



# 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.

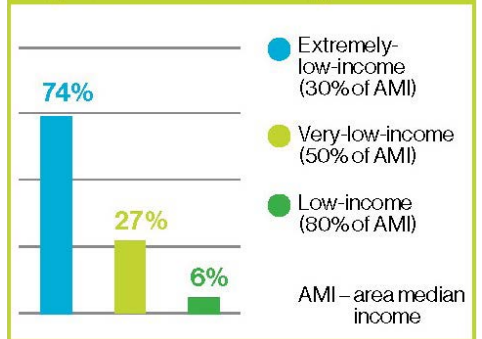
## the need is great

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 Wolffe, 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

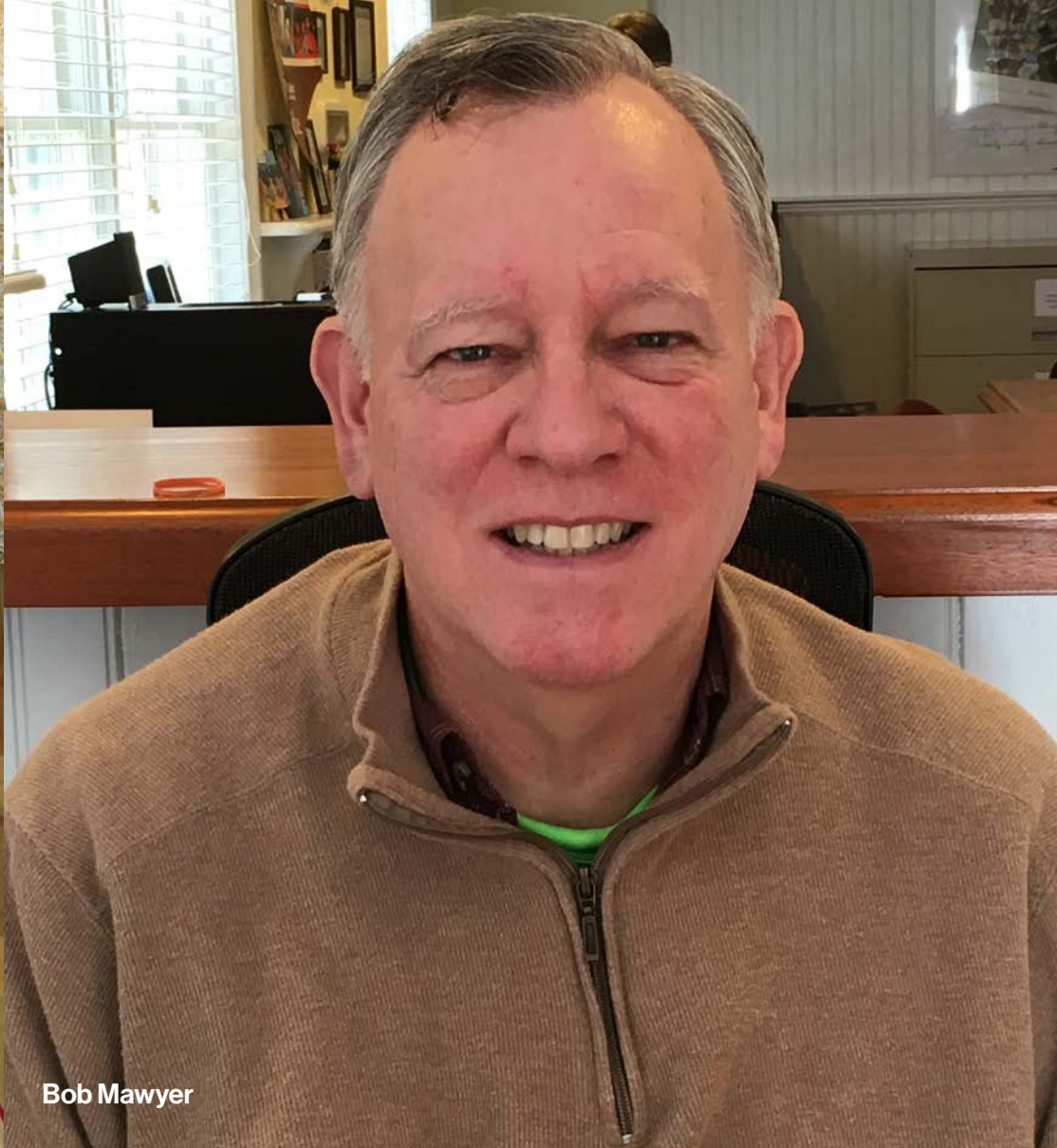


## volunteer groups

**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. Cassidy  
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  
Mr. and Mrs. Bill G. Hendon  
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  
Landon School  
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

