



Hearts and Homes

Fall 2022



Celebrating 40 Years and our...

787th Homebuyer!



This month, Habitat for Humanity of the Chesapeake is not only celebrating 40 years of bringing people together to build homes, communities and hope but our 787th homebuyer!

Stephane, an architect and single father, was on Instagram one day scrolling through carpentry and construction sites when he came across photos of people building a Habitat home. He saw the spirit of a community at work, literally building generational *(Continued on Page 4)*



Celebrating 40 years of homes, communities, and hope *scan here to find out more*



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HFHC AT 40 YEARS

There is excitement in the building

Over the past year, we have reflected on the impact of Habitat Chesapeake through the eyes of all the partners we bring together to build homes and improve neighborhoods.

In the past forty years, our work has yielded tangible results: over 780 homes built, 2,500 families serviced, 19 neighborhoods impacted, and thousands of first-time homebuyers

trained. Volunteers learn and serve, while skilled construction training is offered to adult learners.

There is an intangible element to our work as well. In our mission statement, we assert that we will bring people together to build homes and hopes. Involvement in the tangible act of building is exciting and rewarding. Even the name of Habitat for Humanity inspires hope, in the sense that we can keep the dream of affordable homeownership alive – that more people will be added to the circle of opportunity that a safe, decent, and affordable home can provide.

Without a doubt, there are many hurdles we face every day in pursuit of our mission like rising construction costs and virtually no incentives to build affordable homeownership units in the private sector. Developers and government officials often turn to us as a last resort – after it has become clear that the financial “numbers profit don’t work.”

At 40 years of age, Habitat Chesapeake is a force for good, a demonstration that we can both overcome the challenge of exclusion and enlarge opportunity for ownership. By keeping costs low, engaging volunteers, securing donated goods and services, and by using grants to cover materials and skilled trades, we partially close the affordability gap – a distinctive approach and one that deserves greater investment by many in the coming decade.

There is something else especially distinctive about Habitat as a housing and community developer. It is you and people like you. Few affordable housing developers have donors like you whose generosity is essential in filling the affordability gap.

Your philanthropic investment in this work matters more than I can say. At 40 years of age, you are what gives life to our ambitions and hope to thousands.

Thank you.

Mike Posko
Chief Executive Officer



I hope that you find more people willing to fund this amazing program and just keep on doing what you're doing. I hope you stay for 100 years more, because this is the best program!

Carmen, Habitat Chesapeake homebuyer

My
**Hope
for
Habitat**

I believe that this will always move forward because it's a helping program as far as people looking for homes. I think it will succeed for many years down the road because it's a helping hand.

LeShawn, HabiCorps graduate



FOUR DECADES OF BUILDING FOR IMPACT



Over the past three-years, staff and board members have been examining Habitat's impact on neighborhoods in which substantial work has been completed.

Using data from Baltimore Neighborhood Indicators Alliance centered at the Jacob France Institute of the University of Baltimore, we are able to focus on benefiting first-time homebuyers and their families, as well as measure our work based on improvement to neighborhoods.

Over its 40-year history, Habitat Chesapeake has worked in 19 neighborhoods, 17 of which have witnessed substantial improvements in residential vacancy rates and median home values.

Our density of work across several neighborhood types allows us to draw many lessons, including:

- **Unemployment rates declined** in neighborhoods impacted by Habitat Chesapeake's work.
- The **median price of homes increased** in our neighborhoods, outpacing other city neighborhoods (8 out of 11 areas).
- According to Baltimore's finance department, **Habitat homes increased in value at twice the rate** of comparable renovated properties, leading to increased property tax revenues for the city and state.

Habitat-built homes in the metropolitan area have an assessed value for property tax purposes of more than \$50 million*. These properties were formerly abandoned buildings or vacant lots that did not produce revenue and degraded nearby property values and incurred public costs.

Our first goal is to empower first-time homebuyers, but our focus on the homeowner also requires us to understand the neighborhoods in which we work. A safe, decent, and affordable home is only that if the neighborhood in which it is built is progressing, even flourishing.

