With a 40-year history, working in thousands of communities around the world, there are bound to be some misconceptions about Habitat for Humanity. Among the most prevalent is the idea that Habitat gives away houses to unseen families living in severe poverty. In fact, Habitat families partner with us to buy homes and are the neighbors, friends and family members we interact with every day.

Our homebuyers are government employees, medical assistants, customer service representatives, security guards, social workers and more, who earn enough to make ends meet, but may not qualify for a traditional bank loan for a variety of reasons. Our partner families may be unable to make a sufficient down payment to keep monthly mortgage payments affordable. They may have a short credit history. They may have struggled with medical debt.

Despite these challenges, all are hardworking, in need of housing, willing to partner building their home and others, and closely screened by Habitat for Humanity of the Chesapeake for a variety of qualifications. Among these are at least one year of steady employment earning

(Continued on page 4)
LETTER FROM THE CEO

We begin every build day by asking volunteers if they know any myths about Habitat. I’m proud to say that at least one person always identifies the one we hear most often: that Habitat gives away homes. In fact, when Habitat for Humanity was dreamed up 40+ years ago on a small farm in Georgia, it was with the same model we employ today.

Families in need of shelter work side-by-side with volunteers to build their home and others. After giving more than 250 hours on construction sites, in ReStores, at community events and in homebuyer education class, dedicated families receive a zero-percent interest mortgage and their payments, leveraged against generous donations, are cycled back to build houses for other families in need.

In short, it’s a hand up, not a hand out and families take great pride in this distinction. Time and again, they express satisfaction in completing their “sweat equity” hours, saving for their earnest deposit of $2,500 and mastering skills like budgeting, saving and home maintenance that will allow them to take full advantage of the opportunity of homeownership. Furthermore, they are grateful to have built relationships with dedicated volunteers and neighbors, and to call the communities we work in home.

It all comes back to our core value of partnership. Whether it’s a donor, a volunteer, a neighbor or a homebuyer, everyone who interacts with Habitat Chesapeake is here in the spirit of collaboration. Seeing dozens of diverse people come together every day to make a difference is what gets me out of bed every morning. It’s a simple concept, but a powerful one and much-needed in a world that is increasingly complex and fast-paced. Thank you, as always, for being part of this fellowship that has extended opportunity to 760 families to date and transformed 18 under-invested communities. Thank you for building homes, communities and hope.

In gratitude,

Mike Posko
Chief Executive Officer
Habitat for Humanity founder Millard Fuller once wrote that “Many factors bring about happiness, but something universal in producing happiness is a good and decent place to live. And when that place to live is made possible by a group of people working together out of a love-and-faith motivation, the happiness is multiplied many times.”

On September 21, Habitat Chesapeake staff and volunteers witnessed exponential happiness firsthand, as we celebrated two brand-new homeowners! Shelly and Del had been looking forward to accepting the keys to their dream homes for nearly 12 months. While Del is moving to the historic Southwest Baltimore neighborhood of Pigtown where the ceremony was held, Shelly has settled in Sandtown-Winchester, the very neighborhood where she was born and raised. “I knew I was going to cry because I was going to be so happy” said Del. “I cried when I was accepted into the program and now I see what’s at the end of the tunnel!”

More than 100 Habitat staff, family and friends turned out to celebrate their life-changing accomplishment! The day was especially poignant because it included some family members who are already well known in the Habitat community. Del’s sister Madear, herself a Habitat homeowner in Woodbourne-McCabe, offered congratulatory remarks and her three young daughters presented the new homeowners with bouquets of fresh-cut flowers. Shelly’s father, Elder C.W. Harris, an early supporter of Habitat’s work in Sandtown, also participated in the ceremony, offering a blessing for the families, the houses and the people who worked on them. It’s no wonder why there was a smile on every face as Shelly and Del accepted the keys to their new homes. As the ceremony closed with a joyful chorus of “This Little Light of Mine,” no one could deny that happiness had been multiplied that day.

“I knew I was going to cry because I was going to be so happy”
30 – 80% of Area Median Income; a credit score of 600 or more; less than $1,000 in collections (to be paid off before becoming homeowners); and an ability to afford both a $2,500 earnest deposit and a monthly mortgage payment that’s less than 30% of their gross income. This is the federal guideline that ensures a person is not housing cost-burdened. In short, they are “good risks,” who simply need a helping hand to build a better life.

FRESH FACES

The Class of Fiscal Year 2019 is filled with just such everyday individuals. Among them are Tanicka, the mother of a happy 8-year old who works in the State Comptroller’s Office. Our Homeowner Services team worked closely with her for more than a year to help her repair her credit and save for an earnest deposit on a home in Woodbourne-McCabe.

