



FY2024

**annual
report**

July 1, 2023 –
June 30, 2024



**Habitat
for Humanity®**
Choptank



from the board president
and chief executive officer

message

Dear Habitat Friends,

Three years ago, we intentionally focused on expanding our capacity so that we could better fulfill our mission of building homes, community and hope in Dorchester and Talbot Counties. While helping more families to achieve affordable home ownership and more homeowners to undertake critical health and safety repairs was the driving force, ***your gifts of time, talent and treasure are what enabled Habitat Choptank to move from building and repairing homes, to building, repairing and strengthening entire neighborhoods.***

We are extremely blessed to have experienced God's favor and blessing of talented and inspiring individuals such as yourself who have volunteered to help us not only strengthen families and communities, but also to chart and navigate a course through a global pandemic whose long lasting effects we still feel today. You can't help but know someone who has felt the financial pressures of this past year. Utility bills, housing prices and interest rates continue to soar, placing homeownership out of reach of many first time homeowners and even placing existing homeowners at risk.

The continuing uncertainty of economic conditions at home and wars around the globe have forced us to forge on – to be courageous, to breathe in faith, exhale fear and remember the one who calms the storm. He hasn't changed. He is the same yesterday, today and forever. And he still calls us to get out of the boat and come to him, in spite of the prevailing storms of life.

We are so grateful for his care and protection of the children and families that we serve and of our organization. ***His provision has come through each and every one of you....through your spirit, your ideas, your talents, your energies, your encouragement, your prayers and yes, your financial support, for which we are extremely grateful.***

Please know how much we appreciate you and how vital your contribution is to the work that you have been a part of in the pages that follow. Thank you for being part of the story. You are unsung heroes and we look forward to continuing to serve our community in partnership with you.

Please feel free to reach out to either one of us to explore any and all ways in which you feel called to serve with Habitat for Humanity Choptank. We are a phone call away.

Respectfully,



President of the Board of Directors
L. Jeff Joseph



Chief Executive Officer
JoAnn Hansen

²² Immediately Jesus made the disciples get into the boat and go on ahead of him to the other side, while he dismissed the crowd. ²³ After he had dismissed them, he went up on a mountainside by himself to pray. Later that night, he was there alone, ²⁴ and the boat was already a considerable distance from land, buffeted by the waves because the wind was against it.

what we do

Affordable housing continues to be a major challenge in our community, across our state, and our country. In Maryland, 1 in 7 households pay over half of their income on housing. For low-income households, this housing cost burden leaves little left over for other necessities like food, healthcare, childcare and transportation. And bringing it closer to home, according to the Census Bureau, the median household income in Dorchester County is \$60,495 with take home pay around \$47,000. Couple that with the average price of a home in the same area at \$351,250 and it's no wonder people cannot afford to purchase their forever home.

We are proud of doing our part to address the challenge, increasing our capacity and building more homes, doing more repairs, and helping more families improve their housing situation.





²⁵ Shortly before dawn Jesus went out to them, walking on the lake. ²⁶ When the disciples saw him walking on the lake, they were terrified. "It's a ghost," they said, and cried out in fear.

our work

Neighborhood Builds

Habitat Choptank's neighborhoods continued to take shape in FY24 and are helping to create a safer environment and sense of community for our homebuyers. Here is a snapshot of the progress we made in FY24.

Wells Street: Major progress was made in the Wells Street neighborhood in Cambridge.

Throughout the fiscal year, 4 houses were completed with homebuyers moving in. When completed, this neighborhood will have 12 Habitat homes, anchored by the new Pine Street Market on one end and Cornish Park, refurbished by the City of Cambridge, on the other. The investment by Habitat Choptank, private developers, and the City of Cambridge has transformed this neighborhood from a street with dilapidated rentals, no street lighting or sidewalks, and run-down infrastructure to a vibrant, thriving and beautiful community.

Camper Street: This property in Cambridge will eventually become a 12-home neighborhood. Leveraging the lessons learned from our Wells Street project, in FY24 we conducted planning activities, including developing site plans and house designs, as well as coordinating plans with the City of Cambridge Planning & Zoning Commission. Infrastructure work and initial building will begin in early 2025.

