“I can’t picture my mom without Habitat. It’s everything to her. It’s home.” That’s how Tinaya describes her mom, Nina Anderson’s, commitment to Habitat for Humanity, where she has served as Homeowner Outreach Coordinator for six years. In this role, Nina is often the first person that Habitat partner families meet. She tirelessly attends community events to spread the word and carefully reviews hundreds of applications every month from families seeking a brighter future. No one is better suited to this job than Nina - a Habitat homeowner herself for more than 23 years, who has experienced the impact of Habitat homeownership firsthand.

“I was leaving an unhappy marriage and was pregnant and living with my mother at the time,” says Nina. “It was limiting. I needed a space of my own.” She learned about the Habitat for Humanity program through her work with New Song Urban Ministries, a faith-based group launched by Alan Tibbels and Mark Gornik in 1987 in Sandtown. “They believed in a holistic approach,” says Nina. “I bought into it because we shared a vision. We believed everyone in my neighborhood wanted what everyone else on Earth wants: a decent place to live, a good job and quality education for our kids.” New Song launched a variety of ministries to meet these needs, including a Habitat for Humanity affiliate to build and renovate homes, which could then be...
LETTER FROM THE CEO

Every time I sit down to write one of these letters, I feel more honored and humbled than the time before. It is an amazing thing to serve a mission that has captivated and transformed the world over. We are part of a movement that is working in more than 1,400 communities in 70 countries. More than 13.2 million volunteers have been part of building a Habitat home. And more than 1 million families have safe, decent places to live thanks to Habitat for Humanity.

As proud as I am to be part of this awe-inspiring global mission - which I’ve experienced firsthand on homebuilding trips to Nepal (pictured above) and Haiti - I am equally proud of the work we’ve done right here in Central Maryland. With your help, Habitat for Humanity of the Chesapeake has helped more than 2,500 children, mothers, fathers and grandparents find safety, stability and a brighter future. The neighborhoods around these homes - 18 in all - have been transformed by the visible investment and buzz of activity that comes with thousands of excited volunteers and happy new families.

Among these families and neighborhoods are the ones profiled in our cover story - Nina Anderson and her children, Quentin and Tinaya of Sandtown. They describe a rich home life and warm, supportive community that was made possible by Habitat. It’s stories like this one that remind me that however big Habitat’s impact is, it’s been made in bits and pieces: nail-by-nail, brick-by-brick, house-by-house and block-by-block. In the end, the sum is much greater than those individual parts. For Nina’s family and many more like hers, the impact is endless. Because of each nail, each brick, and each hour given, her children, their community and future generations to come will be better off.

It’s a powerful concept and one hope you will consider as you make your year-end gift. Every single donation, big or small, leaves a very long legacy at Habitat.

With gratitude,

Mike Posko
Chief Executive Officer
It’s official! A little less than two years after breaking ground on nine new townhomes in the quiet South Baltimore neighborhood of Mt. Winans, the first homeowner (Candace, above left) is moving in! She celebrated at a beautiful ceremony in September alongside Amber (above right), who is headed to Woodbourne-McCabe in North Baltimore. Surrounded by their families, new neighbors and Habitat Chesapeake staff and supporters, both thanked everyone and gave heartfelt remarks about the importance of their new homes. With a bright smile, Candace shared her gratitude and relief: “Although a lengthy process, it has all been worth it!”

The road to homeownership can feel long, since on average it takes families 12 – 18 months to complete the required 250+ “sweat equity” hours and 14-week homebuyer education class that ensures they are fully prepared for the responsibilities of being a homeowner. It is for this reason that home dedications are so special. Nothing beats seeing a family who has worked hundreds of volunteer hours cut the ribbon on the door to their new home! Or, watching old friends and new witness such a monumental day, knowing that will alter the course of the homeowner’s life and the community around them forever.