Accounting Strategies Group, LLC  
Mr. Bruce Aldred  
Avery Hall Insurance  
Bay Area Association of Realtors  
Mr. and Mrs. Edward L. Bednarz  
Mr. Harold C. Britt  
Builders First Source  
Chipotle Mexican Grill  
Mr. Michael R. Cogan, P.C.  
Covenant Churches  
Craig's Institutional Pharmacy  
Creative Concepts of Bethany Inc.  
DBA Delmarva Laser Eye Center  
Mr. and Mrs. George DeSimone  
Ms. Sarah C. Dunn  
Economy Tree Service, Inc.  
Mr. Vaughn D. Evans, Sr.  
Mr. Rennie Gay  
Mr. and Mrs. James D. Gibson  
Mr. Ron Gore  
Ms. JoAnn Hansen  
Ms. Lana W. Harding  
Mrs. Nancy J. Harper  
Mr. Brian Harrington  
Hebron Savings Bank  
Hilltop Securities Inc.  
Mr. and Mrs. Michael S. Hiner  
Hyatt Regency Chesapeake Bay  
Mr. Kenneth C. Lanno  
Mr. and Mrs. William Larmore  
Mr. and Mrs. Ronald E. Leshner, Jr.  
Mr. and Mrs. Charles Mangold, IV  
Marian and Jim Brodsky Fund  
Mr. and Mrs. Kyle J. Marshall  
Emily Moody and Ronald McDonald, III  
Mr. Kevin W. Moran

### \$5,000 - \$9,999

Dr. and Mrs. L. Bradley Baker  
Mrs. Marian T. Brown  
Church of the Holy Trinity  
Ms. Therese C. Collins  
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  
Mrs. Marcia P. Kirby  
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 27  
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

Mrs. Cathy Adams  
Mrs. Della M. Andrew  
Aqua Pools & Spas  
Arocon Roofing  
Mr. and Mrs. Gregory Beane  
Benevolent Protective Order of Elks Lodge No.1272  
Benevolent & Protective Order of Elks Lodge #1622  
Mr. David Bergstrom  
Dr. and Mrs. Bruce K. Bernard  
Cambridge Marketplace  
Cambridge Tire Center  
Choptank Electric Cooperative  
Mr. and Mrs. Richard Codrington  
Coldwell Banker Chesapeake Real Estate, LLC  
Mrs. Dawn M. Coleman  
Ms. Heather Cooke  
C. Paul Cox II Family Fund  
Mrs. Joan W. Cox  
Mr. and Mrs. Gerard M. Curran  
Mr. Bruno De Schaetzen  
Barbara R. Denton

Dr. L. Thomas Divilio and Ms. Lisa Gritti  
 Mr. and Mrs. William W. Duncan  
 Mr. Christopher F. Dungan  
 Reverend Daniel Dunlap  
 Earth Data Incorporated  
 Eastern Shore Title Company  
 Easton Church of the Brethren  
 Easton Ruritan Club  
 Mr. Tyrus Farrow  
 Mr. W. Thomas Fountain  
 Frank Divilio Agency  
 Mr. John L. Gray, Jr.  
 Ms. Barbara Hargroves  
 Mr. Todd D Harrington  
 J. Fredrick Heaton, DMD PA  
 Mr. and Mrs. Maurice D. Hendon  
 Ms. Madge Henning and Mr. Warren Davis  
 Mr. and Mrs. Frederic R. Hildenbrand  
 Mr. and Mrs. Francis Hopkinson, Jr.  
 Mr. and Mrs. Peter B. Howell  
 Dr. and Mrs. Howard C. Hughes  
 Mr. and Mrs. John K. Hyatt, Jr.  
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 Old Trinity Church  
 Mrs. Linn W. Ong  
 Parker Counts  
 Mr. Royce A. Peabody  
 Mr. and Mrs. Charles W. Petty, Jr.  
 Mr. and Mrs. Jerome V. Prochaska  
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 Reliable Pest Control  
 Hon. and Mrs. Stephen W. Rideout, (Ret)  
 Mr. and Mrs. Leslie A. Roslund  
 Schindler Charitable Gift Account  
 Ms. Eve Shavatt  
 Mr. and Mrs. David E. Sherrill  
 Mr. and Mrs. Alfred Sikes  
 Mr. and Mrs. Miles Hollie Smith, Jr.  
 St. Luke's United Methodist Church  
 Talbot Country Club  
 The Ironman Foundation, Inc.  
 Ms. Naomi D. Thomas  
 Mr. and Mrs. J. Van Lott  
 Watson/Stone Family Foundation, Inc.  
 Ms. Sarah G. Webb  
 Mr. Robert Wenneson  
 and Ms. Cynthia J. Lilley  
 Mr. and Mrs. Donald Whitcomb  
 Mr. and Mrs. Howard H. Williams, III  
 Mr. and Mrs. Peter L. Woicke  
 Wye Financial & Trust