Maces Lane Property: Habitat Choptank purchased 33 acres off of Maces Lane in Dorchester County in FY22 with the idea of developing a large, mixed-income neighborhood. In FY23, we conducted market research through focus groups and a mailed survey to assess the needs and wants of the community. In FY24, we engaged the services of a master planner and architect to facilitate our Maces Lane Planning Team that will develop and carry out the overall vision and design for the project. This is a long-term project that will take years to come to fruition.

Prospect Avenue: We completed this four-home neighborhood in Easton in FY24, moving the final three of the four families into their homes. Our homes and families are wonderful additions to the overall neighborhood!

The Hill District: Founded in 1788, The Hill is one of the oldest free African American neighborhoods in the United States still in existence today. When completed, our contribution to the rich history of this neighborhood will be five new homes and one historic rehab in a two-block area. During FY24, we completed and sold two of those homes and their families joined the neighborhood.



27 But Jesus immediately said to them: "Take courage! It is I. Don't be afraid."

community engagement



Community engagement is a hallmark of what we do. We don't just build homes – we help to create community and relationships in the neighborhoods where we serve. To that end, Habitat Choptank creates opportunities for neighbors to come together, meet one another, and get to know us. In May 2024, we held a community event, Rock the Block in Cornish Park in our Wells Street neighborhood in Cambridge. Community partners attended and provided resource information to residents, there was music, food and crafts for the kids. Everyone celebrated the building of the Wells Street neighborhood and home tours and information were provided. We held a similar event in The Hill District in October 2023, cooking hotdogs and feeding many children in the neighborhood as they got off the bus from school.

social equity

Continued efforts took place in FY24 to further advance our commitment to diversity and inclusion in the communities in which we work. Our board now more accurately reflects the community that we serve bringing different voices to the table, building on our ability to make better decisions because of the different backgrounds at the table. Our current board is 58% people of color, 50% men, and 50% women, and nearly evenly split between the two counties that we serve.



building standards

Habitat Choptank is proud to offer our homebuyers homes that have earned the U.S. Environmental Protection Agency's (EPA) 100% Commitment with ENERGY STAR® designation. Our ENERGY STAR certified homes are designed from the ground up to be energy-efficient, exceeding minimum energy code requirements by at least 10 percent, and are independently verified to meet the EPA's rigorous requirements for insulation, windows, air sealing, and HVAC systems.

Habitat Choptank also builds to the Indoor airPLUS program's strict guidelines set by the EPA for reducing poor indoor air quality. Homes with ENERGY STAR and Indoor airPLUS certifications offer homebuyers all the features they want in a new home, plus moisture control, radon control, pest barriers, improved heating, ventilation and air conditioning (HVAC) systems, combustion pollutant control, low emission materials and third-party verification.



our volunteers

In FY24, we had 257 volunteers who invested 15,611 hours of service. These hours were worked on the construction jobsite, in the office, as part of the Board of Directors and Committees, and at the ReStore, some by volunteers who have been with us for years, and by some who were new individual volunteers or volunteers from business and community organizations.

Thank you to the following volunteers for generously putting in so many hours to build homes, community, and hope in Talbot and Dorchester Counties. We couldn't do it without them!



1,000+ Hours

Philip Ferry
Nathan Kish
Bill Stagg

750—999 Hours

William Montague

500—749 Hours

Byron Belcher
Robert Terrell

200—499 Hours

Karen Bailey
Brad Baker
John Burtman
J. Callahan
Frederick Haller
William Lane
Thomas Ledvina
Leland Newcomb
Anthony Passarella
David Perry
Eugene Skinner
Frederick Towers
Charles Weber
Thomas Wilson

100—199 Hours

Joan Bailey
Andrew Callahan
George Dappert
James Deerin
Christine Doria
Peter Klosowicz
Mike Lancaster
Claude Maechling
Jessica Miller
Scott Rundle
Carole Small
Jay Shotel
Christine Tallman
Robert Walton
Ronald Wolfe



