




Hearts & Homes

THE Faces OF Habitat



 **When recent Habitat homebuyer Staci is not spending time with her two children ages twelve and six, or assisting them with virtual learning, she is tackling the daily duties of working for a local bank, which includes helping customers manage their finances while answering questions on mortgages and home equity lines of credit.**

The past year has been a whirlwind for Staci – from completing her master's degree in Human Service Administration, to meeting the requirements of the Habitat homebuyer program, to becoming a first-time homebuyer and accepting the keys to her new home. For her, it has truly been an unforgettable year.

Staci, like many of our homebuyers, juggles the rigorous requirements of our homeownership program alongside her professional and private life without missing a beat. Meeting obligations as such as 250 "sweat equity" hours--200 hours of volunteer service and 50 hours of homeowner education courses--is no easy feat, especially when trying to maintain a work-life balance while taking care of a family.

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www.habitatchesapeake.org



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LETTER FROM THE CEO

From being on complete shutdown to adjusting to a socially-distanced lifestyle, the past year and a half has presented us with many changes. The world has changed dramatically and for some, these factors have made it increasingly difficult to find something grounding--a constant that enables them to get out of bed each morning. For me, that constant has been our work of building safe and affordable homes for hard-working individuals and families.

I can't think of a time when owning a home has been more important as a safe place to shield one's family from illness or as a warm dwelling to recuperate. This is what we strive to build every day, and the pandemic has only strengthened our need to do so.

A few years ago, we released a newsletter entitled "Faces of Habitat" and I have asked my team to resurface that theme. There are countless myths and misconceptions surrounding who Habitat for Humanity serves, especially the idea that we give away homes. So much so that many potential homebuyers disqualify themselves before ever applying for the program, a life-changing opportunity.

Truthfully, we offer a hand up, not a hand out. Our partner families work side-by-side with volunteers to build their home and others. They journey through a rigorous homeownership program completing 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.

The "Faces of Habitat" acknowledges the people with whom we serve and partner on a daily basis. Without the help of generous donors and volunteers, we would be unable to pursue our mission of home construction and neighborhood improvement. Homes and neighborhoods matter deeply. We must never lose sight of the fact that empowered homebuyers and engaged trainees are the true product of our efforts.

Thank you for fostering hope in a time when it is needed most. Partnering with us to dismantle misconceptions has extended opportunity to 780 families and helped uplift 19 neighborhoods. Thank you for building homes, communities, and hope.

In gratitude,

Mike Posko
Chief Executive Officer

Cover Images – (From left to right) Staci speaking at her house blessing; Staci's new home in Woodbourne-McCabe; Staci poses with her two children for a photo in her new home.



WELCOME HOME YVANGELA!

Yvangela is one of our newest homeowners whose story shows how much your life can transform with faith in God, belief in yourself, and the determination to rewrite the narrative. She initially heard about our homeownership program while in a transitional housing program. Not quite ready to journey the road to homeownership, Yvangela set her sights on getting back on her feet and finding stable employment.

Months later, not only did Yvangela find herself on solid ground but gainfully employed at a local hospital. In fact, it was there where she crossed paths with Habitat once again – this time at a tabling event. Seeing this as a sure sign, Yvangela took a leap of faith and applied for the homeownership program.

For Yvangela, home has always been where the heart is. “Coming up, we had a family home. It was the place where we would get together as children, teenagers and young adults,” she recalls. “As time went on, and we grew up, we grew away from having that meeting every year. So, home for me is a place for me and my family to enjoy reunions and have a nice time.”

Yvangela’s journey to homeownership was a true testament to her drive and determination. “I never could think past trying to get a home, let alone what all goes into getting the home.” Thinking homeownership was beyond reach, Yvangela nearly disqualified herself. “[Due to] my background, I thought I would never own a home. I thought it was just out of the question. But, when I heard [a Habitat homeowner] speak about Habitat for Humanity, I said I can do that. This is like a dream come true.”

Not only did Yvangela excel in the Habitat Homeownership Program, she discovered a wealth of knowledge – like the value of proper budgeting. “Because of Habitat for Humanity, I know the importance of having money set aside. I want to be able to afford whatever I need in my home.

In June, Yvangela’s determination paid off. She met her goal of becoming a first-time homeowner of a beautiful house in North Baltimore’s Pen Lucy neighborhood. Like Yvangela, many potential homebuyers initially believe they can’t qualify for our homeownership program, and her story shows how important it is to dispel these misconceptions. We could not be prouder of Yvangela’s accomplishments and to call her a Habitat homeowner. Welcome home, Yvangela!



“I thought I would never own a home. I thought it was just out of the question. But, when I heard [a Habitat homeowner] speak about Habitat for Humanity, I said I can do that. This is like a dream come true.”