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 Mr. and Mrs. Lloyd L. Scott Beatty  
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 Mr. and Mrs. Norman Bell  
 Mr. David Benway  
 Mrs. Melinda Biehl  
 BJ's Wholesale Club  
 Mr. Davis Bobrow  
 Mr. and Mrs. William C. Boicourt  
 Mrs. Marcella H. Bordley  
 Mr. and Mrs. Thomas B. Bosley  
 Dr. and Mrs. Stuart M. Bounds  
 Bozman United Methodist Church  
 Mr. T. Dan Bracken  
 Mr. Tony Breeze  
 Mr. and Mrs. Joseph Brooks  
 Mr. Gernon Brown  
 Ms. Jessie E. Browne  
 Ms. Mildred C. Bullock  
 Mr. and Mrs. Drew Buniski  
 Mr. and Mrs. Kitridge A. Buritsch  
 Mrs. Nancy B. Burns  
 Mr. and Mrs. Daryl Joseph Butcher  
 Ms. Lorraine M. Caldwell  
 Mr. and Mrs. Dennis J. Carroll  
 Mr. and Mrs. David Caruthers  
 Mr. and Mrs. Raymond B. Case, Jr.  
 Mr. and Mrs. Arthur B. Cecil, III  
 Mrs. Robyne M. Chaconas  
 Mr. and Mrs. Louis A. Codispoti  
 Mrs. Catherine E. Coffield  
 Mr. and Mrs. Douglas A. Collison  
 Commerce Properties LLC  
 Mr. and Mrs. Paul Connolly  
 The Rev. and Mrs. Keith Cornish  
 Mr. and Mrs. James L. Crothers, Jr.  
 Mr. and Mrs. Thomas Crouch  
 Mrs. Joan A. Crowley  
 Ms. Tynita Cummings  
 Ms. Annette Daniels  
 Mr. and Mrs. Edwin D. Decker  
 Mr. and Mrs. John T. Detwiler  
 Mr. and Mrs. George William Dixon  
 Downtown Frame of Mine  
 Mr. and Mrs. Roy E. Droege  
 Mr. and Mrs. H. Wade Dudrow  
 Mr. and Mrs. G. Michael DuFour  
 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. and Mrs. Patrick J. Fitzgerald  
 Mr. and Mrs. Matthew E Fitzgerald  
 Mr. Jeff Fitzhugh  
 Mr. and Mrs. Ronald J. Flohr