volunteer awards

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

Golden Hammer Award: Cindy Lilley

Golden Hard Hat Award: Bob Walton

Golden Ladder Award: Chris Doria

ReStore Golden Globe Award: Karen Bailey

Community Partner of the Year Award: Mid-Shore Board of Realtors

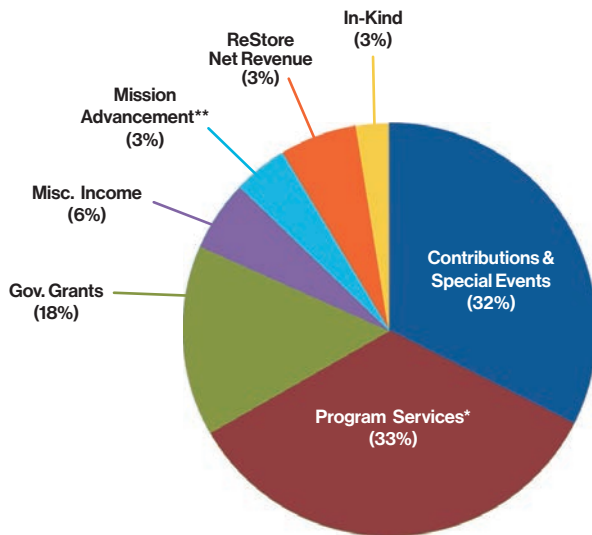
Business Partner of the Year Award: Shore United Bank

Contractor of the Year Award: BEC Construction

Faith Partner of the Year Award: Christ Church of Easton



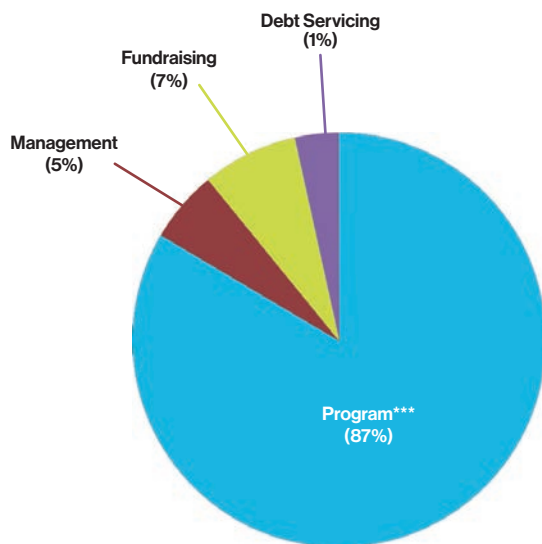
our financials



FY24 Revenue

- Contributions & Special Events - \$1,283,180
- Program Services* - \$1,285,677
- Government Grants - \$717,620
- Misc Income - \$245,929
- Mission Advancement ** - \$227,729
- ReStore Net Revenue - \$127,047
- In-Kind - \$90,586

Total Revenue - \$3,977,768



FY24 Expenses

- Program*** - \$3,441,238
- Management - \$221,257
- Fundraising - \$267,087
- Debt Servicing - \$48,186

Total Expenses - \$3,977,768

*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, selecting, educating and preparing qualified buyers for home ownership, servicing and maintenance of home owner mortgages, neighborhood revitalization projects, education and volunteer recruitment.

impact of our work

In FY24, we continued the hard but gratifying work of improving the housing situation of families in our community. We understand the affordable housing crisis and are increasing our production and impact to meet the need. We processed over 350 homebuyer inquiries, moved 10 families into their forever homes, completed 48 weatherization and critical home repairs, conducted 55 one-on-one housing counseling sessions, and served 49 clients in group education classes.





