



# Hearts and Homes

Fall 2023



How much can one family's life change in just a few short years? Habitat Chesapeake Homebuyer Rickell could definitely chime in. In 2019, Rickell completed the Habitat Chesapeake Homebuyer Program and received the keys to her Mt. Winans home in South Baltimore. A single mother of a young son, Rickell was a human resources professional who thought her student loan debt would prevent her from ever owning a home of her own. Now, five years later, she can safely say that she built a strong foundation for her family.

"I just wanted to get us into some stable situation. We were renting and I wanted something to pass down to my son later on in life. We were putting all this money into our rental property and just kind of living there, not having our own space. It was smaller and at the end of the day, it wasn't going to be mine," she recalls, remembering the days leading up to the decision to apply to the homebuyer program.

Like many Habitat homeowners, Rickell wanted the opportunity to build generational wealth for her family, but with rents increasing and the cost of living steadily climbing, applying for a traditional mortgage felt unattainable. Rickell also realized that her student loan debt would be an obstacle to owning a home but, through hard work and budgeting, she paid down her loans and was officially accepted into the program.

***"We were renting and I wanted something to pass down to my son later on in life. We were putting all this money into our rental property and just kind of living there, not having our own space."***

—Rickell, Habitat homeowner

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## LETTER FROM THE CEO

What does Habitat for Humanity do? It's not a question I hear often. Habitat is one of the most recognizable charities on the planet, with a glowing reputation for building homes for families in need. Yet, I worry that while many people know our name and may have even volunteered with us, they don't know the full impact of our work.

Habitat is a very unique - and challenging - model. It takes immense coordination to align fundraising, design and permitting, volunteers, skilled trades and family matching for a single house, not to mention the 25+ homes we are actively working on at any given time.. It all starts with assessing building opportunities, including the need in particular communities, costs to acquire property, other developments underway, and appeal for families. We strive to have all pieces of the puzzle lined up so that families are not waiting for homes and homes are not built without a family matched. Of course, for any of this to work, we need funds - an average of \$175,000 per house from start to finish.

Is it worth it? When I hear stories like Rickell's and Lakiara (shared in this newsletter), the question of worth is the last thing I question.

I recall Rickell's dedication five years ago and could see the nervousness on her face as she stood toe to toe with her dream realized. And five years later, I am not surprised by her success – a stabilized family, advancement in her career, financial security, and even embracing her love of travel by taking a recent visit to France with her husband.

This is what we want for our families and what we mean when we speak about what we do. Building homes is the most visible part of our mission, but it's not the only thing Habitat Chesapeake does. We build strength, stability and self-reliance through affordable homeownership. And with your help we are changemakers, lifting individuals and communities to new heights of well-being and prosperity.

While our work comes with its own set of challenges, Rickell and Lakiara's success is a constant reminder of our impact. We are building hope right here in Baltimore and its surrounding counties. An outcome I'd choose time and time again.

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


Mike Posko  
Chief Executive Officer

**Will Power at Work** Where there is a will, there is a way! Use this free online tool to plan your future: [freewill.com/habitatchesapeake](https://freewill.com/habitatchesapeake)

**FREEWILL** The word "FREEWILL" in a bold, sans-serif font, followed by a graphic of a feather.



## Progress Ahead: MAKE WAY FOR CHURCH STREET

 Habitat Chesapeake is breaking ground and building hope in Curtis Bay! With nine new homes and four already matched to eager Partern families, this long-awaited project kicked off to a start this summer and the work is just beginning.

Church Street is located in Curtis Bay, a south Baltimore community bordered by Brooklyn and Cherry Hill, where Habitat Chesapeake has built 51 homes. The homes are within walking distance of schools and parks, as well as close driving access to the urban wildlife refuge at Masonville Cove, Filbert Street Garden, and the Farm Alliance of Baltimore's Black Butterfly Urban Farmer Academy. This richly diverse and historic community has so much to offer Habitat families!

Good things take time, and this project has been no exception. The Church Street project has had a long history with Habitat Chesapeake; in 2010, the Anne Arundel Habitat affiliate purchased a 12,000 sqft plot of land in Curtis Bay prior to the merger with Habitat Chesapeake. For years, work was postponed due to capacity and funding constraints. But in 2023, construction crews broke ground and volunteers helped launch the 3-bedroom, 1.5-bathroom home construction project.

Volunteers like DAP Inc., who are not only house sponsors, but scheduled over a dozen construction days on the Church Street site throughout 2023 and early 2024 to complete tasks such as siding, drywall installation,

dry locking in the basement, priming, painting, landscaping, and placing flooring, trim, and doors.

