

Message

Dear Habitat Friends.

In April of 2022, Habitat affiliates across the country were challenged to Be More....Serve More.... and Be the Change by doubling their production of affordable homes as the number of homes built across affiliates had fallen to an average of 2 per affiliate. Considering the growing need for affordable housing and worsening economic conditions, the board and staff of Habitat Choptank took this charge very seriously.

As a result, in May of 2022, with support from philanthropist MacKenzie Scott, Habitat Choptank purchased a 33 acre parcel of land with a vision to build a mixed income neighborhood designed to meet the needs of residents at varying income levels, building a community reflective of the strength that diversity brings. This vision will require new skills, partnerships, and innovation and all of the support that we can muster.

Thank you for being part of our story this past year through your provision of time, talent, and treasure. It has enabled us to weather the storms presented by the lingering effects of COVID on our volunteers, staff, and supply chain resources and the instability created through the rising cost of land, materials, and labor. Your support has also enabled us to continue in our commitment to those we serve not only in our local community, but around the world through our tithe to meet the needs of housing and living conditions in our partner countries of Haiti, El Salvador and Guatemala.

It's your faithfulness that inspires us to forge ahead in spite of the unknown challenges we will undoubtedly face. And it's our faith in the author of our story that gives us the courage and strength to move ahead boldly and confidently. Thank you again for blessing us with your partnership. We hope you will continue your journey with us as we continue to seek his wisdom and direction in accomplishing his plans and purpose, remaining humble, faithful, and obedient to his leading.

This report is a reflection of the blessings that you have showered on us and those in our community. What you have given is more than words on the following pages can describe. Please know we remain committed to being good stewards of your gifts and we thank you for joining with us in being the hands and feet of Jesus in the lives of those that we serve.

With deep appreciation,



Jeff Joseph

President of the Board of Directors



JoAnn Hansen

Executive Director





The COVID pandemic, the ever-rising cost to rent or own your own home, and current conditions in the community resulted in twice as many calls to our office in FY22 for help on home repairs or to inquire about our homebuyer program. We continued to meet this growing need through our Safe, Affordable, Fair and Efficient (SAFE) home program and increasing our capacity to serve. We also were happy to welcome more volunteers to our jobsites to help build the number of our homes targeted in our strategic plan.

Our Work

Neighborhood Builds

Habitat Choptank continues to move to a neighborhood model for our construction projects. Doing so allows us to concentrate our construction resources and volunteers and makes for a more efficient process. It also benefits our clients who enjoy a safe neighborhood of homes and people also working hard to improve their living conditions and provide for their families.

Brooks Lane: The Brooks Lane neighborhood in St. Michaels was close to completion in FY22. It now includes eight high quality, affordable homes, filled with families with children and pets. It is a safe and stable neighborhood for these families to thrive.

Wells Street: Work was underway in earnest in FY22 on the Wells Street Neighborhood. When completed, this short street in Cambridge will be a neighborhood of 12 Habitat homes complete with new sidewalks and street lighting.

Prospect Street: We closed on a large lot on Prospect Street in Easton in July 2021. This wide, tree-lined street provides a great backdrop for the four modular homes planned for this small community. It will be great for our homebuyer clients to have their homes clustered together, providing a safe and secure environment for their families.

The Hill District: We are continuing to invest and build partnerships in The Hill District in Easton. Founded in 1788, The Hill is one of the oldest free African American neighborhoods in the United States still in existence today and has a rich history. Actual work in The Hill will begin in FY23 and will include the building of five new homes and one historic rehabilitation.

Maces Lane Property Purchase: In FY22, Habitat for Humanity Choptank purchased 33 acres off of Maces Lane in Cambridge. The plan is to conduct market research to determine the feasibility of a new mixed-income neighborhood to include home ownership opportunities, as well as rental units to meet the diverse array of housing needs and income levels in this community.