10 families in their forever home



358 homebuyer inquiries



257 volunteers

15,611 volunteer hours



48 weatherization and critical home

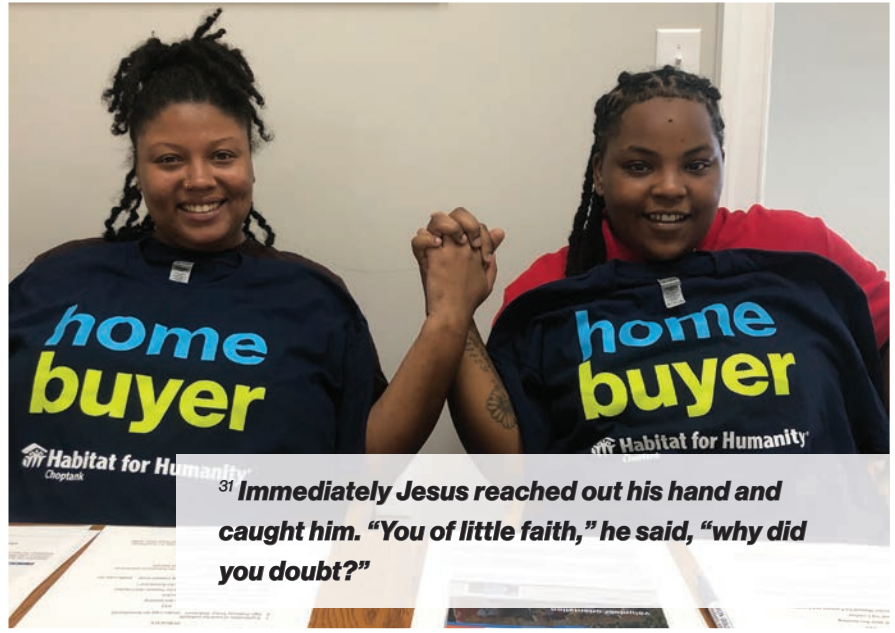


55 one-on-one counseling sessions

49 clients in group education classes

6 community and outreach events

reaching 365 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, 2023 and June 30, 2024.



\$50,000 and Above

Community Development Block Grants (CDBG) - Cambridge New Construction/ Rehab
Department of Housing and Community Development (DHCD) - Homeownership Work (HOW)
DHCD - Strategic Demo Fund
DHCD - HOW Façade
Federal Home Loan Bank - Atlanta/Bay Vanguard Bank
Habitat for Humanity International
Maryland Energy Administration - Energy Home Improvements

\$20,000 to \$49,999

Mr. and Mrs. Stephen R. Clineburg
CDBG - Cambridge Repairs
DHCD - Housing Counseling
Ms. Katharine L. Fraser
Mr. and Mrs. Thomas E. Hill
Mrs. Marcia P. Kirby
Mrs. Carol R. Lofstedt
Maryland Affordable Housing Trust
Robbins Foundation

\$10,000 to \$19,999

Mr. and Mrs. Kim J. Cassidy
Ms. Therese C. Collins
Mr. George Dappert and Ms. Judy Wixted
Mr. and Mrs. George P. Eysymontt
Mr. and Mrs. Peter A. Fellowes
Mr. and Mrs. Clayton V. Fisher
Ms. Catherine Collins McCoy
Shore United Bank
The Michael & Nancy Klein Foundation
Mid Shore 605 Wells St Construction
Mr. and Mrs. Barry S. Wildstein

\$5,000 to \$9,999

Bank of America
Mr. and Mrs. Charles F. Benson
Mr. and Mrs. Richard H. Harrison Jr.
Mr. and Mrs. Leif Jeff Joseph
Mrs. Josephine H.B. Merrill
M&T Bank
Dr. John O. Meyerhoff
Ms. Abigail Smith
St. Mark's United Methodist Church
T & M Mitchell Foundation
Mrs. Ruey M. Warfield
Mr. and Mrs. F. Joseph Warin
Mr. Stephen Whitehill

\$2,500 to \$4,999

Arch Capital Group (U.S.) Inc.
Mr. and Mrs. David C. Baker
Mr. and Mrs. Chris Brohawn
Mr. Frank Doria and Mrs. Chris Doria
Elks Lodge Dorchester I.B.P.O.E. of W. #22
Mr. Harley Gates
Mr. Thomas Gerni and Ms. Linda Fontaine
Hammonds Family Fund
Happy Heart Happy Home
Mr. and Mrs. Lamont Goodson
Ms. Barbara Hargroves
Mr. Chris Hauge & Mrs. Cecilia Lavrin-Hauge
Mr. and Mrs. Harry J. Shaw
Mr. Kevin Sottak
The Lyn and Andrew McCormick Charitable Gift Fund
The Meoli Companies | McDonald's®

\$1,000 to \$2,499

Mr. and Mrs. Jeffrey C. Ayers
Mr. and Mrs. Charles F. Bohn Jr.
Dr. and Mrs. Paul Brant
Mr. and Mrs. James A. Brodsky
Builders First Source
Ms. Mildred C. Bullock
Ms. Jodi A. Cavanaugh
Christ Church St. Michaels Parish
Mrs. Ruth E. Clausen
Mr. and Mrs. James B. Deerin Jr.
Mr. and Mrs. George DeSimone
Delmarva Power
Mr. and Mrs. George William Dixon
Easton Utilities
Exxon Mobil Retiree Gift Program
Friel Lumber Company
Mr. and Mrs. Sean P. Gallagher
Mrs. Gloria A. Gibson

