvey Zendt
 Anne G Zvirman
 Mr. Howard A. Zwemer

Tribute Gifts in Memory of

Mr. Herbert Andrew
 Creative Concepts of Bethany Inc.

Mr. Neil Armstrong
 Bass Architects
 Mr. and Mrs. Edward L. Bednarz
 Mr. and Mrs. Stephen R. Ciineburg
 Margot H Fahnestock
 Jackson H Fahnestock
 Mr. and Mrs. John E. Gadsby
 Mr. Thomas M. Gerni and Ms. Linda Fontaine
 Mr. and Mrs. Michael Haltzel
 Mr. and Mrs. Richard L. Hill
 Mr. and Mrs. Francis Hopkinson, Jr.
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 Deborah Kahn
 Robert E Lambert
 Ms. Andrea Lange
 Mr. Rick Leader and Ms. Nancy L. Andrew
 Harry W Lowe
 Mr. and Mrs. Michael Lytell
 Mary V. Malkus
 Mr. and Mrs. Stephen P. Martinsen
 Mr. and Mrs. Bill Shrieves
 Mr. Salvatore P. Simoncini
 Sharyn G. Spector
 Marilyn S. Taylor
 Marshal L. Weingarden
 Mr. and Mrs. Peter M. Yungbluth

Birch Bayh
 Harry W Lowe

Mr. Bozy Blades
 Mr. and Mrs. Howard H. Williams, III

Mr. John Hulseman
 Mr. Gernon Brown
 Mr. and Mrs. Drew Buniski
 Mr. and Mrs. Price D Heppe
 Ms. Mary A Long
 Ms. Andrea Shoener

Mr. Eugene Pfeifer
 Mr. Ted Hester

Dr. Ray Schucker
 Mr. and Mrs. James J. Healey

John Toups
 Mr. and Mrs. Frederick Wayne Towers

Tribute Gifts in Honor Of

Herbert and Della Andrew
 Ms. Sarah C. Dunn

Neil and Susan Armstrong
 Mr. and Mrs. John E. Gadsby

Mr. and Mrs. Joan and Bill Bailey
 Mr. T. Dan Bracken

Dr. and Mrs. Bradley Baker
 Mrs. Marcia P. Kirby

Kim and Linda Cassady
 Kathryn Manukas

Molly Fullerton
 St. Luke's United Methodist Church

Barbara Hargroves
 Mrs. Jenifer N. Schmidt

Mr. Kim Liddell
 Mrs. Cathy Adams

Ms. Rose Madison
 Mr. Rick Leader and Ms. Nancy L. Andrew

Mr. Claude Maechling
 Mr. David J. Feickert
 Ms. Susan Feickert

Mr. Gregory Whitten
 Mr. Ron Gore

Cornerstone Society & Planned Giving

Decent and affordable housing provides a cornerstone for stability, security and opportunity.

Habitat Choptank's Cornerstone Society members provide a stable, financial base on which we can build our programs and provide solutions for affordable housing here in Dorchester and Talbot Counties. We have been blessed with a group of donors who have remembered Habitat Choptank in their estate or long-term financial plans. We appreciate these donors and their generous planned gifts which allow us to build for the future.

If you are interested in becoming a Cornerstone Society member and are updating your will, you can consider adding Habitat Choptank as a recipient using the following simple language:
 After fulfilling other provisions, I give, devise and bequeath ___% of the rest, residue and remainder of my estate (or \$_____ if a specific amount) to Habitat for Humanity Choptank.

If you have already planned a legacy gift to benefit Habitat Choptank, please let us know. We will respect your privacy and anonymity, if desired and ensure your wishes are fully understood and carried out.

Below are the names of those donors who remembered Habitat Choptank in their estate:

- Sara Bartlett
- John T. Benjamin
- Florence Harper
- Franklin Hawkins
- Royce A. Peabody
- Phoebe C. Reynolds
- Carolyn Smith
- R. Carmichael Tilghman
- Derek John Weatherley
- Robert A. and Beverly H. Wolfe

Carpenter's Club

Habitat Choptank's Carpenter's Club provides the opportunity for donors to align with like-minded people passionate about our mission to eliminate poverty housing from the face of the Earth. Depending on the donor's desire, every time Habitat Choptank sells and dedicates a home, Carpenter's Club members make a commitment to donate a set amount. When we know we have a recurring amount coming in, we can effectively plan for the future.