Another homebuyer is Valerie, a retiree who cares for her two young grandchildren and had spent the past few years struggling with rising rent costs in Anne Arundel County. Today, they live on a quiet street in Severn with an elementary school a few minutes away and lots of young children as neighbors.

James is a young man putting himself through dental hygienist school with a job in customer service at Amazon. James was a Habitat volunteer long before becoming a homeowner and chose to buy in West Baltimore’s Sandtown community where he could have a large house, easy access to public transportation and an opportunity to be part of neighborhood revitalization activities.

Finally, there is Tamieka, a retail store manager, who was living in a cramped apartment in the Gilmor Homes public housing complex and chose to move to a beautifully renovated home just a few streets away. The proximity belies a stark difference
in quality of life, while allowing her and her daughter to stay near friends and family and attend the same school.

These are just a few of the stories behind the happy faces you'll see in this newsletter and give only the slightest hint of the profound gratitude families feel. Telling these stories is critical because it is the only way to dispel the myth that we give away houses – an idea that’s completely at odds with our mission and which creates a stigma that deters many more families from taking advantage of this life-changing program. Or even from talking about another helping hand they received long ago.

Whether it’s Habitat for Humanity or another social service program, a good teacher or a mentor that guides you in your career, most of us have benefitted from some kind of support and there is no shame in accepting it and later paying it forward.

BEYOND THE HOUSE
The impact of Habitat’s particular helping hand extends well beyond the individual. Our partner families participate in 50 hours of homebuyer education where they learn basic home repair, budgeting and tax preparation to ensure that they are set up for homeowner success. They have monthly meetings with Habitat Chesapeake staff to ensure that they are not experiencing unexpected challenges. They also give more than 250 “sweat equity” hours, building relationships with other Habitat staff, community members and neighbors alike. These measures ensure that families are able to be confident and responsible homeowners and experience the rewards that come with it.

With a strong foundation of financial literacy, they are able to manage finances effectively, maintain their home as a long-term investment, seek new career possibilities and expand children’s opportunities. For communities, Habitat’s help means visible investment and engaged new residents that are likely to stay in their neighborhoods long-term. Ultimately, the investment in a single family and house leads to brighter futures for children, stronger local economies and more vibrant neighborhoods. We are all Faces of Habitat and we all benefit from bringing people together to build homes, communities and hope!

Who We Serve

Individuals and Families earning 30 – 80% Area Median Income
(Ex: $30,300 – $75,500 for a family of four)

At least one year of stable employment

Good credit history

Moderate debt-to-income ratio

Our homeowners are...

- Teachers
- Medical assistants
- Human resources professionals
- Social workers
- Government employees
- Security guards
- Customer service representatives
- Hospitality workers
- Retail store managers
- & More!

Think you know someone who might qualify?

For more information visit: habitatchesapeake.org/homeownership

Opposite page, top to bottom: Shamia and her son completing Homebuyer Education with Homeowner Services Coordinator Kyle Tilghman; Andre cutting the ribbon and crying with joy at his new home in Sandtown; Rickell on settlement day; Latasha with Director of Homeowner Services Lauren Hughes. This page, left to right: Amber at her Welcome Home Celebration; Tamieka and her daughter with Lauren at settlement; Shelly with our Homebuyer Services team.
Did you know that Baltimore City is made up of more than 100 neighborhoods? Whether it’s the buzz of the 33rd Street Farmer’s Market in Waverly on Saturday mornings, live music and the sound of hooves at the annual Running of the Pigs in Pigtown, or the sounds of kids splashing at the Patterson Park pool in the heart of East Baltimore, each neighborhood is beautiful and unique.

We are proud to say each of those mentioned, as well as 15 others, are Habitat neighborhoods – home to anywhere from 40 – 90 partner families each! Thanks to purposeful partnerships, where once vacant shells stood, now homes and families flourish.

This year, Habitat Chesapeake is excited to extend our impact even further in the area just north of Patterson Park. The new project is called Station East and was launched by the Historic East Baltimore Community Action Coalition (HEBCAC) which approached us as a partner to amplify impact and ensure the neighborhood is diverse and mixed-income long-term.

Beyond the dozens of colorful, energy-efficient homes HEBCAC has already renovated, the neighborhood is home to ample green space, a rain garden, nonprofit organization Movable Feast and partners like John Hopkins University and the Harry and Jeanette Weinberg Foundation, which recently transformed Henderson-Hopkins Elementary/Middle School into a state-of-the-art learning center just a few blocks away.

Leading the charge on this project is our new class of HabiCorps Workforce Development Trainees who will work alongside volunteers as they learn framing, flooring, insulation and drywall and other skills. And, as we break ground on the new project, we’re also adding a second HabiCorps team who will split their time between carpentry and landscaping, hardscaping and property management. The new team will receive significant technical expertise and support from Live Green Landscaping, which joins long-term partners like Aerotek, the Governor’s Office of Service & Volunteerism and the Orokawa Foundation in making this vital program possible.