Mr. and Mrs. Richard C. Granville
Mr. and Mrs. Lee Grier
Mr. and Mrs. Frederick R. Haller
Mr. and Mrs. John Hargrove
Mrs. Nancy J. Harper
Mr. Michael Hash and Mr. Buck Waller
Mrs. Marclyn S. Hendon
Mrs. Jennie F. Hyatt
Mrs. Patricia M. Ingram
Mr. and Mrs. A. Dennis Jones
Mr. and Mrs. Brendan M. Keegan
Mr. and Mrs. Timothy A. Linck
Mr. Richard Marks and Ms. Amy Haines
Dr. and Mrs. David Gregory Oliver
Mr. and Mrs. David Perry
Mr. and Mrs. Russ Potee
Preston Ford, Inc.
Ms. Phyllis Rambo
Red Oak Properties
Mrs. Laura Reeder
Rice Family Giving Fund
Ms. Diane Rohman
Seip Family Foundation
Mrs. Barbara Sheridan and Mrs. Margaret Ida Sheridan
Mr. and Mrs. Tom Shuren
Mr. and Mrs. Curtis Snyder
Mr. and Mrs. Clay W. Stevens
Mr. and Mrs. Robert Terrell
The Firstman Family Foundation, Inc.
The T. Rowe Price Program for Charitable Giving
Town and Country Wine, Liquor, Etc.
Mr. and Mrs. Butch Townsend
Mr. and Mrs. T.J. Tracy
Ms. Lynne Trumpower
Waddell Foundation
Mr. and Mrs. Charles J. Weber Jr.
Mr. and Mrs. Peter L. Woicke
Mr. Ronald Wolfe and Ms. Ann M. Crocker
Mr. and Mrs. Christopher D. Wright

\$500 to \$999

4 C Inc.
Mr. and Mrs. Bruce C. Armistead
Avon Dixon
Ms. Mary Ellen Bauer
Mr. Eddie Beasley
Mr. and Mrs. Wayne Bell
Mr. and Mrs. Douglas D. Bennett
Mr. David Bergstrom
Ms. S. Christie Bishop
Mr. and Mrs. William Bishop
Dr. and Mrs. Stuart M. Bounds
Ms. Evelyn B. Cavanaugh
Mr. and Mrs. Louis A. Codispoti
Mr. and Mrs. Thomas F. Collins Jr.
Mr. and Mrs. Ronald Cooke
Ms. Michele Dappert
Mr. L. Thomas Divilio and Ms. Lisa A. Gritti
Mr. and Mrs. Robert Donnelly
Easton Church of the Brethren
Foxy's Harbor Grille
Mrs. Wendy Gibson
Mr. Paul Gilmore and Mrs. Lynne McGrath
Dr. Roberta R. Gribbon
Mr. and Mrs. Thomas Hannan
Ms. JoAnn Hansen
Mr. and Mrs. A. Carl Helwig
Ms. Rebecca Hess
Mr. and Mrs. Frederic R. Hildenbrand
Mrs. Martha F. Horner
Ms. Kimberly Janeway
Mrs. Marsha T. Kacher
Mr. and Mrs. Richard L. Kelly
Mrs. Bette S. Kenzie
Mr. and Mrs. Harold Klingler
Lane Engineering, LLC
Maryland Agricultural Education and Rural Development Assistance Fund (MAERDAF)
Mr. Edward Eugene McCall Jr.
Mr. Patrick McNamee
Mr. and Mrs. Jack Meyerhoff
Mr. and Mrs. Richard S. Miller
Ms. Cynthia Carrington Miller
Ms. Carolyn Reese Morris
Mr. and Mrs. Eugene Morro
Mr. Frank and Dr. Lois Narr
Mrs. Linn W. Ong
Mr. and Mrs. Charles E. Pax
Pep Up
Mr. Paul E. Peters
PKS & Company, P.A.