Mr. and Mrs. Jeffrey C. Fones  
 Mr. Phillip Carey Foster  
 Mr. and Mrs. Lawrence C. J. Fricker  
 Mr. and Mrs. John E. Gadsby  
 Mr. Greg J. Gannon  
 and Ms. Anna Raughley  
 Ms. Caroline George  
 Mr. and Mrs. Kenneth H. Gibson  
 Mr. Albert B. Gipe  
 Grace Church Baraca Class  
 Grace Lutheran Church  
 Mrs. Mary D. Granger  
 Mr. and Mrs. John N. Gray  
 Greg Haddaway Insurance, Inc.  
 Dr. Roberta R. Gribbon  
 Mrs. Janice M. Gruber  
 Mrs. Kimberly D. Gscheidle  
 Hair O' The Dog Wine and Spirits  
 Mr. and Mrs. Michael Haltzel  
 Ms. Thelma Haney  
 Mr. and Mrs. Thomas Hannan  
 Dr. and Mrs. Steven P. Harris  
 Mrs. Mary Ann S. Hazen  
 Mr. and Mrs. James J. Healey  
 Mr. and Mrs. Wolf F. Hehn  
 Mr. and Mrs. Sylvester K. Helminiak  
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 Mrs. Doris S. Hughes  
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 Mr. and Mrs. Harold A. Hutchison  
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 Ms. Miki Merritt  
 Dr. and Mrs. Donald R. Merryfield  
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 Mid-Atlantic Tire Pros  
 Ms. June H. Middleton  
 Mid-Shore Community Foundation, Inc.  
 Mr. and Mrs. Bradley A. Miller  
 Mr. and Mrs. Richard S. Miller  
 Mr. and Mrs. Kenneth M. Miller  
 Ms. Leslie Millsbaugh  
 Anthony and Diane Mohan  
 Mildred Morales  
 Ms. Susan Morgan  
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 Mr. and Mrs. Maurice E. Newnam, III  
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 Oxford Garden Club  
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Ace Hardware  
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 and Ms. Anne E. McCormick  
 Alpha Delta Kappa, Xi Chapter  
 AmazonSmile Foundation  
 Mr. and Mrs. Rasmus Apenes  
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 Kathleen Rineholt  
 Rise Up Coffee  
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 Robin's Nest Floral & Garden Center  
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 Mr. and Mrs. Othmar Schnellenberger  
 Mr. and Mrs. George G. Scholley  
 Mr. John Schreiner and Ms. Heidi Wetzel  
 Ms. Sarah Schunick-Baney  
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 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  
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 Mr. Salvatore P. Simoncini  
 Mr. Eugene Skinner  
 Dr. and Mrs. Donald G. Slaughter  
 Estelle and Elizabeth Slaughter  
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 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  
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 Mr. Thomas O. Stanley  
 Ms. Ella L. Stanley  
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State Farm Insurance -  
 The Phillips Agency  
 State Farm Insurance-Huber Agency  
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 Mr. and Mrs. Mark D. Wilson  
 Mr. and Mrs. Winslow Womack  
 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  
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 Mr. and Mrs. Michael Haltzel  
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**Tribute Gifts in Honor Of**

**Herbert and Della Andrew**  
 Ms. Sarah C. Dunn

**Neil and Susan Armstrong**  
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 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  
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Family Foundation  
The Hon. William S. Horne  
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Drs. David E. and Daniele H. Lees  
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Mr. and Mrs. Ronald E. Leshner, Sr.  
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*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.

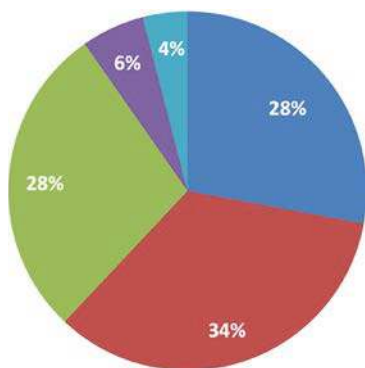
Since 2007, the Nathan Foundation has generously supported Habitat Choptank's work in Dorchester County. Providing grants totaling nearly \$100,000 has allowed Habitat Choptank to construct homes where the need for affordable housing continues to grow.



## FY19 FINANCIALS

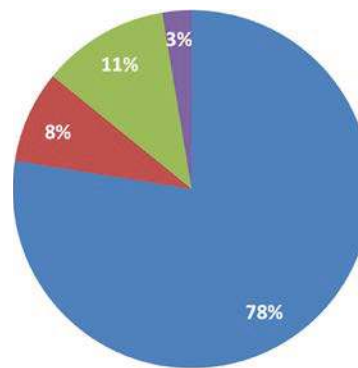
Habitat Choptank had 16 projects in progress during the fiscal year with four homes completed and sold.

### FY19 Revenue



<span style="color: blue;">■</span> Contributions & Special Events - \$550,230
<span style="color: red;">■</span> Program Services - \$671,963
<span style="color: green;">■</span> Grants - \$557,132
<span style="color: purple;">■</span> Other - \$112,215
<span style="color: teal;">■</span> ReStore Net Revenue - \$79,380
Revenue without Restrictions - \$1,828,808
Donor Restricted Revenue - \$142,112
<b>Total Revenue - \$1,970,920</b>

### FY19 Expenses



<span style="color: blue;">■</span> * Program - \$1,420,252
<span style="color: red;">■</span> Management - \$152,925
<span style="color: green;">■</span> Fundraising - \$210,859
<span style="color: purple;">■</span> Debt Servicing - \$48,186
<b>Total Expenses - \$1,832,222</b>

\*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

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Family Services Coordinator

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