September’s celebration also included a stirring invocation and benediction from local Mt. Winans pastors, Rev. Dr. Stanley Fuller of Star of Bethlehem AME Church and Pastor Arnel Marshall of Community Outreach Ministry and the presentation of handmade wreaths by members of the Mt. Winans Community Association. As with all Habitat Chesapeake home dedications, the ceremony closed with “This Little Light of Mine” echoing through the walls of the home and the official cutting of the ribbon on the door. A big thank you to all those who made this day possible. With your help, two more families have beautiful homes and brighter futures!
The thing about being a Habitat homeowner is that we just want what everybody else wants. We want our kids to do better than us.”

-Nina Anderson, Habitat Homeowner & Staff
The Impact of Owning a Home

By the Numbers

Children of homeowners score 7% higher in math and 6% higher in reading on average than children of renters.

Children of homeowners are 19% more likely to finish high school and twice as likely to attend college.

Parents who own their home are 16% more likely to participate in community and school groups and 28% more likely to vote.

Both also appreciate that they grew up in Sandtown - a community that they find much different than what is often depicted on the news. Says Tinaya, “I had no idea Sandtown was considered “rough” until I left. My school was around the corner and my best friend lived on my block. I played kickball in the street while our moms talked. We had a community.” It was one that came very naturally, she says, since in addition to family and long-time friends, they were surrounded by other Habitat homeowners. “Living alongside other Habitat families was a big benefit. We were all going through the same things - from moving in, to going to school, to growing family sizes. It created a family we didn’t know we had.”

It’s a sentiment echoed by many Habitat homeowners and one that Habitat Chesapeake helps to foster by building significant numbers of homes in every community we touch. In Sandtown, more than 300 Habitat homes were built by the affiliate started by New Song Urban Ministries before it merged with Habitat Chesapeake in 2014. Habitat Chesapeake continues the work with nine Sandtown homes currently under construction, and similar concentrated projects underway in Pigtown (42 homes and counting) and Woodbourne-McCabe (18 homes and counting). Beyond creating a built-in support system for new families, concentrated efforts make construction efficient, create visible momentum in neighborhoods that need investment and ensure that those same neighborhoods remain stable and mixed-income, regardless of what future developments may occur. That's important in Baltimore, where housing prices have risen dramatically over the past year and major developments are transforming previously low-to-moderate-income communities.

“The thing about being a Habitat homeowner and being low-income is that sometimes people feel a stigma. But we just want everything everybody else wants,” says Nina. “We want our kids to do better than us – to finish college, to buy a house. Sandtown is full of families like that and so is Habitat. I get to talk to a lot of our homeowners in my role and we all want the same thing.” Thankfully, Tinaya and Quentin are well on their way to achieving all of their mother’s dreams for them. “The sky's the limit,” says Quentin, “Habitat has provided that.”
We’ve all heard the adage “it takes a village to raise a child.” At Habitat Chesapeake, it also takes a village to raise a house! We work with hundreds of partners on each and every project, from the experienced construction volunteers we call Red Hats, to generous corporations who provide skilled tradespeople, to faithful church congregations who send dozens of volunteers every month. It takes many hands to build a Habitat home.

Just as important as the work of raising a home, though, is the work that takes place on the sidewalks, schools, parks and playgrounds around it. Installing street trees, upgrading parks and playgrounds and organizing community clean-ups are the kind of efforts that can make a handful of homes feel like a true community where families want to live and grow.

Since partnership is at the heart of everything Habitat Chesapeake does, we work closely with community residents and on-the-ground organizations to understand what changes are most wanted and needed. A few years ago in Woodbourne-McCabe, for example, the focus was improving Alhambra Park, the one-acre green space at the heart of the neighborhood. Long-time partner Rebuilding Together organized a massive volunteer effort to clean the space while also making critical repairs to neighboring homes. Today, the park is full of life and one of the things our homeowners appreciate most!

Similarly, in Sandtown this summer we heard requests to replace rotted tree planter boxes on the sidewalks, which had become full of weeds and litter. With help from Stanley Black & Decker employees, we were able to replace all of the ones surrounding New Song Learning Center - just in time for the new school year! We look forward to many more projects like this in the coming year alongside our community partners and homeowners working to make a difference!

