



# Hearts & Homes

The **VALUE** of HOME...



...from **START** to **MORTGAGE PAYOFF**

 **Home is my safe space. It is my place of refuge. My dream. My legacy.**

A home can mean so many things to a homeowner. After 770 homes built, and more than 2,600 lives transformed, we at Habitat for Humanity of the Chesapeake see and hear first-hand the various ways homeownership is defined.

At Habitat Chesapeake, we like to define homeownership as the way forward. Having a safe place to call home, especially during a pandemic is crucial in keeping a family grounded. We can see this especially in the remarkable stories of Rickell, Clementine and Gary who have each successfully completed our program as homebuyers and are in various stages of homeownership from 1 year to 20 years with a paid off mortgage.

*(Continued on page 4)*



[www.habitatchesapeake.org](http://www.habitatchesapeake.org)



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## THE PATH FORWARD: SAFETY AND SERVICE IN A PANDEMIC

Like all Americans, the people who comprise Habitat for Humanity of the Chesapeake began an uncharted journey during a time of risk and enormous challenge.

We wondered if we could sustain our efforts – build houses safely, engage our workforce trainees in hands-on learning, recruit and educate homebuyers, and secure the resources needed to sustain a high level of service.

We developed new ways to build houses, as well as to educate homebuyers and workforce trainees – all with safety at the forefront. We also saw two things very clearly.

First, we know safe, decent and affordable homeownership is needed more than ever.

Though some face the risk of layoff, we have learned from our homeowners that they are presently more stable and secure because they have safe, decent and affordable housing.

Let me share a few comments from a recent survey of our homeowners:

- ***My home has made me feel like have accomplished something I didn't think I could.***
- ***I have been able to raise five daughters in a home of our own.***
- ***Owning my home has meant independence, growth and gratitude.***

Because of the benefits to our homeowners and the neighborhoods where we work, we sense an even stronger call to our mission.

In addition to sustaining our direct construction and homeowner education activities, we are determined to break down barriers to housing affordability and increase access to homeownership.

Over the coming months, we implore you to take action with us to ensure that our public policies and civic activities lead to an increase in new units of affordable homeownership, matched with well-equipped, motivated homebuyers.

We know commitment to affordable homeownership will pay dividends in increased property taxes and reduced public safety costs. It is a sound investment; one that will be essential for economic recovery following the COVID crisis.

Thank you so very much for your commitment to our mission. Not all people understand fully that stable, decent housing is a foundation for success. Thank you for helping to create the foundation for transformative change in the lives of our neighbors and in the wellbeing of our neighborhoods.

In the words of Congressman John Lewis, you are helping craft the Beloved Community about which he dreamed.

A handwritten signature in black ink, appearing to read "Mike".

Mike Posko  
Chief Executive Officer



# STILL BUILDING

## Habitat Chesapeake Partners with The Johns Hopkins Hospital and United Way of Central Maryland

**This summer, missions melded as Habitat Chesapeake crossed paths with one of the nation's top-ranking medical centers, The Johns Hopkins Hospital in a partnership to build affordable housing and to promote affordable homeownership.**

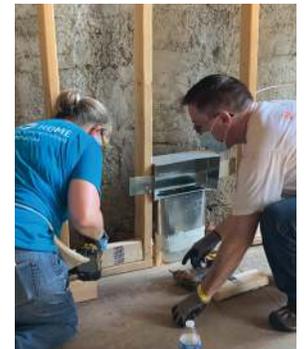
The project launch represents the beginning of a new community development project in East Baltimore being undertaken in cooperation with The Johns Hopkins Hospital and United Way of Central Maryland. Together they will sponsor the Johns Hopkins Medicine House, in addition to providing crucial funds to turn a 3-sided structure into a home. Staff from Johns Hopkins Medicine will also lend a hand on our construction site, insulating walls, hanging drywall, laying laminate flooring and more.

For Dr. Charles Reuland, COO of Johns Hopkins Hospital and United Way of Central Maryland Board Member, the partnership between the trio is a long-awaited accomplishment years in the making “I was a volunteer for a build day many years ago in Sandtown, and have never forgotten the feeling of contributing sweat equity to this great cause. Years later, we do have the ability to contribute financially as well, as so my wife and I have seized the opportunity to do just that and hopefully jumpstart a three-year program for Johns Hopkins leaders to sponsor the program in our local community.”