Queenstown Bank of Maryland
Mr. Alan H. Rosenthal
Schindler Family Charitable Fund
Ms. Sarah Schunick-Baney
Ms. Sara Sedlmeyer
Mr. W. Rembert Simpson
Mr. James N. Simpson
Mr. Eugene Skinner
Mr. and Mrs. Harry D. Slaughter III
Ms. Daphan Smith
Mr. and Mrs. William B. Stagg
Mrs. Jo Ann Storey
Mr. and Mrs. John Thacker
Ms. Naomi Diane Thomas
Mr. George A. Thomas
Mr. Philip Toussaint
Mr. and Mrs. Frederick Wayne Towers
Mr. and Mrs. Myron D. Walker
Watson/Stone Family Foundation, Inc.
Capt. and Mrs. Edwin R. Weaver Jr.
Mr. Robert Wenneson & Ms. Cynthia J. Lilley

\$250 to \$499

A-1 Sanitation Service, Inc.
Mr. and Mrs. James E. Blassingame
Mr. and Mrs. William C. Boicourt
Mr. and Mrs. Thomas B. Bosley
Cambridge Rotary Community Service Foundation Inc.
Mr. and Mrs. Raymond B. Case Jr.
Mr. Brian Cavanaugh
Dr. Jeffrey Cornwell
Mr. and Mrs. George M. Curtis
DBA Delmarva Laser Eye Center
Mr. and Mrs. John T. Detwiler
Easton Rotary Club
Mr. Douglas L. and Dr. Rebecca H. Firth
Ms. Patricia Flynn
Mr. and Mrs. George J. Fox III
Ms. Caroline George
Mr. Jules Greenwald & Mrs. Eve Kingsbury
Mr. and Mrs. Carroll C. Handley
Mr. and Mrs. David Harfeld
Dr. and Mrs. Steven P. Harris
Mr. and Mrs. Robert Hyman
Mr. Abbott Ikeler and Ms. Roberta Butler
Mr. and Mrs. John Itell
Ms. Rhodesia M. Jackson
Mr. and Mrs. Sherwood Johnson
Mrs. Susan A. Jones
Mr. and Mrs. John G. Kaestner
Drs. David E. Lees
Ms. Aida Leisure
Mr. and Mrs. Ronald E. Leshner Sr.
Ms. Eleanor Lund
Mrs. Judy R. Lutkus
Mr. and Mrs. Thomas F. Mamalis
Mr. and Mrs. Brian McPheilm
Ms. Abby Messick
Ms. Jill Nicoll
Mr. and Dr. Robert Nobel
Old Trinity Church
Mr. and Mrs. John F. Plaskon
Mr. Frederick Pomeroy & Ms. Lexine D. Lowe
Ms. Terry H. Price
Mr. and Mrs. James S. Reed
Mrs. Patricia K. Reynolds
Mr. Richard Rountree
Mr. and Mrs. James K. Sadler Jr.
Schauber-Van Schaik Insurance Agency
Mr. and Mrs. William C. Schmidt Sr.
Mrs. Marsha D. Smith
Mr. and Mrs. John Thomas Smith II
Ms. Jacqueline H. Smith
Mr. and Mrs. Samuel M. Strong III
Third Haven Monthly Meeting
Mrs. Frances A. Thorington
Mr. Enos T. Throop Jr.
Mr. and Mrs. Thomas R. Urso
Ms. Antoinette P. Vojvoda
Mr. and Mrs. H. William West
Mr. and Mrs. Edward Shannon Wyant
Mr. Calvin O. Yowell Jr.

\$249 or Less

Alpha Delta Kappa, Xi Chapter
Mrs. Della M. Andrew
Mrs. Carol W. Armstrong
Ms. Karen Bailey
Mr. Michael Banning
Mr. and Mrs. Robert Begor
Mr. and Mrs. James Y. Blankner Jr.
Ms. Virginia Blatchley