"It's a great teamwork vehicle," says Mark Heird, President of DAP, Inc. and Habitat Chesapeake board member. "You're making an impact on your community, but you're also benefiting your work environment and it creates an opportunity to learn about your teammates."

This partnership with Habitat Chesapeake is especially fitting, with DAP's global headquarters located in Baltimore just across the harbor from where these homes are being built. "Making affordable homeownership accessible to more people is good for the community, good for the neighborhood, good for the Greater Baltimore area," says Heird. "The local impact is something that we really believe is important."

Team Build days offer the opportunity for groups to learn new skills in construction and the homebuilding process, all while developing their teamwork skills and seeing the impact of their work on their local community. To inquire about a Team Build opportunity with Habitat Chesapeake, visit [habitchesapeake.org/corporate](https://habitchesapeake.org/corporate).

As construction on these homes continues, Habitat Chesapeake can't wait to share the finished homes with supporters and homebuyers in the upcoming new year. Stay tuned for more progress from Church Street!

For more information about where we're building in Curtis Bay, please visit [habitchesapeake.org/church-street](https://habitchesapeake.org/church-street).



*Clockwise from upper left: Church Street homes during early construction; homes with completed facades as of September 2023; Volunteers from DAP, Inc. strike a pose; Baltimore Department of Housing & Community Development staff install siding at Church Street in September.*



# HOME IS WHAT IT'S ALL ABOUT



*Rickell poses with her husband and son on a family trip. Living among the block of Habitat homes in the Mt. Winans community has provided stability for Rickell and her family.*

*Cont. from Cover*

It wasn't easy: the road to homeownership is challenging, but with our Homeowner Services team guiding her along the way, Rickell completed the mandatory 250 sweat equity hours and homebuyer education courses as part of the program. In fact, Rickell credits these courses in teaching her how to repair and maintain her home, keeping it in tip-top shape for years to come.

"Habitat prepared us for that, sitting us down, going over budgeting, going over some of the things to look out for, some of the things that will need maintenance, some things that you may need to replace. Just recently I was underneath my sink, troubleshooting the garbage disposal," she says.

Today, she can proudly look back at her home and say that she played an integral role in building it, as well as many other homes for families just like hers.

"It definitely was a necessary process and I loved it. I put the knobs on these doors in my home. I mean, I don't know how many people can say that."

## Change for the better

Looking back five years, Rickell reflects on how the little things make all the difference when owning your home, from having your own washer and dryer to a designated home office. "When the pandemic hit, everyone started working from home. Had I been living elsewhere, I just probably would have been working from my kitchen, you know, and now I have this space that we made into an office."

Since she moved in, life has changed a lot for Rickell. After getting married in 2020 and weathering a pandemic together, her husband deployed with the National Guard, while Rickell herself transitioned into a new human resources career and is currently studying for her Bachelor's degree. Her son, now 10 years old, loves his





school and teachers. Despite all these changes, Rickell knows she has a stable, secure place for her whole family to come home to every day.

“We did really get on a good block. It feels very quiet here. I think we’ve been thriving in Baltimore City, and we have more of a sense of stability here since settling.”

## Big changes on the horizon

As Rickell reflects back on five years in her home, partner families, like Lakiara, are looking forward to their official Habitat Ribbon cutting! Big changes are on the horizon for Lakiara who will settle on her home in November just in time for the Thanksgiving holiday. For the first time ever, she will be able to have Thanksgiving dinner, in a home of her own.

Like Rickell, Lakiara wasn’t sure if she’d qualify for the homebuyer program, but after speaking with her cousin and seeing so many of her friends and family in Sandtown-Winchester enjoying their Habitat homes, she decided to

apply. Many months later, she is looking forward to her home dedication this fall, celebrating a long journey towards the home she’s dreamed of.

“This is where all my family is. We have block parties, activities with the kids, and holidays,” she says. With over 300 Habitat Chesapeake homes built in Sandtown, Lakiara is joining a huge network of local families and homebuyers, right in the neighborhood where she grew up. She and her eight year-old son will soon enjoy the benefits of owning a 3 bedroom, 2 bathroom home with brand new appliances, energy efficient windows, and a cozy backyard space.

Lakiara worked hard to complete her sweat equity hours on her days off work as an Operating Room Hygiene Specialist. She even brought along a friend who enjoyed it so much that she keeps asking to do more!