The home is located at 2542 East Eager Street, in the East Baltimore neighborhood of Milton-Montford and is one of 16 units slotted for rehabilitation east of Johns Hopkins Hospital. In addition to sponsoring a home that will be sold to a family within the 30% area median income range, “as a board member of the United Way of Central Maryland, I see the United Way as a partner to help provide “wrap around” services to the individuals of this program, and thereby contribute to its sustainability” notes Charles.

In the coming weeks a group of Johns Hopkins executives and staff will begin working on the home's reconstruction. Even better, Johns Hopkins will work alongside Habitat Chesapeake's Homeowner Services team to provide Homebuyer Information Sessions geared toward Hopkins employees as well as recruitment efforts throughout the hospital.

“We believe that if you give people the chance to do something good for those who can benefit, they usually jump at that chance. So hopefully this is the first of many opportunities to contribute.” We couldn't agree with Dr. Reuland more! We are excited for the growing partnership and are thankful that the path forward includes such a purposeful partnership.



*From Top Left to Right: Johns Hopkins volunteer cuts 2x4 to stabilize interior walls; Johns Hopkins Medicine Habitat House; Volunteers learn to hammer in stabilizing boards in Hopkins Medicine Habitat House; Hopkins Medicine executive team take a break from building to show off their work in the sponsored Johns Hopkins Medicine Habitat House; Dr. Charles Reuland addresses volunteers, staff and media on the newly formed partnership between Johns Hopkins Medicine and Habitat Chesapeake.*



Left: New construction build in the Mt. Winans neighborhood. Right: Clementine sharing words at her home dedication in 2017.



## Rickell at 1 YEAR

Just last week Rickell and her family finished unpacking the final box from their recent move into their new home in South Baltimore's Mount Winans Neighborhood. She, along with her husband and son, now call one of the nine new townhomes in the quiet South Baltimore neighborhood of Mt. Winans home.

"We are finally settled in and it couldn't feel more amazing" shares Rickell. In fact, it was a little over a year ago when Habitat Chesapeake staff, volunteers and sponsors gathered to welcome Rickell and her son home. But for Rickell, the path to homeownership began months prior.

"Purchasing your first home can be intimidating but the Homeowner Services team broke everything down for me and made the process easier" Rickell mentions as she reflects on her homeownership journey - and she is not wrong. Purchasing a home can be intimidating, sometimes even keeping otherwise qualified applicants from taking the first step and applying for our program, "however, the process was so worth it as I neared closing day."

For Rickell, the 12 – 18 months dedicated to completing the required 250+ "sweat equity" hours and 14-week homebuyer education class ensured that she was fully prepared for the responsibilities of being a homeowner. Eighteen months later, Rickell is enjoying the benefits of having a safe and affordable place to call home, especially during a time where having a place to call home is of utmost importance. "This home means stability. This is where we will return at the end of each day."

Since closing day, Rickell has gotten married, her son has started attending to a new school that he loves, and as a family, they spend time exploring the green spaces South Baltimore has to offer. "Time has flown by! But I am so proud to be a homeowner, in fact it has been a gain in more ways than one. Not only have I benefitted financially, but owning my own home has lowered my housing costs from when I was renting."

The way forward looks bright for Rickell and her family. Family dinners and holiday gatherings will be all the better. We couldn't be more excited about their new life and the opportunities their future in their new home holds.



## Clementine at 4 YEARS

At the age of 67, Clementine's journey took her down a new path – one where she would enjoy the freedoms and joys of homeownership on her terms. She looks back on her dedication day as one of the happiest and gratifying days she can remember.

Now a 4-year Habitat homeowner and resident of the Woodbourne-McCabe neighborhood of Baltimore City, homeownership means much more than she ever could imagine. "I can go to work, come home, stick my key in the door and know that this was something that I had accomplished."

For Habitat homeowners like Clementine, we see time and again the overwhelming emotion that comes from having a home of one's own. In a region with an increasingly high cost-of-living and few decent, yet affordable housing options, having a safe place to raise a family creates a palpable sense of hope.

Owning a home had always been a dream of Clementine's but as the sole provider for her family, the opportunity to own a place of her own came secondary to meeting the daily needs of her family like providing a safe place to lay their heads at night or making sure they never missed a meal.