– Yvangela –

THE Faces OF Habitat

(Continued from cover)

Staci



Carleigh



When most people think about Habitat for Humanity, they do not often think about the hard-working individuals and families working diligently behind the scenes to meet the demands of our homeownership program. Distant observers may not consider the stresses of completing those requirements while balancing school, employment, and family. This is one of the greatest misconceptions Habitat faces – that we give away homes or that supported purchasers of homes are not homebuyers at all, but individuals facing homelessness, on public assistance, or poverty stricken.

Our homebuyers are among government employees, hospitality workers, customer service representatives, and medical assistants. In this issue, we meet Staci, who works in banking, and Carleigh, who works as an office administrator. We also meet Yvangela, a peer counselor who recently settled on her home in Pen Lucy, and Salih, who works in IT and now resides with his wife and children in Woodbourne-McCabe.

As the cost of living continues to rise, Habitat is in the unique position to offer a hand up to our partner families. These homebuyer partners often make enough to make ends meet, but may not qualify for a traditional bank loan. They may not be able to save enough for a down payment (68% of renters identify saving for a down payment as the greatest barrier to homeownership). They may face other barriers including limited family experience in owning a home. When this is the case, Habitat steps in to bridge the gap, working closely with partner family members who display a need for affordable housing. Homebuyers must be willing to partner with Habitat by completing financial and homeowner education, donating sweat equity, and working steadily with staff to meet rigorous qualifications.

Requirements include having at least two years of stable employment and an income between 30 to 80% of area median income. Buyers must have a credit score of 600 or more, have less than \$1,000 in collections (to be paid off before becoming homeowners), and have an ability to afford a \$2,500 earnest deposit.

Our homeownership team goes the extra mile to ensure that our homebuyers are not “cost burdened” by their mortgage – both in the present and in years ahead – by placing emphasis on long-term financial capacity. We take many considerations into account when determining the best home match for every homebuyer.

With the financial support of donors, Habitat works to ensure that a homebuyer’s monthly mortgage payment is no more than 30% of his/her annual gross income through a combination of a zero-percent interest mortgage and, if necessary, a soft second mortgage to reduce monthly payments. These requirements, together with ample homeowner financial education, credit monitoring, and ongoing support by staff, build confidence that a new, first-time homebuyer can succeed in meeting the challenge and opportunity.

BEYOND THE HOME

It never fails. When we meet our homebuyers and get to know them, we are continuously amazed by their stories, drive, and dreams – most of them shared by all people. In addition to Staci, we also met Yvangela.

Yvangela (who shares her story on page 3) was used to apartment living but dreamed of owning a warm and inviting family home where her family could visit just as she had done growing up. However, life challenges seemed to always stand in the way. Habitat's homeownership team was able to assist Yvangela not only with becoming a confident homebuyer, but also to see what life and budgets looked like beyond settlement day. Today, Yvangela owns our 20th home in Northwest Baltimore's Pen Lucy neighborhood.

Another recent homebuyer, Carleigh, works as a college administrator. She was able to find a home in Milton-Montford and was excited to take part in the neighborhood revitalization activities happening throughout East Baltimore. Today, Carleigh is settled into her new home as a first-time homebuyer and a self-proclaimed "Habitat volunteer for life".

Finally, there is Tasnim and Salih, a family of six who desired a home where each of their children could have their own space. Today, the family resides in a beautiful home with lots of room both indoors and outdoors for their children to play and make new memories, all within walking distance of playgrounds and a community greenspace in Woodbourne-McCabe.

These stories are just a glimpse of the 780 individuals who have purchased homes through Habitat for Humanity of the Chesapeake's homebuyer program. Telling these stories helps us dispel the misconceptions surrounding our program. Prominent misconceptions include the idea that Habitat



gives way homes. At the same time, deserving homebuyers may disqualify themselves from this life changing opportunity because of a stigma of accepting assistance or support.

Tasnim & Salih

From teachers, to drivers, to customer service representatives and nurses, each family invests hard work and dedication on an intensive path to homeownership. While attending homeowner education courses and completing sweat equity hours, partner families take steps to become strong future homeowners with the skills needed for success.

WHO WE SERVE



Individuals and Families earning 30 – 80% Area Median Income
(Ex: \$31,550 - \$79,900 for a family of four, per HUD's 2021 income guidelines.)



At least two years 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

...and More!

Think you know someone who might qualify?

For more information visit:
www.habitatchesapeake.org/homeownership



FROM HOUSE TO HOME: STAR'S BUILDING STORY

As part of our celebration of the many faces of Habitat, we want to highlight several of the hard-working individuals who have partnered with Habitat for Humanity of the Chesapeake's HabiCorps program, like Star. Despite delays and challenges presented by COVID-19, Star and ten of her fellow classmates celebrated their graduation from the HabiCorps training program in August.