*According to the MD State Department of Taxation.

40 Years of Neighborhood Impact

NORTH CENTRAL

Woodbourne-McCabe	25 homes
The Waverlies	80 homes
Pen Lucy	40 homes and 3 underway

EAST CENTRAL

Orchard Ridge	30 homes and 27 underway
Patterson Park North and East of Hopkins Hospital	85 Units, 5 underway

SOUTH METRO

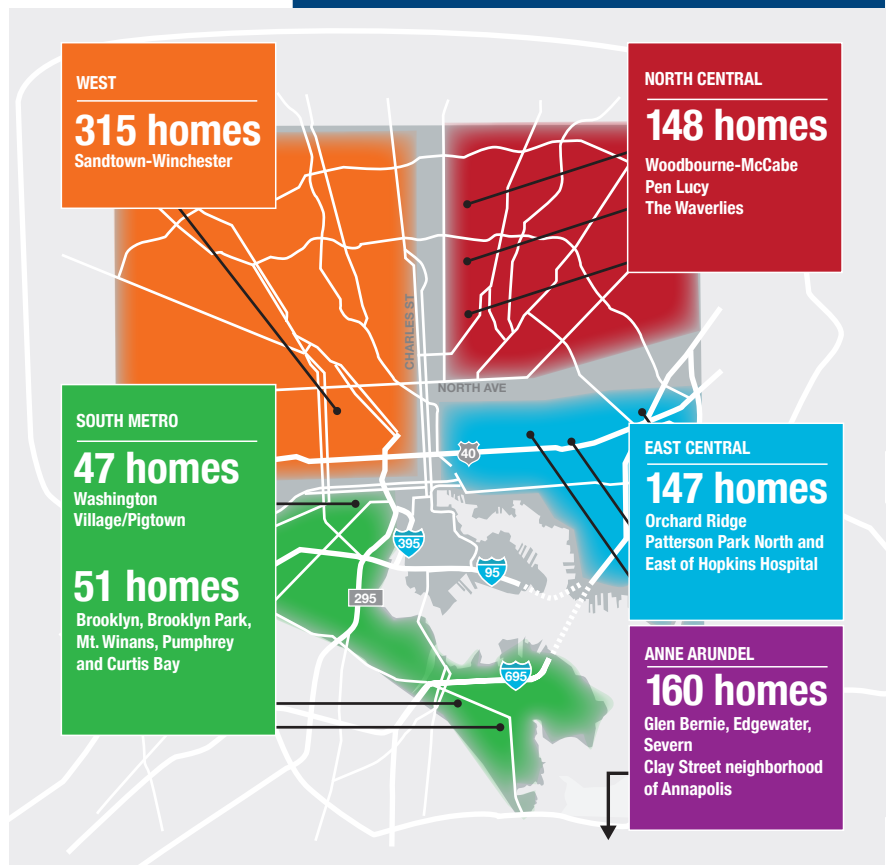
Pigtown	42 homes, 5 underway
Brooklyn, Mt. Winans	80 Homes
Curtis Bay	9 underway

WEST BALTIMORE

Sandtown-Winchester	315 homes
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ANNE ARUNDEL COUNTY

Clay Street neighborhood of Annapolis	40 homes
Glen Bernie, Edgewater, Severn	80 homes



My hope for Habitat is that we move into as many new communities that are in need of affordable homes. I've seen so much growth over the years.

Karen Forbes, Maryland Department of Housing & Community Development Habitat Chesapeake Board member

My Hope for Habitat

I hope that Habitat continues to do the incredible work that it's done, growing in communities and building more affordable houses. That can grow like wildfire and we hope that it does.

Jake Fielek, Stanley Black & Decker Habitat Chesapeake Board Member



wealth for deserving neighbors. Today, just a few short weeks after accepting the keys to his fully-renovated home in Sandtown-Winchester, Stephane is looking forward to building his own generational wealth. For him, it begins with laying down roots and spending the holiday with his family and four year-old twins.