Capacity Building

Habitat Choptank has worked hard to raise the funds to increase our capacity to meet the growing need for affordable housing in our community. In FY22, we were proud to receive a Capacity Building grant from Habitat for Humanity International to fund the position of a Critical Home Repair Manager, better allowing us to manage and implement our Critical Home Repair program.

In addition, Habitat Choptank is proud to be recognized as one of 84 out of over 1,100 Habitat affiliates across the United States to receive a large gift from philanthropist MacKenzie Scott in FY22. This \$2.5 million gift allowed us to tithe to the Ukraine and our partner countries as well as purchase a 33 acre parcel of land for a planned mixed income neighborhood in Cambridge. We anticipate it will enable us to cover much higher than expected construction materials and contractor costs in FY23 along with other land and equipment costs.



Diversity, Equity, Inclusion and Justice Work

Habitat Choptank understands the importance of diversity, equity, inclusion and justice, especially in the work we do. Following the recommendation and guidelines from Habitat for Humanity International for moving forward in this work, we applied for and received a grant from the Talbot Family Network to build board, staff and organizational capacity for integrating race equity into our mission, policies, services, and culture. Board training began in FY22, with important conversations taking place. The plan is to continue this work with actionable outcomes in FY24.

Habitat in the Community

With COVID restrictions easing somewhat and events taking place again, Habitat Choptank was happy to be back in the community to connect with potential homebuyers and volunteers. We also were able to make our Tool Library available to churches and community groups in Cambridge to support their efforts at DIY projects and building repairs. The Tool Library was funded by the Nathan Foundation.

Habitat International Conference

After a hiatus due to COVID, Habitat for Humanity International once again hosted their affiliate conference in March 2022 in Atlanta, Georgia. Some Habitat Choptank staff and board members were pleased to attend and share ideas and projects with other affiliate leaders from across the country. Everyone left the conference committed to the charge from Jonathan Reckford, HFHI's CEO to "Build More, Serve More. Be the Change."

2 Corinthians 9:11
You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God.



our volunteers

In FY22, as COVID restrictions began to ease, we were happy to open up our construction jobsites and the ReStore to more volunteers. We had 253 volunteers who invested 19,443 hours of service. Some of these hours were put in by long-time volunteers, and some were new volunteers that we were able to welcome to our jobsites and the ReStore.

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



100-199 hours

Tucker Akridge
Joan Bailey
Brad Baker
Mary Ellen Bauer
Dylan Bradford
Connor Brugger
Andrew Callahan
Sean Callahan
James Chambers
Frederick Denecke
David Eusse
Thomas Eusse
Alexander Fernandez

Graham Haberl
Nicholas Harazmus
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William Lane
David LaPrade
Thomas Ledvina
Claude Maechling
Stephen Martinsen
Kenneth Miller
Leland Newcomb
David Perry
Nancy Phillips
Philip Sears

Eugene Skinner David Smith Richard Smith Tiller Smith Roy Smoot Jan Swigert Peggy Tarburton John Tochko Eric Wilkins Francis Wrightson

200-499 hours

Karen Bailey John Burtman George Dappert Karen Haddaway Frederick Haller

500-749 hours

Pamela Martinsen Robert Terrell William Montague Penelope Persons Wesley Singer Christine Tallman Frederick Towers

750-999 Hours

Byron Belcher Philip Ferry Sandra Holicky Teresa Spence Charles Weber Thomas Wilson Ronald Wolfe Sandra Wrightson

1,000 hours & Greater

Nathan Kish

volunteer awards

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

Golden Hammer Award George Dappert

Golden Hard Hat Award

Chuck Weber

Special Recognition as
Board President for FY20-FY22:

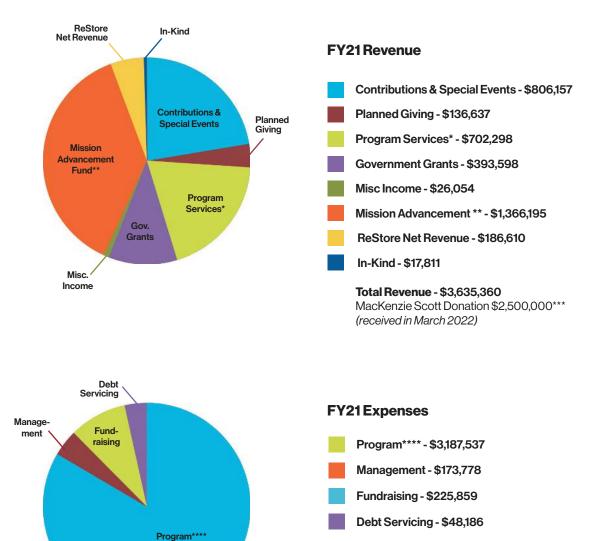
Paul Brant

our outreach

In spite of difficult economic conditions, Habitat Choptank continues to tithe 10% of our unrestricted donations to our tithe partner countries of Haiti, El Salvador and Guatemala, supporting the needs of these countries for safe housing and better living conditions. We were also blessed in FY22 to support the housing needs of families fleeing their homes in Ukraine with a \$100,000 special tithe, made possible by the support we received from the MacKenzie Scott Foundation. We anticipate reaching a \$1 million tithe total in FY23!



FY22 financials



Total Expenses - \$3,635,360

^{*} Program Services represents funding that Habitat receives for it's 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.

^{***} MacKenzie Scott funding received in FY22 was added to the Mission Advancement Fund and is being utilized in FY23 to support land and equipment purchases, as well as increased house production.

^{****} Program includes land acquisition and site development, building materials, construction management, selecting, educating and preparing qualified buyers for home ownership, servicing and maintenance of home owner mortgages, neighborhood revitalization projects, education and volunteer recruitment. \$500K of the MacKenzie Scott Funds were spent in FY22 on land purchases and tithe to the Ukraine and Habitat Choptank's partner countries of Haiti, El Salvador and Guatemala and are reflected in the above program expense line.



We are proud of the impact we had and the value of the work we accomplished in FY22.

Despite the continued challenges of COVID, rapidly increasing costs for construction, and more homebuyer inquiries than ever before, we were able to get eight families into their forever homes, complete 36 weatherization and critical home repairs, serve more households with education and housing counseling services, and get back out into the community to promote our homebuyer and repair programs, as well as the need for volunteers.





volunteer hours



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

The information contained in the following sections refects 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, 2021 and June 30, 2022.

\$50,000 and Above

Anonymous Maryland Affordable Housing Trust Maryland Department of Housing and Community Development (DHCD) Legacy Hill District Maryland DHCD - Community Development Block Grant Maryland Energy Administration Mrs. J. Thomas Requard Ms. MacKenzie Scott

\$20,000 - \$49,999

Cross Street Partners Bluepoint Hospitality Group Mr. and Mrs. Stephen R. Clineburg Ms. Katharine L. Fraser Maryland Agricultural Education and Rural Development Assistance Fund Maryland DHCD -Operating Assistance Grant Potter Family Fund Mr. and Mrs. Barry S. Wildstein

\$10.000 - \$19.999

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\$5,000 - \$9,999

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\$1.000 - \$2.499

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cornerstone society & planned giving

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

When donors give to Habitat Choptank through estate or long-term financial plans, they are building a legacy and ensuring that later generations have a safe and secure place to call home. We have been blessed to have a group of donors who have remembered Habitat Choptank in this way or who plan to do so in the future. We are always open to talking about estate plans with our donors.

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Psalm 41:1 Blessed is the one who considers the poor! In the day of trouble the Lord delivers him.

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Carpenters Club

As a member of the Carpenters Club, donors have a hand in building every house for every family we serve by committing to donate a set amount each time we dedicate a home. Some of our Carpenters Club donors have been members of the Carpenters Club since we began in 1992, so they have had a hand in building most, if not all, houses we have built to date!

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

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

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