Carpenter's Club Member Benefits

- Each contribution is 100% tax-deductible.
- Donors have a hand in building every house for every family we serve.
- If an email address is provided, Habitat Choptank sends an email with special updates and our monthly newsletter that shows the progress of the houses currently under construction.
- Receive invitations to each home dedication ceremony to celebrate and meet Habitat homeowners.

Mr. and Mrs. Bruce C. Armistead
Mr. and Mrs. Thomas B. Bosley
Dr. and Mrs. Stuart M. Bounds
Mr. and Mrs. Kim J. Cassidy
Mr. and Mrs. Stephen R. Clineburg
Mr. and Mrs. Louis A. Codispoti
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Mr. and Mrs. David J. DeLuca
Mr. and Mrs. John T. Detwiler
Dr. L. Thomas Divilio and Ms. Lisa Gritti
Mr. and Mrs. H. Wade Dudrow
Mr. Willard T. Engelskirchen & Ms. Anne L. Piler
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Mr. Gerald A. Fairbanks & Ms. Jean E. Rhian
Ms. Shelby Farmer
Mr. and Mrs. George J. Fox, III
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Mr. and Mrs. A. Carl Helwig
Mr. and Mrs. Bill G. Hendon
Mr. and Mrs. Frederic R. Hildenbrand
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The Hon. William S. Horne
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Dr. and Mrs. William R. Houck
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Mrs. Marsha T. Kacher
Mr. and Mrs. John G. Kaestner
Mr. and Mrs. Richard L. Kelly
Mrs. Bette S. Kenzie
Mr. Karl F. Krieger
Mr. Rick Leader and Ms. Nancy L. Andrew
Drs. David E. and Daniele H. Lees
Mr. and Mrs. Henry T. Leonard, III
Mr. and Mrs. Ronald E. Leshner, Sr.
Mrs. Catherine J. Liebl
Mr. Robert K. Lloyd
Mr. and Mrs. Thomas C. Malone
Mr. and Mrs. Richard S. Miller
Mr. and Mrs. Maurice E. Newnam, III
Mr. Robert Nobel
Mr. and Mrs. Rolf R. Nordlie
Mrs. Linn W. Ong
Mr. and Mrs. Charles E. Pax
Mr. and Mrs. David S. Perry
Mr. Paul E. Peters
Mr. and Mrs. Frederic W. Petze
The Hon. S. Jay Plager
Mr. and Mrs. John F. Plaskon
Mr. Frederick C. Pomeroy & Ms. Lexine Lowe
Ms. Terry H. Price
Mrs. Ellen S. Rajacich

Mrs. Phoebe C. Reynolds
Mr. and Mrs. Thomas H. Reynolds, Jr.
Dr. and Mrs. William G.M. Ritchie
Mr. and Mrs. James K. Sadler, Jr.
Mr. and Mrs. George G. Scholley
Mr. and Mrs. James W. Scott
Mrs. Eunice B. Shearer
Mr. and Mrs. Stephen Shearer
Mr. and Mrs. Michael D. Sheridan
Mr. Eugene Skinner
Mr. Albert L. Smith & Ms. Eleanor B. Dallam, Jr.
Mrs. Deborah M. Smith
Mrs. Marsha D. Smith
Mr. and Mrs. William B. Stagg
Mr. Thomas O. Stanley
Mrs. Jo Ann Storey
Mr. and Mrs. Samuel M. Strong, III
Mr. and Mrs. George A. Thomas
Ms. Naomi D. Thomas
Mr. and Mrs. Thomas R. Urso
Mr. Randall Walbridge
Mr. and Mrs. Charles J. Weber, Jr.
Ms. Doris Weber
Mr. Robert Wenneson & Ms. Cynthia J. Lilley
Mr. Aaron West
Mr. and Mrs. Francis H. Wrightson
Mr. Calvin O. Yowell, Jr.

Every effort has been made to ensure the accuracy of the information presented here. Please call the office at (410) 476-3204 to report any inaccuracies.

RESTORE OPERATIONS

We are blessed to operate the Habitat Choptank ReStore on Commerce Drive in Easton. In FY19, \$113,539 in funds went directly to support the cost of building homes in Dorchester and Talbot Counties.

Our ReStore accepts home improvement items and new and gently used furniture, appliances, home goods, building materials and more. We also need volunteers to support the store's operation - from cashiers to interior design and decorators to floor staff. Consider contacting our ReStore at 410-820-6186 to learn about our current volunteer opportunities.