A native of Pikesville, Stephane is an architect by trade but when he is not working or chasing his twins, he enjoys dabbling in carpentry. In fact, it was his passion for woodworking that led him to pursue a career in architecture.

“Fun Fact about myself, it took me 7 years, 5 schools, 3 majors, 1 semester abroad, and a GIANT leap of faith for me to figure out that I want to be an architect. During my studies in England I discovered a deep interest in architecture, mainly because there is always a problem to be solved with every project – no project is ever the same,” he says.

Following his studies in London and determined to pursue a career in Architecture, Stephane headed back stateside to pursue graduate studies in Architecture at Morgan State University.

With his studies complete, career in motion, and homeownership under his belt, Stephane is excited to put his architectural eye and carpentry skills to use in his new home. “This house is not just an opportunity for me as far as providing a shelter and financial stability, but an opportunity to put my design and woodworking skillset to use”.

At first, Stephane wondered if Habitat homeownership would be feasible for him but he found the application process much easier than he imagined. The message Stephane wants to send is: don't block your blessing — just apply.

“Initially, I thought that I didn't qualify or wouldn't qualify but I thought, hey, let me not block my blessing, let me just try and see. The worst they can tell me is no and the best you could tell me is yes. Getting accepted was a true gamechanger. This is an opportunity of a lifetime.”

Opportunity of a Lifetime

We see it time after time: when our partner families receive the key to their new home, it leaves an impact that spans far beyond what they anticipated. Not just a sense of security and stability but yet another opportunity to change the trajectory of their family's life.

Habitat homeowners consistently describe a sense of deep gratitude for the stability homeownership provides. Through the pandemic, we heard many first-person testimonials from our homeowners, reporting stability during a major socioeconomic crisis. Their affordable, fixed rate mortgages and zero-percent interest provide a foundation for safety and comfort.

“Given the state of housing and the economy, we need more programs like Habitat and donors like you all to create opportunities for families,” - Stephane
Habitat Homebuyer

“Given the state of housing and the economy, we need more programs like Habitat and donors like you all to create opportunities for families,” says Stephane. “From an architectural and urbanist perspective, it's nice to have programs like Habitat for urban revitalization and building cohesion within broken neighborhoods but above all, it's the investment in people that matters the most.”

Celebrating 40 Years and our...



787 homes... and counting

On October 21, Stephane became Habitat for Humanity of the Chesapeake's 787 homebuyer! Now a resident of Sandtown-Winchester, Stephane and his family will be surrounded by more than 300 Habitat homes and homebuyers. They have all journeyed a similar homebuying process, tackling homebuyer education classes, sweat equity hours, and even the memorable ribbon cuttings.

More neighbors are still to come! With roughly 20 Partner Family Members currently in our Homeownership Program, the need for affordable housing remains. And so, Habitat Chesapeake is continuing our 30+ years working in Sandtown, focusing on a handful of homes within the 1300-1500 block of N. Fulton Avenue. Additional concentrated projects are also underway in Pigtown, Woodbourne-McCabe, Milton-Montford, and Orchard Ridge.

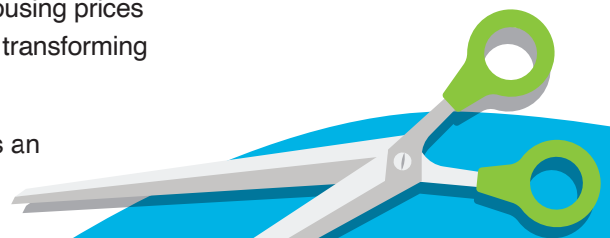
Beyond creating a built-in support system for new families, concentrated construction efforts like Habitat's make building efficient, create visible momentum in neighborhoods that need investment, and ensure that those same neighborhoods remain stable and mixed-income, regardless of what future developments may occur. That's important in Baltimore, where housing prices have risen dramatically over the past year and major developments are transforming previously low-to-moderate-income communities.

"To me, homeownership is more than having a place to lay my head. It's an opportunity to create family memories as well as an opportunity to invest in myself. Owning and maintaining a home isn't easy, so as an architect/carpenter, I look forward to the opportunity of refining my skills and nurturing my creativity to create the best sense of home for me and my children."