Do you work for a state, local or federal agency? Or does your workplace have a United Way campaign? Designate a portion of your paycheck to Habitat for Humanity of the Chesapeake using the numbers below to give more families and communities hope. Make sure to check if your employer offers matching donations, too!

**COMBINED FEDERAL CAMPAIGN** #62187
**MARYLAND CHARITY CAMPAIGN** #3275
**UNITED WAY CAMPAIGN** #3275
If you’ve ever visited Habitat Chesapeake’s main office, you’d be sure to remember the shiny brass bell that hangs in the front hall for every guest to see. We use this bell to mark our most momentous occasions, inviting new homeowners, those who have paid off their homes, and donors making generous and sometimes surprising gifts to ring it loudly and proudly for all staff and visitors to hear.

Most recently, our HabiCorps graduates have been asked to ring the bell to celebrate completing the program. Among those that we remember most fondly is Edwin Jones who graduated from the very first HabiCorps class in 2017 and was immediately placed with Ariosa & Company - a full-service mechanical contractor and HVAC service provider. Surrounded by Habitat staff and peers, Edwin spoke from the heart, sharing his gratitude and thanks for the opportunity to develop skills and start a career. Like many HabiCorps alumni, he had come from another, short-term training program - in this case Living Classrooms - and felt he needed more time to overcome barriers to successful, long-term employment. HabiCorps was a great fit, offering a full 10.5 months to hone the skills he had begun to develop and the opportunity to earn a post-program educational award that he could use toward apprenticeship costs. This award, supplied along with trainee stipends by AmeriCorps grants, is a critical resource for many graduates, allowing them to cover prospective employers’ costs to train them for highly skilled jobs and/or to seek degrees and certifications that make them even more marketable in the growing construction industry.

One year later, Edwin reports that things have never looked better. “HabiCorps was a great jumpstart for me and really set the stage not only with hands-on work but with teaching basic functional skills and how to be a responsible employee. I am so grateful for the program!” Now, not only has Edwin been promoted to a new position with Ariosa & Company but he has also just completed his first year of apprenticeship school with ABC Baltimore, providing him with 24 college credits.

Edwin’s story is a particular source of inspiration to the newest class of HabiCorps trainees who entered the program just after Labor Day. This marks the third year of this groundbreaking program - the first of its kind launched by a Habitat for Humanity affiliate and we are thrilled to announce that we were recently invited to give a presentation about HabiCorps at the Habitat for Humanity Global Conference in March. That means Habitat staff and supporters from around the world will hear about success stories like Edwin’s and potentially replicate the program in other cities and countries!

Thank you, as always, to our sponsors, including AmeriCorps, the Governor’s Office on Service & Volunteerism, Aerotek, the Skip Viragh Foundation, the Osprey Foundation and The Bunting Family Foundation for making this vital program possible. We could not be more proud of our HabiCorps graduates and look forward to telling many more success stories in the coming year!
Many worthy nonprofits have retail stores that raise funds to support their work. What sets Habitat ReStores apart is the fact that our stores are filled with the same things we use to carry out our mission every day: hardware, doors and windows, cabinets, appliances, furniture and more! With prices 25% below for-profit retailers on average, ReStore is a great resource for many families and a vital source of funding. Last year alone, Habitat ReStores netted more than $600,000!

While much of ReStores’ inventory comes from individual donors, we also partner with corporations who have excess or discontinued product. And, this past year, we piloted a program with local contractors to salvage items from homes undergoing major renovations. This wide range of sources makes for a great selection and keeps staff very busy. In just the past year, ReStores accepted more than 20,000 donations!

Supporting ReStores - the store that builds homes - is easy. Check out the map at right to find the location closest to you and visit chesapeakerestore.org to see store hours and sign up for sales alerts. Or, to schedule a donation, call 410-633-0506. If you are a business owner with excess product, contact ReStore’s procurement manager, Vince Wagner at vwagner@habitatchesapeake.org or 410-366-1250.