“It worked out for me with my hours, I got them done pretty fast. I was always taking a friend with me. It was actually exciting, doing certain projects, that I didn’t even think I could do. When I move in, I’ll have a head start on what to do and how to do it.”

Drywall is her favorite, but she also enjoyed installing in all the flooring in her home. “Once I got the hang of it, I was like, wow I actually like doing this!”

## Home is what its all about

With Lakiara's home dedication in just a few short weeks, she is looking forward to decorating her new home for the holidays and also preparing for all the changes that come with owning a home for the very first time. “It’s finally here. I’m going to live in something that’s going to be mine. I think I’m nervous, but I’m ready. Just give me my keys.”

The future looks bright for both Lakiara and Rickell. As they prepare to embark on these new chapters, one thing is for certain: we will be cheering them on along the way. That is what creating affordable homeownership opportunities is all about, shifting worries of paying high housing costs to making plans to pursue higher education, building a savings, and most of all, spending more time with family and friends in a safe, decent and affordable place to call home.



***“This is where all my family is. We have block parties, activities with the kids, and holidays,”***

–Lakiara, Habitat homeowner

# HAPPY GRADUATION!

Celebrating our newest HabiCorps graduates



Congratulations, graduates! This past August, Habitat Chesapeake celebrated the graduation of our 2022-2023 HabiCorps Workforce Development Program cohort, a group of Trainees who have received training in construction and trade skills alongside our construction staff.

On a lovely summer evening in Catonsville, HabiCorps grads met with Habitat Chesapeake staff and HabiCorps sponsors to enjoy cake and revel in a new beginning with valuable skills now under their tool belts. The HabiCorps Workforce Development program consists of 10.5 months and 1700 hours of training, including a paid living allowance and health and childcare benefits. All graduates also qualify for an education grant to pursue further training like an apprenticeship program, plus job placement assistance.

*“Being an AmeriCorps member is not always easy. But we’re so thankful and we’re so happy you consider us family.”*

– Kristen Chappelle, Director of volunteers AmeriCorps Engagement

With plenty of smiles and laughter, HabiCorps graduate Keith took to the podium to share what he learned during the program:

“The path to this moment has been a testimony of our dedication. Finishing strong is not just about reaching the end, it’s about giving our absolute best to the last step,” he said. Last year, Keith took a break from college after his mother sent him a flyer about HabiCorps. He signed up, and for the next 10.5 months, he worked hard to build skills and relationships, on and off the jobsite. “I had a lot of skills before, but I have gained a whole lot more. Not just financial skills or carpentry skills, but friendship and mindset. I gained a little family.”

“We’ve learned a lot about each other and what it takes as a team to get things done. I want to wish all of them the best for their future endeavors. They all have great potential to move on and do great things,” said Mike Downey, who joined the Habitat staff as a HabiCorps instructor last December. “I have confidence that you will all succeed and stay focused on your goals, and always reach more opportunities and life experiences.”

One graduate in particular can look forward to continuing his journey with Habitat – as a full-time employee! Upon completion of the program, Dana was hired as an Assistant Site Supervisor to lend his freshly-honed skills on Habitat constructions sites alongside construction staff, volunteers, and the rest of the Habitat family.



Top: Gary Mitchell, Keith Jackson and Kristen Chappelle take a moment to celebrate. Above: Proud graduates Fabian, Emmanuel, Keith and Dana share their moment. These certified professionals are qualified for an education grant to pursue further training.

“Being an AmeriCorps member is not always easy. But we’re so thankful and we’re so happy you consider us family. We definitely consider you family as well,” says Director of volunteers AmeriCorps Engagement, Kristen Chappelle.

This cohort also worked closely with future Habitat homebuyer Gabriel, who is matched to the “Habicorps House” in Woodbourne-McCabe, a neighborhood off the York Road corridor where Habitat Chesapeake has built over 20 homes. Alongside their instructors, the cohort spent the majority of their 10.5 months rehabilitating this home, installing trim and drywall and painted the interiors of Gabriel’s future home as he completed his sweat equity hours. “I’m so happy to be a part of this family and be a future homeowner in Baltimore City,” said Gabriel.

Habitat Chesapeake is thrilled to see what the future holds for these great graduates!

[habitchesapeake.org/habicorps](https://habitchesapeake.org/habicorps).