"I took the leap of faith and I'm glad that I did."

*- Stephane
Habitat Homebuyer*



787th Homebuyer!



BUILD WITH STRENGTH

40 Years of Building Sustainably



In August, Habitat Chesapeake celebrated its 40th year of sustainable construction with a landmark build: its very first home constructed with insulating concrete form (ICF) technology!

The single family home on Elizabeth Avenue in Halethorpe, Maryland utilizes concrete, a highly sustainable building material, for much of the construction including insulation inside the walls.

Homes built using ICF technology are incredibly safe and strong, and are often used in areas where housing is critical for disaster relief, as they can be constructed very quickly and cost-effectively. Concrete insulation also makes heating and cooling homes highly efficient and more sustainable.

"There are multiple benefits in one system," says Maryland Ready Mix Concrete Association (MRMCA) Executive Director Thomas Evans. "It starts with ease and speed of construction, because it's lightweight and easy to assemble. It's structurally sound, so you're safe, and it's energy efficient. And it's low-cost upfront and low-cost long term to heat and cool the place."

The home was built with partners Build With Strength and the National Ready Mix Concrete Association (NRMCA), who are partnering with Habitat for Humanity affiliates across the country on an incredible endeavor to build 50 homes in 50 states. The ICF Manufacturers Association and BuildBlock ICFs provided the ICF technology and held several on-site classroom days with experts. Concrete was provided by Vulcan Materials and Chaney Enterprises, and pumping was supplied by Andrews Equipment Company.

Members of these partner organizations worked alongside Habitat Chesapeake staff and volunteers to stack hollow plastic square forms into walls, supported by rebar. The hollow forms were then filled with concrete, which provides the insulation and strength for the building.



"It starts with ease and speed of construction, because it's lightweight and easy to assemble. It's structurally sound, so you're safe, and it's energy efficient."

- MRMCA



Across little more than a week, the walls of this home were stacked with astonishing speed. Through Build With Strength, a single home can be constructed using the ICF technology in only 10 days, but dedicated support from volunteers allowed Habitat Chesapeake to finish it within only 8 working days.

"Thank you to everyone involved in this incredible project. 50 homes in 50 States is a formidable challenge," said Steve Bolton, Habitat Chesapeake COO. "We at Habitat for Humanity of the Chesapeake are humbled and thankful for everyone's generosity."

In late October, a press day brought together members from participating organizations as well as local government representatives to celebrate as construction wraps up final finishes on the interior of the home. This future home for a Habitat Chesapeake homebuyer will feature 3 bedrooms and 1 bathroom with a full basement, and will be located just outside Baltimore City in Halethorpe.



My hope for Habitat is that they will see and recognize new potentials and new opportunities.

- Rev. Jenn DiFrancesco,
Havenwood Presbyterian,
North Baltimore Presbyterians

My
Hope
for
Habitat

My hope is that we continue to keep doing what we're doing, and just do more and do better with it because we're really good at what we do.

Scott Wingrat, Cresa Baltimore and
Habitat Chesapeake Board member



COMING HOME:

Annual Cornerstone Donor reception



On October 26, 2022, Habitat Chesapeake was honored to bring together volunteers, partner organizations, sponsors, homebuyers, and HabiCorps alums to celebrate four decades of growth and service. Hosted at the historic Clifton Mansion in East Baltimore, guests mingled as dusk fell and our most dedicated partners shared their stories from the past 40 years emphasizing their commitment of building homes throughout the Baltimore region.



I'm happy to be in a great place in my life and will continue to help others. Thank you to all the donors and to Habitat for Humanity.

- *Donnika*
Soon to be Habitat Homebuyer



Returning MC Tom Hall, host of WYPR's Midday, guided attendees through an evening of homebuyer stories and words from guest speaker Aaron Henkin, creator and producer for WYPR and host of The Maryland Curiosity Bureau. We also recognized our Partner of the Year and Lifetime Achievement Awards winners. Together, these partners have contributed more than \$3 million towards Habitat Chesapeake's mission!

