In 2009, Jessica was a senior at Annapolis High School about to embark on an exciting new phase of her life away from home at college.

A few streets away, unbeknownst to her, Habitat for Humanity of Anne Arundel County was also approaching a new phase. After 23 years, building more than 100 homes, the affiliate was about to begin one of its biggest projects – a series of 12 new townhomes on Clay Street in Annapolis – and was at about the same time that Chesapeake affiliate merged with the local affiliate.

The next ten years would be a long, winding road for both Jessica and Habitat.
LETTER FROM THE CEO

As I write you on May 1, 2020, I am reflecting on two intense months of effort in response to Covid-19.

Like you, our lives at Habitat Chesapeake have changed dramatically over the past two months. One thing however, has not changed, we remain determined to improve access to safe, decent and affordable homeownership – now more than ever.

As we adapt how we are working, I want you to know that our affiliate remains active, both adjusting our work and molding our efforts to serve powerfully in changing times. Here are some of the good things I have to report:

Our homeownership team is now working remotely to support our homebuyers and partner families’ financial wellness and home buying journeys. We are still processing applications, educating homebuyers, and keeping families on the path to homeownership. In-person homebuyer information sessions have been moved to an accessible online setting, one-on-one partner family meetings are being conducted virtually, and a new online Habitat Chesapeake Homebuyer Information Center is in the works. Additionally, we encourage individuals and families interested in affordable homeownership to still apply. Even in the wake of COVID-19 I am pleased to say we still expect to finalize the sale three homes this spring.

Although we have postponed volunteer participation in construction until it can be restarted safely, our Construction Management team work daily to secure and monitor our homes in Sandtown, Woodbourne – McCabe, Pigtown and East Baltimore. As regulations are lifted, we will move construction forward with selective use of our staff ensuring there is a robust set of homes available for volunteer re-engagement. We are also accelerating pre-development planning for exciting projects in Pigtown, Severn, and Greater Baybrook on the Anne Arundel County line.

Our outstanding HabiCorps Workforce Development Program remains active, adjusting to COVID-19 restrictions by curating online educational content in carpentry and landscape management. As I write, we expect many of our current trainees will roll over into the coming year’s class to complete training still needed to ensure that they are job ready when they enter the workforce.

Habitat staff members are staying engaged, lending a hand with food distribution alongside community organizations in the neighborhoods we serve. Notably, we are assisting Clergy United for the Transformation of Sandtown (CUTS) in a project planning effort and participating in comprehensive planning for the Sandtown-Harlem Park area as a whole.

As stay-at-home orders were put into place, our six ReStores closed their doors along with thousands of other non-essential businesses across the state. The temporary loss of ReStore operating income has certainly created financial challenges. However, we know that the ReStore network will be needed in recovery and are working to adapt the stores for safe operations as soon as it is feasible to reopen. This includes proceeding with a new and expanded lease space for our Glen Bernie Store.

I have always been proud to lead Habitat for Humanity of the Chesapeake, but now, in this moment, I can think of nothing more beautiful and necessary than bringing people together to build homes, communities and hope.

It is an immense comfort to know that more than 2,700 children and family members across Central Maryland have safe, decent, affordable houses where they can go when schools and businesses are closed.

This would not be so without your support – which we will need more than ever in the coming months. Habitat families and communities will be the first and hardest hit by this crisis. But, I have faith that just as we are coming together to stop an insidious virus, so, too, can we come together to build homes, communities and that thing that we need most of all right now: hope.

In gratitude,

Mike Posko
Chief Executive Officer
It’s staggering to consider that 18 million U.S. households spend half or more of their income on one of the most basic needs: shelter. That’s 1 in 6 families forced to make impossible decisions between a safe, decent home, nutritious food on the table, health care or other essentials. In Maryland alone, nearly 100,000 households are in this position.

We have seen firsthand the relief that comes from reducing a family’s monthly housing costs when they become Habitat homeowners. Often, the savings are invested in other critical areas, such as after-school programs for kids, more fresh food and the establishment of an emergency savings fund. But even with Habitat Chesapeake and dozens of partner organizations working day-in and day-out to put more families into affordable homes and apartments, an additional 118,800 units are needed to ensure that no family is housing cost burdened.

Given the scale of the problem, our efforts must be coupled with policy changes at the local, state and federal levels. That’s where the Cost of Home campaign comes in. Alongside other Habitat affiliates, we are educating policymakers about the social, economic and psychological impacts of high housing costs. Together, we are advocating for a variety of initiatives, including: increasing the supply and preservation of housing that is affordable to working families; extending credit to families who have previously been denied a path to homeownership; optimizing land use for affordable housing; and ensuring that low-to-moderate income families have access to communities of opportunity.

It is important to note that while low-income families are facing the greatest challenge, housing affordability is critical to sustaining a vibrant middle class and mixed-income communities that are proven to help children and economies thrive. If housing costs continue to rise, ever more families will find themselves with few options.

We kicked off advocating for the Cost of Home by rallying alongside Maryland lawmakers. Together, with a unified voice we advocated for community development support at the State level during the Community Development Day on February 5th and continued to spread the word at the Habitat on the Hill conference February 11 – 13 when we met with federal representatives.