Working as a Housing Support Servicer for Health Care for the Homeless, Clementine knows all too well about the importance of a safe place to call home. She's spent over a decade working to provide shelter for those who don't have a home and providing wrap-around services helping them meet basic needs

like transportation to grocery stores and laundry mats, and making sure they have access to medications. In fact, it was at work where Clementine learned about Habitat Chesapeake's homeownership program from a co-worker. Timidly, she applied for the program, attended an information session and quickly learned that her path had led her to this moment.

Four years after what Clementine describes the happiest and most gratifying days she can ever remember. She gets to enjoy the comforts of her very own home. These summer days, working from home are spent inviting her grandchildren over to visit, tending to her yard and planting rose bushes. But most of all she enjoys watching her great-grandchildren ride their bikes "My great grandson now has the space to ride his bike. I take him to the alley behind my home and sit and watch him ride his bike up and down the alley. He loves coming to "Gaga's" house. When he comes, he doesn't want to leave!"

Like many Partner Families and Habitat Homeowners, Clementine's journey through the Homeownership program began as something she didn't think she could accomplish. Fears that her debt would overshadow her hard work as a mother, caretaker and employee hang over her head. With the guidance of our Homeowner Services Team, Clementine worked to rebuild her credit and prepared herself to become a successful homebuyer. Today, as a homeowner, she has access to opportunities that were not available to her for years and years. "I know a lot of people are out of work and not able to pay their mortgage, but I am able to do that. It gives me joy to know that I have something that I thought I never could have."

## Gary at 20 YEARS

Gary's path to homeownership didn't begin with the desire to own a home at all. In fact, it began with the desire to serve, helping Habitat for Humanity of Sandtown co-founder Allen Tibbles fix his wheelchair. At 12 years of age,

Gary quickly became a Habitat volunteer. After years of volunteering,

Gary then became an official Habitat staff member and still is today. Now, 26-years later he has achieved a new milestone: mortgage payoff.

Gary joins more than 227 homeowners who have paid off their mortgage over the years. He's played a role in building many of those homes, leading thousands of volunteers as construction site supervisor, and most recently, as HabiCorps instructor.

For Gary, his dedication twenty years ago is one of his most vivid memories by far. "The feeling I had on that day was the same feeling of those who had received a Habitat home before me – like my own mother who received her own home years prior, all those that are presently receiving homes and those that will be blessed with their own home in the future."

Homeownership is life changing. Affordable homeownership makes all the difference. Ultimately, our goal is to make Habitat homeowners feel as confident and prepared as possible so they too can have success stories like Rickell, Clementine and Gary – maximizing all the benefits that come with owning a home – including a sense of peace and stability, improved physical and mental health, better academic success for children and an opportunity to build wealth across generations.

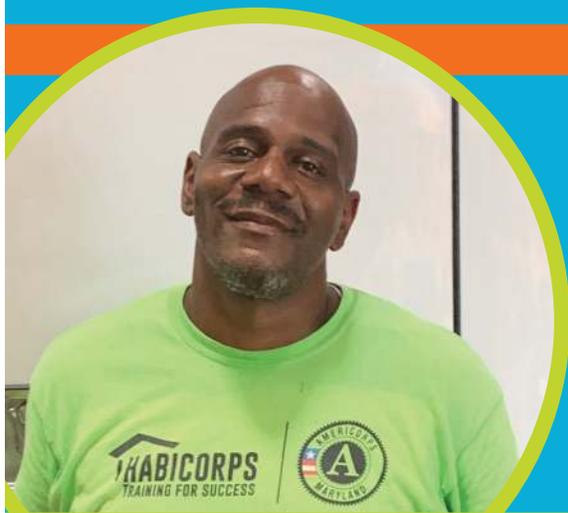
Our homebuyers are not the only beneficiaries. Every new Habitat home helps the neighborhood around it. This brings visible investment, engaged new families and a sense of vibrancy and community.

We need to look no further than Clementine planting new roses in her front yard to beautify the once vacant blocks of Woodboune-McCabe. We see leaders like Gary, who has volunteered with Habitat since age 12. He became a Habitat homeowner and has built homes as a Habitat staffer for more than twenty-five years – while spending his evenings and weekends running an after-school program that teaches young people in Sandtown how to repair bicycles and earn their own through community service.