"The program all-in-all was a very great experience," says Star, who completed the 10.5-month program in the spring. "You're getting paid to learn, and getting paid to acquire a skill, or multiple skills, because you're learning a little bit of everything."

Since 2016, HabiCorps, an AmeriCorps Workforce Development Program, has offered meaningful, hands-on training in construction trades to individuals facing significant employment barriers. Trainees work in small teams led by skilled instructors on projects ranging from new construction to complete gut rehabilitations. From building front steps to installing drywall to interpreting blueprints, Star not only partnered with instructor Rick Campbell to learn specialized skills, but also left her mark on a city she calls home.

Born in East Baltimore, Star helped build six homes in Milton-Montford, just blocks away from where she was raised. Habitat Chesapeake broke ground in Milton-Montford's 2500 block of East Eager Street in 2018, with plans to rehab an additional four in the coming year. For Star, providing a safe place for individuals and families to call home is more than a worthy cause – it's also a dream that she wants to pursue using the skills learned from the

program. "I want to build a tiny home community for the homeless because it's hard for them to get off the street and find a job when they don't have an address."

As a young, Black woman in construction, Star also hopes to inspire and encourage women to explore the trades and use these skills to improve their communities. Through the HabiCorps program, Star was able to build homes in the neighborhood where her family lives, offering a hand-up for community members while empowering her own career. The construction and contracting trades are largely male-dominated fields, so according to Star, "it's not just about investing in the community, but in yourself, too. It's a great opportunity...if you really get in there and apply yourself, if you want to learn, you can learn a lot."

HabiCorps works to build homes and lasting change in communities, and trainees like Star carry on that work. All trainees serve as AmeriCorps Service members, who complete 1700 service hours and earn a living allowance and benefits while building homes that transform lives and underserved communities. Upon completion of the program, trainees receive an educational award that can be used toward apprenticeships or college, as well as job placement assistance. Now graduated from the program, Star hopes to use her education award to apply for apprenticeship programs to further her dream of providing tiny homes for the homeless.

"I really appreciated the experience," Star says of her time spent contributing to homes and revitalization efforts along East Eager Street. "I've learned a lot, personally as well as professionally, and I've grown in both areas."

(From top left to bottom right) Star works on a project in a Habitat home; Instructor Rick demonstrates for trainees; Star learns a variety of skills while working onsite; Star and her fellow trainees mask up for a photo outside a home; Star smiles for a photo in her green HabiCorp shirt.

BUILDING A STRONG FOUNDATION OF SERVICE

A transformational bequest from Thomas and Eleanor Requard

Thomas and Eleanor Requard were a hardworking, dedicated couple who took precious care of everything they loved. That was just as true of their stewardship of a beloved historic wooden sailboat as it was to their marriage, careers, and legacies.

Together, they worked on their hands and knees, maintaining the wood and brace of the historic 39-foot Isabel, docked at their home near St. Michaels, where they spent time decompressing after hard weeks working in Towson.

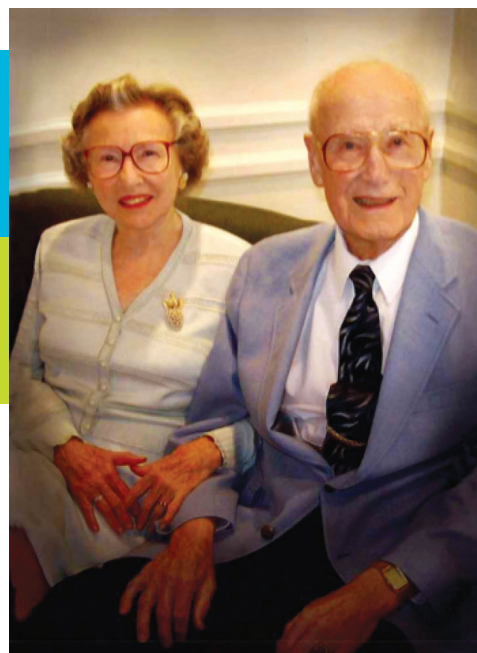
When Eleanor died in September 2019, just two months shy of her 105th birthday and 14 years after the death of her husband, Habitat for Humanity of the Chesapeake created the Eleanor and Thomas Requard Home Construction Fund.

Their donation to Habitat Chesapeake was one of several substantial donations to worthy causes including the Greater Baltimore Medical Center, Kennedy Krieger Institute, and others. For all recipients, the bequest could not have come at more important moment. With the Covid pandemic requiring rapid, ongoing adaptation, the Requard Bequest supplemented donations from the Maryland State Department of Housing and Community Development to finance upfront construction costs for supported first time homebuyers.