No family should have to make a trade-off between feeding their family or keeping a roof over their head. But the truth is, it’s happening and we need a multi-pronged approach to address the complex challenge.

Learn how you can spread the word about the Cost of Home at habitat.org/advocacy
A DECADE OF CHANGE

Jessica graduated college, gave birth to a beautiful daughter named Eden, and became a budget specialist at Johns Hopkins School of Public Health. As Jessica says, she was a “boomerang child” – off to college and then back to her parents’ house as rent prices and down payments on houses soared out of reach. For years, she strove to save for a house of her own and researched first-time homebuyer programs across the state to no avail.

“As Jessica says, she was a ‘boomerang child’ – off to college and then back to her parents’ house as rent prices and down payments on houses soared out of reach. For years, she strove to save for a house of her own and researched first-time homebuyer programs across the state to no avail.

Meanwhile, Habitat for Humanity of the Chesapeake finished the set of new townhomes on Clay Street, continued renovating a few existing rowhouses and, with support from the Anne Arundel Faith Coalition, acquired the last vacant single-family house - a faded pink foursquare. The house would need structural engineering, requiring more funds than usual, but it would be a beautiful home for the right family.

In partnership with Anne Arundel Faith Coalition members, Habitat Chesapeake began the careful work of aligning fundraising, construction and family timelines for the home. Work started and stopped as funds were raised for chunks of work. The process was complicated by the fact that two families were matched and later unmatched to the house as employment changes meant they could no longer afford it.

COMING TOGETHER

According to Jessica, it was all meant to be: the house was waiting for her.

“My mom suggested going to a Habitat information session in 2018 and we were there looking at a board with all the available houses on it,” says Jessica. “I told her ‘That’s the pink house on Clay Street! That is my house!’

It was easy to recognize because her parents had grown up in the Clay Street community and still lived close by. Says Jessica’s mom, Betty, “When we were growing up, the neighborhood was full of kids and families. We knew and played with the children in that house. They were a good family.”

Like many neighborhoods, Clay Street suffered from disinvestment in the 1970’s and 80’s as families moved to the suburbs. But, says Betty, “A lot of my generation are moving back to try to bring the neighborhood back to what it once was. I was happy to think of my daughter going there, and to have other Habitat families as neighbors.”

Jessica immediately filled out the lengthy homebuyer application and gathered all of the necessary documentation, including bank statements, tax filings, bills and pay stubs. “I didn’t see a place on the application to list the house I wanted, so I wrote Clay Street on every page,” she says laughing.

In fall 2018, Jessica was matched to the house and began diligently completing her 250 “sweat equity” hours on construction sites, in ReStores and at community events. Her favorite times were helping at other families’ home
dedications and working alongside volunteers from the Anne Arundel Faith Coalition of churches. She became especially connected to Pat Fleeharty of the Unitarian Universalist Church of Annapolis, who she met one day peeking in the house. “In him, I’ve gained a mentor and friend,” says Jessica. “He welcomed me with open arms.”

**HOME AT LAST**

Finally, on a cold, rainy day in December 2019, Jessica came home.

Hundreds of Habitat staff, volunteers, donors, public officials, friends and family members packed into the transformed house. Instead of faded pink stucco and plywood, the home had crisp beige siding and new windows courtesy of Thompson Creek. The yard was neatly landscaped by local firm EQR, with improved grading and plants that would absorb stormwater and keep the home’s re-engineered foundation strong.

Surrounded by supporters, Jessica was overwhelmed with emotion: “Thanks to God and thanks to the staff at Habitat. I truly feel that I have new family members now. I will continue to serve and come to dedications because that was my favorite thing to do – seeing people achieve their goals and all of the smiles on the faces of their friends and family... To be in that moment myself today, seeing this house so full, is amazing.”

Jessica went on, “I want to say thank you to everyone who is here today and made this possible. If you cleaned up debris in 2009, if you hung drywall two years ago, if you raked the front lawn yesterday, Eden and I thank you from the bottom of our hearts.”

Like Jessica, Director of Homeowner Services Lauren Hughes also felt a sense of fate attached to the house. “My very first Habitat dedication was for the set of new townhouses here on Clay Street. There was a crowd much like this one. And there were interfaith house blessings that really touched me and made me want to be at Habitat every single day. We cannot overstate the collaboration needed to do this work. We know that everyone here has a lot of different places that they can spend their time, their energy and their dollars. We really appreciate that you chose Habitat, this home and this family.”

As with every home dedication ceremony, the event ended with a joyous song of This Little Light of Mine – this time led by 4-year-old Eden in front of her new fireplace and Christmas tree as Jessica watched, crying tears of joy at finally having a home of their own.
Before Kiona received the keys to her new home in the Woodbourne-McCabe neighborhood of Baltimore City, the thing she most looked forward to was the clean, green park, usually full of children, behind her new home. "I'm most excited about my yard!" she said. "I get to sit on a deck and look at grass and not buildings!"

Kiona’s dream isn’t much different than yours or mine when it comes to owning a home. A modest house in a safe neighborhood with green space nearby is a common goal.