The construction industry as a whole is experiencing labor shortages and HabiCorps is creating a pipeline of skilled workers, while offering a second chance to individuals who have previously been incarcerated or faced other serious life challenges.

The new team offers opportunity to even more individuals and brings even more change to underserved communities since enhanced landscaping, streetscaping and beautification projects have long been proven to inspire additional investments, improve property values and foster civic pride!

Habitat for Humanity of the Chesapeake is eager to break ground in Station East and on the expansion of HabiCorps to transform many more lives and communities!
Carolyn Denton is a quiet hero in the history of Habitat for Humanity of the Chesapeake. She was a generous long-time donor, who regularly gave unrestricted five-figure gifts for our most urgent work. She enjoyed meeting Habitat CEO Mike Posko every spring to learn specifics of our work.

While Ms. Denton supported Habitat’s work throughout Central Maryland and internationally, she was especially interested in local impact at home in Anne Arundel county. Among the many projects she supported were construction of new homes in the historic Clay Street Neighborhood of Annapolis, as well as work in the West County area of Severn.

With her help, a prior affiliate that focused solely on Anne Arundel county also pioneered work in Glen Burnie, Brooklyn Park and just over the city line in Brooklyn. The work she supported continues to this day with a home recently completed in Severn; 10 homes underway just over the city line in Curtis Bay; and the nearly-complete 123 Clay Street – the 23rd Habitat home in that historic neighborhood! Ms. Denton’s gifts during her lifetime were vital to our day-to-day work and we were deeply saddened when she passed away last year. We were overwhelmed, though, when we learned that Ms. Denton had included Habitat Chesapeake as a beneficiary of her Will and other estate plans – extending her impact for many years to come.

Her immense generosity has allowed us to establish to a working capital fund to ensure that construction is never slowed down by the ebb and flow of donations and grants. A steady pace is key to ensuring homeowner success, maintaining strong relationships in the neighborhoods we work in and keeping dedicated volunteers engaged.

We are forever grateful for the visionary philanthropy of Carolyn Denton and all who make provision for our work in their estate plans. Legacy gifts will ensure that we can build homes, communities and hope for generations to come.

If you are interested in learning more about Legacy Gifts to Habitat for Humanity of the Chesapeake, please contact our Chief Advancement Officer Gregg Mitchell at 443-297-5237.

Carolyn Denton had an abiding interest in our work in Anne Arundel County, including the revitalization of the Clay Street neighborhood in Annapolis, shown here.

“We are forever grateful for the visionary philanthropy of Carolyn Denton and all who make provision for our work in their estate plans. Legacy gifts will ensure that we can build homes, communities and hope for generations to come.”
STOCKING UP AT RESTORE

Vince Wagner has been a catalyst in the growth of Habitat Chesapeake ReStores over the past few years. Since he began working as manager of the Timonium ReStore in 2016, Vince has been involved with all levels of operations, from customer service, to volunteer recruitment, to inventory tracking. Now, he serves as Procurement Manager, in charge of securing high-quality donations. While many items in ReStores are given by individuals, much also comes from manufacturers, retailers, property management companies and other corporate entities. It’s Vince’s job to build relationships with these corporate donors, keeping the sales floors stocked with good stuff at great prices – which in turn leads to more revenue for our mission!

“We must reach out to our local business community and partner with one another to create positive change,” says Vince, noting that while we are grateful for every donation, “building material manufacturers, furniture retailers, and cabinetmaking companies have been especially generous in the past year, helping ReStores raise more than $3.6 million to support Habitat Chesapeake’s mission and serve our communities.”

Vince takes great pride in his role as Procurement Manager and is always excited to find companies that are willing to donate to Chesapeake ReStore. If you’re interested in becoming a ReStore corporate donor, please email Vince at VWagner@habitatchesapeake.org or call 410-633-0506 for more information.

How to Help

YEAR-END GIFTS

Send your charitable donation by December 31 to enjoy the tax deduction and ensure that Habitat has funds to ramp up work quickly in the spring! Whether you give online at habitatchesapeake.org/donate, in the mail, through your workplace or in person, all donations are tax-deductible and much appreciated!

GIVING TOOLS
day

You’ve heard of Giving Tuesday – when the world offsets the commercialism of Black Friday and Cyber Monday with a spate of charitable donations – so why not Giving Toolsday?! Visit habitatchesapeake.org/virtual-toolbox to donate nails, windows, water heaters and more!

GIFTS OF STOCK

Stocks and securities that have increased in value can help build houses! The impact is double – furthering Habitat Chesapeake’s mission and providing financial and tax benefits. To learn more visit habitatchesapeake.org/gifts-of-stocks-and-securities