Dr. and Mrs. John P. Borneman
Mr. and Mrs. David L. Bradley
Bramble Body Shop, Inc.
Mr. and Mrs. Joseph Brooks
Ms. L. Anne Browne
Mr. and Mrs. Ken Bruchey
Builders Mutual Insurance Company
Mr. and Mrs. Kittridge A. Buritsch
Mr. and Mrs. Steve Burleson
Ms. Lorraine M. Caldwell
Mr. and Mrs. Ricky Cannon
Mr. John J. Carey
Mr. Frank Carollo
Mr. and Mrs. Kenneth E. Carpenter
Cauze Charitable Fund
Mr. and Mrs. Arthur B. Cecil III
Mrs. Lorraine B. Claggett
Dr. and Mrs. Edmund Connelly
Mr. and Mrs. Doyle Cox
Ms. Patricia C. Crane
Mr. and Mrs. James L. Crothers Jr.
Ms. Sara Matthews Crowder
Dr. and Mrs. David B. Danner
Ms. Susan Davis
Ms. Eva Decker
Mr. Christopher Dixon
Mr. and Mrs. William A. Dixon
Mr. David Dodd and Ms. Robyn S. Bomar
Ms. Maureen Doria
Mr. and Mrs. H. Wade Dudrow
Mr. Christopher F. Dungan
Mr. and Mrs. Blaine duPont
Mr. and Mrs. Claude H. Edwards
Mr. Willard T. Engelskirchen
Episcopal Diocese of Easton
Mr. and Mrs. Herman Espenhorst
Mr. Vaughn D. Evans Sr.
Face to Faith Ministries
Mr. Gerald A. Fairbanks
Ms. Susan Feickert
Mr. David J. Feickert
Ms. Frances Firth
Mr. and Mrs. Paul Fischer
Mr. and Mrs. Matthew E. Fitzgerald
Mr. Philip Carey Foster
Mr. and Mrs. William T. Frazier
Mr. and Mrs. Friedberg
Mr. R.H. Fritz and Ms. S.E. Sanders
Mrs. Lena Gill
Mr. John F. Goedeke Sr.
Ms. Martha Gray
Mr. John Griep
Mr. and Mrs. James Gscheidele
Mr. Probal Gupta
Mr. and Mrs. Paul R. Haddaway
Ms. Susan Haggerty
Ms. Anne Hairston-Strang
Mr. and Mrs. Ed Harrison
Mr. and Mrs. Sylvester K. Helminiak
Ms. Barbara Higgins
Mr. and Mrs. Porter Hopkins
Mr. and Mrs. Francis Hopkinson Jr.
Dr. and Mrs. William R. Houck
Ms. Barbara J. Hubbard
Hurlock Lions Club
Independent Newsmedia Inc USA
Ms. Kimberly R. Jackson
Mr. and Mrs. Michael J. Jacobs
Ms. Jill Jasuta and Mr. James M. Duffy
Johnson & Dirksen Law
Mr. Donald K. Jones
Ms. Renee Karrh
Mr. Robert Kelly and Mrs. Sarah H. Ramsey
Mr. and Mrs. Louis Scott Kilmon
Ms. Mary C. Klein
Mrs. Judith A. Knight
Mr. and Mrs. Robert C. Knowles
Mr. and Mrs. Ronald Kreitner
Mr. and Mrs. Howe Lagarde
Mr. and Mrs. W. Jack Lane
Ms. Carolyn Lane
Ms. Linda S. Laramy
Mr. Stuart Levine
Mr. Scott Madison
Mr. Chris Magnano
Mr. William E. Major
Ms. Lisa Malkus
Ms. Mary V. Malkus
Mr. and Mrs. Thomas C. Malone
Maryland Charity Campaign
Mr. and Mrs. John Mautz
Mr. and Mrs. William W. McAllister Jr.
Mrs. Jennifer McCann
Ms. Carrie McNally