SPECIAL EVENTS

Two special events were held by Habitat Choptank in FY19 that provided critical funding for our work to build homes, community and hope.

The Hunt for Habitat, held in honor and memory of Herbert 'Herby' Andrew on November 30, 2018, was a huge success, raising \$33,365 from the silent and live auction of hunting and fishing experiences donated by local hunting enthusiasts and long-time friends of Mr. Andrew. Thank you to Greg Whitten and David DeLuca for chairing this event.

The Annual Golf Tournament under the leadership of Fred Haller and Brett Whitehead was held on June 7, 2019 at River Marsh Golf Club at the Hyatt in Cambridge. Operating for the 13th year, the tournament raised \$24,459 from sponsors, event proceeds, and donations.

SPONSOR HIGHLIGHT

In FY19, Habitat Choptank received a grant of \$8,000 from the Nathan Foundation to repair the work trailer and purchase the tools necessary to fully outfit the trailer used at job sites in Hurlock, Maryland. The trailer was damaged and the tools stolen during a break in and theft. The tools are critical to our construction work in building high quality, affordable and energy-efficient homes. The grant enabled us to keep costs down and continue our work.

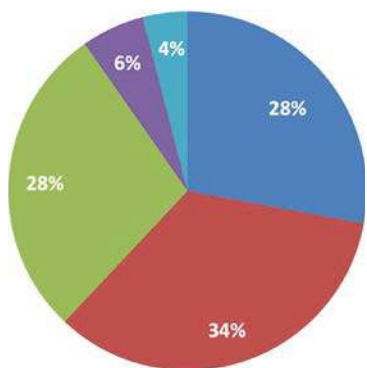
Since 2007, the Nathan Foundation has generously supported Habitat Choptank's work in Dorchester County. Providing grants totaling nearly \$100,000 has allowed Habitat Choptank to construct homes where the need for affordable housing continues to grow.



FY19 FINANCIALS

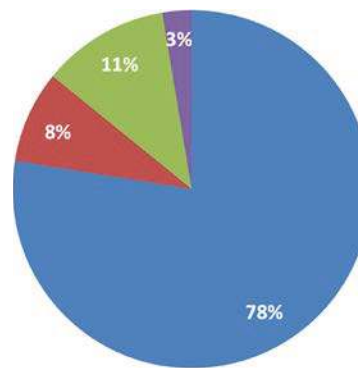
Habitat Choptank had 16 projects in progress during the fiscal year with four homes completed and sold.

FY19 Revenue



■ Contributions & Special Events - \$550,230
■ Program Services - \$671,963
■ Grants - \$557,132
■ Other - \$112,215
■ ReStore Net Revenue - \$79,380
Revenue without Restrictions - \$1,828,808
Donor Restricted Revenue - \$142,112
Total Revenue - \$1,970,920

FY19 Expenses



■ * Program - \$1,420,252
■ Management - \$152,925
■ Fundraising - \$210,859
■ Debt Servicing - \$48,186
Total Expenses - \$1,832,222

**Program includes land acquisition and site development, building materials, professional construction management, selecting, educating and preparing qualifying buyers for home ownership, servicing and the maintenance of home owner mortgages, neighborhood revitalization projects, volunteer recruitment, engagement, and supervision.*

board and staff

FY19 Members of the Board

George J. Fox, III
President

Paul D. Brant
Vice-President

Lawrence A. Neviaser
Treasurer

Jennifer Grier
Secretary

Charles F. Bohn, Jr.
Immediate Past President

Roy Cowdrey
Rev. Daniel Dunlap
Vaughn Evans
Frederick R. Haller
Eric M. Lowery
Kate Mansfield
Kevin Moran
Phyllis Peters Rambo
Charles J. Weber, Jr.

Emeritus Members
Josephine Merrill
Lawrence A. Neviaser
Hugh Smith

FY19 Habitat Choptank Staff

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Construction Supervisor

Tara Felts
Neighborhood Revitalization (NR)
Family Services Coordinator

Rhodana Fields
NR Manager

JoAnn Hansen
Executive Director

Pat Ingram
Client Services Manager

Dan Kurth
Construction Supervisor

Jenny Schmidt
Development & Communications Manager

Nora Skiver
Volunteer Coordinator

Wayne Suggs
Construction Director

Jim Thomas
Construction Supervisor

Tracy Tracy
Finance and Office Manager



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