Following her graduation from Towson University (then Towson Normal) two years early at the age of 19, Eleanor Requard entered the teaching profession. She was selected by the Superintendent of Baltimore County Public Schools to establish the kindergarten program for the county.

After retiring from teaching, Eleanor joined Thomas in his business managing properties. Operating a family business started by Thomas's father, the couple managed low- and moderate-income properties, apartment buildings, and multi-family properties in the Essex/Middle River area.

Eleanor's Personal Representative and long-time friend, J. Michael Brennan, served as a longtime board member of Habitat Chesapeake, twice as chair, and he helped guide the organization through two mergers. Knowing of the Requard's



commitment to helping others gain access to opportunity, he encouraged them to include Habitat Chesapeake among the outstanding beneficiaries.

"Thomas and Eleanor were dedicated to their community, to their work, to their leisure, but, most importantly, to each other. Their story is a simple one. I will always remember how devoted they were to each other. They were married for 50-plus years, happily married. They amassed a significant amount of wealth, and they gave everything to charity," Michael said.

Because of their generosity, Habitat for Humanity has been strengthened in important ways. Funds are now available for up-front construction costs to sustain a consistent pace of construction. Aligning financing and construction with service and homebuyer education requirements is always a daunting task. The Requard gift allows us to build more strategically and efficiently.

The Requards' memories and their transformational impact will be permanently commemorated through the naming of the construction development fund and by means of a plaque on display in the board room at Habitat for Humanity of the Chesapeake. Legacy gifts are playing a key role in strengthening the work of Habitat for Humanity of the Chesapeake, now in its 39 years of service to Central Maryland.

Safe, decent, and affordable homeownership offers a sure pathway to personal and family advancement. If you are interested in exploring bequest or estate gifts to open doors to opportunity, please contact Gregg Mitchell at greggmitchell@habitat Chesapeake.org or (410) 366-1250.

"It is amazing to see the amount of community support that we receive."

– Savannah, ReStore Call Center



RESTORE: MEET SAVANNAH

Every day, our ReStore team supports our mission of building homes, communities, and hope through the power of teamwork, from leading a fleet of ReStore trucks to making curbside pickups. From greeting every ReStore shopper, keeping our stores in tip-top shape, and hosting groups of volunteers, our ReStore employees help to lay the groundwork for bringing our mission to life and making the dream of homeownership a reality for our homebuyers.

Savannah, who runs our ReStore Call Center, not only embodies our mission but is central to Habitat's work, generating much-needed revenue and serving as the first voice that many of our donors hear when reaching out to Habitat Chesapeake. Originally from Charlotte, N.C., Savannah moved to Maryland three years ago with her husband, who is an active-duty servicemember.

As the Call Center Team Lead, Savannah speaks with every ReStore donor, managing and scheduling ReStore donation pickups while keeping the sales floors stocked with good stuff at great prices – which in turn leads to more revenue for our mission!

Even though the job is demanding, Savannah has found her time with Habitat Chesapeake both meaningful and

rewarding. "There are multiple things about my job that I love. The people who support us and who donate to us are doing so because they really believe in supporting our mission. It is amazing to see the amount of community support that we receive."

This community support translates to critical operating income each year to support Habitat Chesapeake's mission and serve our communities. Importantly, net revenues from the stores are steady, stabilizing the variable flow of cash revenue from other sources.

From donation pick-up to purchase, your support of our ReStores make a huge impact. If you are interested in donating gently used furniture, appliances, or building materials to the Chesapeake ReStores, visit www.habitatchesapeake.org/restore-donation to schedule a pickup or call (410) 633-0506 for more information.



WAYS TO GIVE

UNITED WAY GIVING



Whether it's an employer-matched donation, a seasonal contribution, or a campaign-related gift, the United Way of Central Maryland offers various ways to contribute to Habitat Chesapeake. If you are a City, State or Federal employee, please consider giving to Habitat Chesapeake via your annual charity campaigns at www.habitatchesapeake.org/donate/give/united-way-giving.

CARPENTER'S CLUB



Join our Carpenter's Club by becoming a monthly donor! Setting up an automatic monthly donation through our secure site is easy and convenient. Your recurring donation provides a reliable way to support our construction as well as all of our affiliate programs and operations. Visit www.habitatchesapeake.org/recurring-gift to get started.

MATCH WORKPLACE GIVING



Thousands of companies across the United States offer matching gift programs to their employees. Support Habitat Chesapeake with a charitable donation today, and your contribution may be matched dollar-for-dollar! See if your company matches your gift and find out more at www.habitatchesapeake.org/workplace-giving.

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