# Coming HOME

## Annual Cornerstone Society Donor Reception

♥ This Fall marks Habitat for Humanity of the Chesapeake's sixth annual Cornerstone Society Coming Home Donor Recognition event where we have the honor of spending the evening with dedicated supporters and partners of the Habitat mission. In addition to recognizing our Cornerstone Society members, we also welcomed a wide range of community, faith, corporate, City and State partners to formally acknowledge their exceptional generosity as Habitat Supporters of the Year.

Held in the heart of downtown Baltimore and just adjacent from the Ravens Stadium, at the historic manufacturing Parker Metal building, the event featured delicious hors d'oeuvres, prepared by Copper Kitchen, live music from the Bronson Hoover Trio, and hosted by Baltimore treasure Tom Hall of Midday on WYPR. Throughout the event, guests gathered to hear the stories of those impacted most by our work – our Habitat Homebuyers and HabiCorps Workforce Development Trainees.

Habitat Homebuyer Stephane, shared an update on life as a first-time homebuyer since settling on his home last Fall and Kanieka, a Partner Family member currently making her way through our homeownership program reflected on her time as a current program participant. The woven theme of how the Habitat Homebuyer Program changes the trajectory of life resonated throughout the building as CEO Mike Posko expressed immense gratitude for the donors, volunteers and partners who made the journeys of families like Stephanie and Kanieka possible.

Before the evening concluded, our special guests and keynote speaker Maryland Comptroller Brooke Lierman reminded all in attendance of the power of homeownership and generational wealth when we made accessibility and affordability a focus.

***"Habitat understands like I understand that housing matters. It sets people up for a foundation of success moving forward so that they can reach their full potential. And so it's one of the reasons that I've loved being a partner and I'm so honored to be here tonight with all of you."***

– Brooke E Lierman, Esq. Comptroller of Maryland

We couldn't echo Comptroller Lierman's sentiments more. Homeownership changes lives and we are beyond grateful for the ever-growing number of Cornerstone Partner Society members, honorees and other guests who joined us for this special occasion and continue to make it possible for Habitat Chesapeake to build strength, stability and self-reliance by providing affordable homeownership opportunities.

To see photos from the event visit: <http://cominghomereception.com/>

## 2023 Habitat Supporter of The Year Honorees

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Brooke E Lierman, Esq. Comptroller  
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### Impact Donor of the Year

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### Individual Donor of the Year

Benton and Barbara Schaub

### ReStore Partner of the Year

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### Youth Partner of the Year

Lincoln-Sudbury Regional  
High School

### HabiCorps Partner of the Year

Aerotek

## CHANGING LIVES FOR THE BETTER

 When you think of the Chesapeake ReStore, what immediately comes to mind? Many people initially think of the ReStore as a thrift store of home essentials, full of donated furniture, special antique items, discounted home improvement materials, and friendly staff. Although those associations are spot-on, many people do not realize exactly how the ReStore contributes to the greater good of Central Maryland communities.

When you shop, donate or volunteer at our ReStores, you get the ball rolling on giving back to the Central Maryland community. In fact, your support, whether you volunteer in our inventory warehouse, donate that couch you no longer want, or score a deal on the dinette set of your dreams, your action helps us move towards reaching Habitat's mission of building affordable homes for low-to-moderate income families throughout Central Maryland. For starters, 100% of the profits made from our 6 Chesapeake ReStore locations contribute to our mission.

Every shopper, every volunteer and every donor increases our ability to help more families in Baltimore City, Anne Arundel, Howard and Baltimore counties. Thanks to you, lives are forever changed for Maryland families. But don't take our word for it, take a look at your impact to our mission in the infographic!

**Now you can partner with ReStore in a NEW way! Introducing the Salvage Service Deconstruction Program.** This newly launched initiative brings our ReStore staff to you! At no charge, we will visit your home or office and carefully remove kitchen cabinets, sinks, appliances, light fixtures and deliver them back to our ReStores for resale. This free service not only saves items from landfills but enables us to deepen our impact by selling the salvaged items at an affordable price - saving our customers money and unlocking the door to homeownership opportunities.

Thank you for connecting with ReStore. Together, we can help families achieve the strength, stability and self-reliance they need to build a better future while creating stronger neighborhoods.



## YOU inspire us.



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for Humanity<sup>®</sup>  
of the Chesapeake



Carpenter's  
Club

Yes, you! Your support as a Habitat Chesapeake partner has allowed us to build more homes for hardworking families - but we have more work to do. Help us to continue our work by becoming a monthly donor.

**Raise your FIVE high with a gift of just \$5/month** or more today. Your monthly support makes a big difference...and actually changes lives. Become a Carpenters Club Member today!

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