With your help, Habitat Chesapeake opens a door to owning a home for many who once doubted they could ever achieve dream as large as that. From them, we hear stories of gratitude, growing self-reliance, pride in accomplishment, satisfaction and commitment to serving others. Thank you for your part in this amazing journey.



Left: Gary today, a happy Habitat homeowner; Right: Gary at age 16 with Sandtown Habitat founder Allan Tibbles and Habitat for Humanity Founder Millard Fuller.



**JAMES JENKINS, 46**

## HabiCorps Spotlight

### What does being a HabiCorps Trainee mean to you?

“Baltimore is a great city as long as you stay on your path and your goals. But when your path gets diverted or you take a break, sometimes you can’t get back on that path again. HabiCorps is making it possible for my goals to come true.”

### What does the path forward look like for you?

“Life looked so bleak to me before HabiCorps and now it just gives me hope that anything is possible. After I finish my training, I think I want to attend community college and study to become a master electrician or HVAC.”

I have learned how to put in windows, lay concrete, how to put in insulation, drywall, and how every part of a house works with the other from heating to electrical to plumbing. In theory, I understand how an entire house is built in just a couple of months. I want to continue on with that.”

*James is excited to participate in an additional 10.5 months of hands-on training this Fall alongside a group of new and returning classmates. To accommodate COVID restrictions, HabiCorps Trainees and instructors are splitting their time working on construction sites in socially distanced groups, and in class/virtual learning. We are excited for James and assured that his future will hold much success.*

**For more information on the HabiCorps program visit [habitatchesapeake.org/habicorps](http://habitatchesapeake.org/habicorps)**



## PARTNERING WITH A PURPOSE

Habitat Chesapeake relies on the strength of partnerships and support from a variety of organizations across Maryland to keep our programs running. We all may have different missions, but together we work towards a similar goal in our own ways: to improve communities and help families thrive throughout Maryland.

It was through that very goal that the Environmental Quality Resources (EQR) crossed paths with Habitat Chesapeake says Liam O’Meara, President of EQR “We sent a group of EQR volunteers to work in the Hurricane Harvey recovery in Houston, TX. We loved it so much we wanted to find a similar opportunity closer to home—we’re so glad to have found Habitat Chesapeake.”

EQR is an ecological restoration company that works to implement stream restoration, living shorelines, wetland restoration, stormwater management, native plant landscapes and maintenance programs. Since 1991, EQR has made substantial strides in working towards saving the Chesapeake Bay and restoring Maryland’s ecological system. Their efforts over the past 3 decades have led to several major accomplishments, including restoring the health of over 150 miles of streams throughout Maryland.

Now, as partners in building affordable housing, EQR is digging into home and community restoration, volunteering alongside our construction crew - sponsoring a home on Clay Street, in Anne Arundel County last Spring where Habitat Chesapeake has completed over 100 homes to date. In recent weeks EQR has expanded their volunteer efforts to Baltimore City, lending a hand in building homes in East Baltimore.

As one of Habitat Chesapeake’s newest partners to support our mission of building homes throughout Central Maryland. They have already made a tremendous impact on our organization. We are glad that EQR chose Habitat Chesapeake as a partner, and are proud to welcome this extraordinary organization to our family of great partnerships. We look forward to working together in the years ahead!

If you have an organization that would like to help Habitat Chesapeake build homes, communities, and hope throughout Central Maryland, please visit [habitatchesapeake.org/engage/corporate](http://habitatchesapeake.org/engage/corporate)





## DONOR SPOTLIGHT: JEAN ROSENBERG

**In the words of Gregg Mitchell, Chief Advancement Officer for Habitat for Humanity of the Chesapeake, Jean R. Rosenberg was a philosopher by training and trade. She was also a musician, a Peabody Conservatory graduate who played violin, clarinet and piano.**

In so many ways, Jean Rosenberg was a Renaissance Woman – a tenured member of the faculty of Notre Dame of Maryland University for decades, relentlessly working in support of the arts. As a friend, Jean Rosenberg was quiet and unassuming, yet never relenting the opportunity to share her opinions with those she held close.

Moreover, Jean was a humanitarian, contributing modestly during her lifetime to groups providing basic human services like Mission of Mercy, The Salvation Army and Habitat for Humanity.