Mr. and Mrs. Neil Mengel
Ms. Judy Lynn Moore
Mr. and Mrs. Thomas Moxley
Ms. Linda Nabb
Mr. Joseph C. Navarra
Ms. Mary Agnes Neubeck
Mr. and Mrs. Maurice E. Newnam III
Mrs. Latasha Nichols MPA, ICM Fellow
Mr. and Mrs. Thomas Nicoll
Mr. John Adam Novak
Mr. John Ohler
Mr. and Mrs. John T. O'Keefe
Mrs. Cynthia P. Orem
Dr. Roger and Dr. Elizabeth Orsini
Ms. Sandra Ortiz
Ms. Alice Collins Osgood
Oxford Garden Club
Ms. Roxanne Parsons
Mr. and Mrs. Anthony H. Passarella
Ms. Marie V. Pelluccio
Ms. Monica S. Penwell
Ms. Alice T. Petizon
Ms. Paula C. Petry
Mr. and Mrs. James J. Pierson
Mr. Bill Pisaruck
Point Park University Bonner Scholars Program
Ms. Faith Redmond
Mr. Curtis A. Reintsma
Reliable Pest Control
Mr. and Mrs. Mark Rilling
Ms. Susan Robinson
Mrs. Selina Iris Robinson
Mr. and Mrs. Kenneth C. Rogers
Mr. J. Douglas Rollow III
The Rev. Nancy L. Sajda
Mr. and Mrs. Lawrence P. Sanford
Mr. and Mrs. John J. Saunders
Mr. Heinrich Schmitz & Dr. Lelde Schmitz
Mrs. Jayne Schnellenger
Mr. and Mrs. Richard A. Schumacher Jr.
Mr. Ted Schwaninger
Ms. Linda Scott
Mr. and Mrs. James W. Scott
Mr. and Mrs. Christopher Shays
Mrs. Eunice B. Shearer
Mr. and Mrs. Stephen Shearer
Mr. and Mrs. Langley Shook
Ms. Anne Siefer
Mr. and Mrs. Jeffrey Simons
Mrs. Cheryl Smieja
Mr. Jason Smink
Mr. and Mrs. Douglas I. Smink Jr.
Mr. Albert L. Smith Jr.
Mr. Richard J. Smith
Ms. Sharon B. Smith
Mr. Nolan Smith
Mr. Zach Smith
Mr. and Mrs. Miles Hollie Smith Jr.
Mr. and Mrs. Roy Thomas Smoot Jr.
Mr. and Mrs. John A. Stafford
Ms. Ella L. Stanley
Ms. Elizabeth C. Swaine
Mrs. Jan Swigert
Mr. and Mrs. David W. Taylor
Ms. Mary Taylor-Acree
Ms. Helen Teter
Mr. William Thompson & Ms. Susan H. Russell
Ms. Ruth A. Thompson
Ms. Sue Todd
Mr. and Mrs. Halden Totten
Mr. and Mrs. Richard C. Trippe Sr.
Mr. and Mrs. Richard D. VanGilder
Mr. and Mrs. W. Moorhead Vermilye
Mr. and Mrs. Robert Voyles
Mr. and Mrs. John A. Wafer
Mr. and Mrs. A. Eugene Walbridge
Mr. and Mrs. John K. Waters Jr.
Ms. Doris Weber
Mr. and Mrs. Philip J. Webster
Wesley United Methodist Church
Mrs. Alice Westphal
Mr. Dale L. Whalen
Mr. and Mrs. Jason C. White
Ms. Sally Whittington
Mr. and Mrs. Mark D. Wilson
Mrs. Anna Mae Wingate
Ms. Elizabeth H. Winslow
Mr. and Mrs. Thomas Wolfrey
Women's Association of the Presbyterian Church
Ms. Shirley Woolford
Mr. and Mrs. Francis H. Wrightson
Mr. and Mrs. Peter M. Yungbluth

In Kind Gifts

Businesses

Ace Hardware
Avalon Foundation, Inc.
BEC Construction
Butterfly Boutique
Chesapeake Bay Maritime Museum
Higgins & Spencer, Inc.

Hyatt Regency Chesapeake Bay
J.M. Clayton Co.
Mid Shore Appraisal Services, Inc.
Piazza Italian Market
R. Brooks & Sons
Salt Tale Charters
Shore Real Estate Investment, LLC

Shorelife Home and Gifts
Simmons Center Market
Simpatico
T.L. Morris Seafood
Tranquil Waters Design LLC
Venture Title Company

Individuals

Ms. Mary Ellen Bauer
Ms. Jennifer Bodine
Mr. and Mrs. Leh Jeff Joseph
Mrs. Jean Reasen



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 donating 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 will 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.
Dr. and Mrs. Stuart M. Bounds
Ms. L. Anne Browne
Mr. and Mrs. Raymond B. Case Jr.
Mr. and Mrs. Kim J. Cassidy
Mr. and Mrs. Stephen R. Clineburg
Mr. and Mrs. Louis A. Codispoti
Mr. and Mrs. Doyle Cox
Mr. and Mrs. George M. Curtis
Mr. and Mrs. John T. Detwiler
Mr. L. Thomas Divilio and Ms. Lisa A. Gritti
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32 And when they climbed into the boat, the wind died down. 33 Then those who were in the boat worshiped him, saying, "Truly you are the Son of God."



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Our business sponsors provide much needed support for our mission and for our annual special event, Hard Hats and High Heels. In return, we provide exposure in the community and volunteer opportunities for business employees – a win/win! Thanks to these significant sponsors for their support in FY24.



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