For the first time, The Bert Hash Community Partner of the Year award was awarded to two deserving honorees, Phyllis Gilmore of the Woodbourne-McCabe Community Association and Precious Fraling of the Glenwood Life Counseling Center and Recovery Garden. Named in honor of Bert Hash, the former President & CEO of MECU of Baltimore and past Habitat Chesapeake Board Chair, Bert was deeply involved in community development within Sandtown-Winchester. This award highlights individuals whose contributions have impacted their communities and partnered with Habitat Chesapeake.

After 40 years, Habitat Chesapeake's track record speaks for itself: over 780 homes built, 232 mortgages paid in full, 19 communities impacted through partnership, and more than 2,500 family members strengthened. From volunteers spending their weekends helping finish drywall, to government representatives advocating for affordable housing policies, to our corporate and foundation partners who provide resources and critical funding – thank you for ushering us into our next decade of service.



Honorees and Awards

Steven Buck Committee Volunteer
Scott Wingrat

Bert Hash Community Partners
Precious Fraling (posthumously)
Phyllis Gilmore

Corporate Donor
Prime AE Group, Inc.

Faith Partner
Glen Mar United Methodist Church

Government Partner
Senator Cory McCray

Individual Donor
Suzanne Mason

In-Kind Donor
Hord Coplan Macht

Youth Partner
Broadneck High School

ReStore Partner
Atlas Tile & Marble

Lifetime Achievement Awards
Stanley Black & Decker
Steven Buck
Baltimore Gas & Electric Company
The Orokawa Foundation, Inc.

Top: The Brandon Woody Jazz Band plays on the porch of the Clifton Mansion. Middle: Donnika receives award for Outstanding Partner. Bottom: Leila poses with award recipient Phyllis Gilmore, Dan Rodrick talks with Gregg Mitchell and Britt Hayes, Glen Mar United Methodist Church award recipient, Adrienne.

WHAT WE DO

Habitat Chesapeake extends the dream of homeownership to low-to-moderate income families who struggle to find stable, affordable housing in a region with an increasingly high cost of living. Habitat families complete “sweat equity” hours that include attending financial literacy classes and helping to build Habitat homes before signing onto an affordable, zero interest mortgage. Homeownership is life-changing for these families, bringing safety, stability and an opportunity to build wealth across generations. As families’ lives are transformed, so too is the community. Habitat homes bring visible investment; engaged, long-term residents; opportunities for workforce training and new tax revenue to support public services and infrastructure.



HOW WE WORK



We look for opportunities to build in neighborhoods that have anchor institutions and amenities, but need more investment.



We recruit first-time homebuyers who need decent housing, are willing to partner, and are able to afford a moderately-priced, zero-interest mortgage.



Your donation helps bridge the gap between the finished cost of a newly constructed or renovated home and what a low-to-moderate income homebuyer can afford without becoming mortgage burdened.



Habitat Chesapeake works with donors, public officials, private investors, and supporters like you to increase homeownership and associated benefits, like increased property tax revenue and improved neighborhood vitality. With you, we can build a world where everyone has a decent place to live.

WAYS TO GIVE THIS HOLIDAY SEASON



Gifts of Stock



Gifts of securities and stock help further Habitat Chesapeake's mission while offering you financial and tax benefits. Our secure stock donation tool makes it easy to donate your stock and only takes a few minutes to use!



Bequest



Your Legacy Gift with support Habitat Chesapeake's future. Planned giving may also provide tax benefits to you now, to your estate, and even provide income throughout your lifetime.



Online Giving



Help us build even more homes - no gift is too small. We offer convenient and secure online transactions to make your gift via our website. You can also dedicate your donation in honor or in memory of someone you love.



Workplace Giving



Have your gift matched dollar-for-dollar when you give through your organization's matching gift program. Inquire on your employer's ability to match your gift to Habitat Chesapeake.

- United Way: #3275
- Maryland Charity Campaign: #521226188
- Combined Federal Campaign: #62187

For these and more ways to give visit habitchesapeake.org/give

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