Habitat’s mission is to bring this dream to life, but unfortunately not all greenspaces are created equal. Too often, the neighborhoods we work in include several vacant, overgrown lots. In fact, according to the Baltimore Department of Housing & Community Development, there are more than 14,000 vacant lots in Baltimore City. And, with more than 16,000 vacant buildings – many slated for demolition – there are sure to be more. Beyond being eyesores, ill-maintained lots bring down property values and are public health and safety risks as they often become sites for illegal dumping and can attract criminal activity.

Habitat Chesapeake has occasionally gathered volunteers to clear overgrown lots and make improvements to local parks and playgrounds. This year, we are digging deeper, adding a landscaping and property maintenance track to our HabiCorps Workforce Development Program.

Using our own open lot properties and nearby green spaces as classrooms, HabiCorps trainees are learning about landscaping tools, techniques and best practices from one of the region’s industry leaders, Live Green Landscape Associates, LLC. Live Green has designed a curriculum and handbook especially for HabiCorps and are generously providing in-kind products and support on-site education to tackle vacant lot greening projects and improve the quality of life for Habitat partner families and neighbors alike.

The partnership is the ultimate win-win: providing hands-on training and experience for individuals who want and need jobs while bringing tangible investment to underserved neighborhoods. Thank you, Live Green, and our new HabiCorps landscaping track trainees, for building cleaner, greener communities where families can grow and thrive!
At Habitat Chesapeake, we talk a lot about 360-Degree donors. These are the partners that support our work in a variety of ways – lending time, talent, dollars and more to advance our mission.

Brown Advisory is just such a supporter.

Since 2015, Brown executives have served on our board of directors, on various committees and in our young professionals group, HYP.

The partnership extended from there to include a generous $300,000 commitment from the company and its associates for two of our most exciting projects: the transformation of the 1100 block of Ward St. in Pigtown and the 2500 block of East Eager Street in Milton-Montford. Ward Street is home to 25 Habitat partner families and in the coming year, we will renovate two more existing homes, build three brand-new homes and create a greenspace and parking lot for multi-service organization and long-time partner Paul’s Place.

Milton-Montford is one of the neighborhoods north of Patterson Park in East Baltimore that are home to nearly 100 Habitat families. The 2500 block of East Eager Street includes a converted warehouse with partner organizations like Historic East Baltimore Community Action Coalition and Moveable Feast.

Over the coming year, hundreds of Brown employees will come out to hang drywall, install insulation, lay flooring and more as part of their continued support. Thank you, Brown Advisory! We are floored by your commitment to building homes, communities and hope!
Environmental sustainability is at the core of Habitat’s work. From big achievements like turning dilapidated structures into energy-efficient homes to lesser-known accomplishments like salvaging hundreds of cabinets, sinks, doors and windows from homes undergoing major construction; we care deeply about creating a cleaner greener, world.

One of our most valuable contributions to global sustainability is our ReStores, which divert 2.2 million pounds of new and gently-used furniture, appliances, scrap metal, paper goods, and more from landfills each year. One man’s trash becomes another’s treasure, and in the process, Habitat is able to raise more than $3 million annually to support our mission of building energy-efficient homes for local families.

The COVID-19 crisis has made our world’s interconnectedness even more apparent and has forced us to temporarily close our ReStores for the health of our staff and customers. Rather than waiting idly to re-open, however, we continue to explore the use of our ReStore trucks for food relief efforts within Baltimore City over the course of COVID-19 Economic Recovery. We are also working to design the Restore of the future — with online promotion of products, store visits by appointment and implementing safe product handling and loading procedures. We also expect to increase our inventory of home cleaning supplies, and foresee an increase in donated products from retailer and manufacturers.

Just as affordable homeownership remains a critical need, affordable building materials including furniture, appliances, and home improvement items also present a need as we adjust to spending more time in our homes. Our goal, as a resource to you, is to be a model of what a customer-facing retailer looks like beyond COVID-19. One that provides a safe, engaging and confident shopping experience to our customers, volunteers, partners and staff.

Most of all, we remain committed to sustaining the service of the store that builds homes and hope, while protecting our environment, creating jobs and providing discounted home improvement materials throughout Central Maryland.

BUILDING A BETTER WORLD

HOW TO HELP

MAKE IT MONTHLY

Consider extending your impact with a monthly donation. Small monthly gifts help to sustain our work year-round and increase your impact without overburdening your budget! Visit habitatchesapeake.org/recurring-gift to set up an ongoing donation in an amount that works for you!

USE YOUR SKILLS

If you or someone you know is a plumber, electrician, roofer, architect or civil engineer, we need you! Your expertise could reduce the cost of building a Habitat house while giving insight to HabiCorps trainees exploring construction trade careers! For more information, visit habitatchesapeake.org/in-kind-donations.

LEAVE A LEGACY

Where there’s a will, there’s a way to build homes, communities and hope. Contact Gregg Mitchell, Chief Advancement Officer at 410-493-5507 or greggmitchell@habitatchesapeake.org to explore legacy giving options.

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