This past December, Habitat for Humanity of the Chesapeake learned that the organization was the beneficiary of the remainder of Jean's private annuity- yet another extension of her generosity.

Friends of Ms. Rosenberg noted that Jean was smart about the management of her estate. Her thoughtful example helped them think more about their own estate plans.

Ms. Rosenberg's donation of a private annuity was smart. In a taxable estate, an asset such as a private annuity or unused retirement assets might be taxed twice -once in the estate and second as income to a beneficiary.

Ms. Rosenberg's donation from her estate is one of several recent contributions that are helping to create a stronger financial foundation for Habitat Chesapeake.

The support is being used to finance a revolving construction fund necessary to aid in building services to homeowners in a time of extraordinary need without borrowing from external financial institutions.

We are beyond grateful to donors, like Jean who make provisions to help further our mission in their wills and estate plans. The contribution goes farther that anyone can imagine in guiding a hard-working individual down the path to homeownership and bringing a family one step closer to home.

To learn more about how gift and estate planning can enhance your ability achieve personal and philanthropic goals, please call 410-366-1250 or email [greggmitchell@habitat Chesapeake.org](mailto:greggmitchell@habitat Chesapeake.org).

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## THE POWER OF MONTHLY GIVING

If just a small portion of caring friends like you, gave a monthly gift to Habitat Chesapeake, we could close the revenue gap caused by the closure of our ReStores during the rise of the COVID-19 pandemic. That's power!

**To pledge to giving \$5 or more per month and becoming a Carpenter Club member please visit [habitat Chesapeake.org/five](http://habitat Chesapeake.org/five)**



# MAKING BIG MOVES: GLEN BURNIE RESTORE



The Habitat for Humanity of the Chesapeake ReStore is proud to announce that the Glen Burnie ReStore has relocated to a 25,000 square foot showroom in Anne Arundel County.

Nestled between Costco Wholesale and the Home Depot, the new location can be found in the Ordnance Road Shopping Plaza off Route 10 and East Ordnance Rd. The discount home improvement store will offer a larger space for customers to shop quality furniture, appliances, cabinets, and other home essentials. Most of all, it's conveniently located!

Thanks to our dedicated volunteers and red hats who safely social distanced while lending a hand in painting, building vignette's to display furniture sets, laying laminate floors, and transferring furniture, the store is finally ready to open its doors.

Chesapeake ReStore Director, John Braden, expressed his excitement about the new location, "The new Glen Burnie location will set a new standard for us when it comes to providing the customer a comfortable place to shop. We've increased our floor space, improved on store appearance, and increased our receiving space which will allow us to better prepare the product before it hits the floor."

The Glen Burnie location will not only be home to discounted furniture, appliances, lighting, flooring and housewares, it will

also house the Chesapeake ReStore call center. Taking close to 300 calls for donations per week and scheduling nearly 500 donation pick-ups in a single month, the call center is key to bringing in thousands of pounds of gently-used items that will be resold in our stores – giving us the funds to build affordable homes throughout the Chesapeake.

The next time you are in the Glen Burnie area, be sure to stop by and visit our amazing new space!

### Glen Burnie ReStore:

595 E. Ordnance Road  
Glen Burnie, MD 21060

Hours of Operation:  
Wed- Sun, 10am-6pm  
(until further notice)

*COVID regulations apply until further notice  
face masks and social distancing required in store.*

**For more information, visit [chesapeakestore.org](http://chesapeakestore.org)**

## WE NEED YOU!

### 3 reasons to become a monthly donor

#### LONG-TERM IMPACT



Your monthly donation allows Habitat Chesapeake to take a planned, long-term approach. As a monthly donor and a member of our Cornerstone Society, you work hand-in-hand with us, making transformational change in the lives of hard working individuals and families.

#### COST EFFECTIVE



Your monthly gift lowers our administration costs, which means more of your donation goes toward where it's most needed most: building affordable housing and helping to build legacy through homeownership.

#### CONVENIENT



Your gift spread out over a series of months make them budget friendly and allows you to plan accordingly. Affordable homeownership is life-changing and your monthly gift makes possible.

**To become a monthly donor and a member of Habitat Chesapeake's  
Carpenter's Club please visit [habitatchesapeake.org/five](http://habitatchesapeake.org/five)**

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