



Hearts and Homes

Spring 2025



New Year, New Home

For Virginia, this new chapter isn't just about a house — it's about creating a legacy of **strength, independence** and **hope** for her daughters



“Having my own home, for me and my daughters, makes me feel like we made it. We did it. I'm able to give not only long-term stability but short-term security too. My daughters are 13 and 7, and that's something they can always say: ‘Oh, mommy did this for us. We have our own room, we have our own space,’” homeowner Virginia expressed with deep gratitude for the opportunities Habitat for the Humanity of the Chesapeake's (HFHC) homeownership program provides.

HFHC's Homeownership program selects homebuyers based on their ability to pay, need for decent housing and willingness to partner, requiring an individual to complete 250 hours of "sweat equity" — 200 hours of volunteer service and 50 hours of homebuyer education. HFHC supports each family throughout the process, helping them maintain financial stability for homeownership and ensure timely mortgage payments. For families like Virginia's, owning a home builds generational wealth through equity that grows with each mortgage payment. By offering zero-interest loans capped at 30% of a buyer's income, HFHC makes homeownership attainable for those who might otherwise face financial barriers.

Virginia credited her daughters for serving as her vital support system throughout HFHC's homebuying process. “They give me the strength to keep moving forward. When I feel like I can't go on, I think about their future and what I am teaching them

every day—what it means to be strong and independent—and I keep moving forward.” She added that her daughters have big plans for the basement, turning it into one big playroom. Virginia also expressed her deep gratitude for the HFHC staff for their guidance and support, “Working with everyone in the program has really helped me be confident in the fact that I can do this.”

The Baltimore native is excited about moving into a new neighborhood, in the Milton-Montford area of East Baltimore. Through the HFHC program, she has already met a few of her future neighbors and looks forward to “spending years as not only neighbors but family.” She eagerly imagined cookouts and celebrations to come.

Virginia explained that growing up as a renter in someone else's home was the norm, and the prospect of owning a home of her own felt like a far-off dream. But now, as she nears the completion of the program and prepares to move into her new home, she reflects with immense pride on how far she has come. “This program allowed me to have confidence in myself,” she said.

For Virginia, this new chapter isn't just about a house — it's about creating a legacy of strength, independence and hope for her daughters, one that will inspire them to reach for their own dreams and know that anything is possible when you believe in yourself.

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A LOOK AHEAD FOR HFHC

As we continue our important and ambitious work in 2025, we do so with gratitude and optimism. This year offers exciting opportunities for Habitat for Humanity of the Chesapeake to expand our impact, strengthen our community and further our mission in meaningful ways.

Building the Future

We're excited to soon welcome new homeowners to the Curtis Bay area, where the final homes of our nine-house project are nearly complete. Over the past 22 months, more than 700 volunteers have contributed over 6,440 hours, supported by generous sponsors and our dedicated construction team. This milestone is a testament to the strength of our collective efforts, and we are deeply grateful to everyone who made this dream a reality for these families.

Breaking New Ground

Our Orchard Ridge project in East Baltimore is underway, with a bold goal to construct 27 homes in just over three years. This initiative represents a significant step forward in providing affordable housing and creating lasting change in Central Maryland. We are grateful for the dedication of volunteers, donors and supporters for their commitment.

Expanding Our Reach

New partnerships with corporate, community and government organizations are opening doors to serve more individuals and families. We're also exploring creative strategies to amplify our message and impact. To all who support us through financial contributions, volunteering and advocacy — thank you for strengthening our mission and ensuring we can continue to serve those most in need of affordable housing. With a clear vision for the year ahead, we're ready to innovate and drive meaningful change. Together, we will build on our momentum and make 2025 a year of transformation.

For every home built and homeowner placed, your support is essential. To our community, volunteers, donors and supporters — thank you for your belief in our mission. Your kindness, generosity and dedication are the heart of our work and we look forward to what we will accomplish together in the year ahead.

Sincerely,

Mike Posko
Chief Executive Officer

Lay the foundations today for a lasting legacy.

Use this free online tool to plan your legacy:

FREEWILL



THE HOUSE THAT LOVE BUILT

♥ Nelson and Marjorie's story began 25 years ago when they painted a fence for a HFHC house in the Waverly area of Baltimore. "This random guy came to lunch with us, and the rest is history," HFHC volunteer Marjorie explained how she met her husband of 23 years. She was participating in a HFHC build project with friends as a part of the Immaculate Conception Church group from Towson, Maryland. Nelson, her now husband, was there on his own, in between jobs and looking for a way to give back.

On the morning of November 23, 2024, Marjorie got ready and was ushered out the door with little information about the day ahead. Unbeknownst to her, Nelson had arranged with the HFHC volunteers from the original build to join them on the construction site. When they arrived, she started to see faces familiar to her from that memorable day a quarter-century ago. Nelson had planned the anniversary surprise for months, coordinating with attendees, many of whom the couple has maintained close friendships with, through the exchanging of Christmas cards and communicating regularly.

Love filled the air on the build site, not just surrounding the happy couple on their anniversary, but also radiating through the strong bonds shared among friends. The sweat of hard work could hardly mask the glow of rekindled camaraderie. "It's really nice to reminisce," HFHC volunteer Amy explained, describing fondly what it's like to come back and build with members of the original group. She added, "it's nice to reflect back because I haven't seen them for a long time, so it brings back memories." Amidst the effort, there were moments of laughter and tears, laying the foundation for new memories that will stand the test of time.

"We credit Habitat with a lot," Marjorie said, touting volunteer opportunities with HFHC as a powerful force for



good, including providing opportunities to meet people and form lasting relationships. Giving back is a core value that first brought the couple together, serves as a pillar of their relationship and is a concept they passed on to their children. The couple married in 2001 after a year of dating and are now the parents of three teens who regularly volunteer with Habitat affiliates at the ReStore and on site. Beaming despite the tears of pride glistening in her eyes, Marjorie lovingly boasted about her children having giving hearts and expressed, "they're good kids, very compassionate. Makes me proud."

Over the years, Nelson and Marjorie have served their community in several ways, but of all their community involvement, HFHC holds a special place in their hearts. They share a strong passion for HFHC's mission.

On an HFHC construction site, not just homes but impactful relationships are built. As Nelson put it, "you're meeting people with the same values, or at least one value: helping other people, and so that's a nice base to build off of." On the construction site and beyond, HFHC serves as a transformative unifier, bringing people together to build homes, communities and hope in Central Maryland.

If you are interested in learning more about volunteering with HFHC, visit habitatthesapeake.org.galaxydigital.com

"There are really amazing benefits to Habitat that are just tremendous for the community and for other people to be involved in."

—Marjorie, HFHC Volunteer



"When you think of the basic needs for people one of the first ones is a place to live. This gives people a really nice place to live, a place to be proud of and take ownership of It's amazing."

—Nelson, HFHC Volunteer

DISCOVER HABITAT CHESAPEAKE RESTORES

When you think of a Habitat Chesapeake ReStore, what comes to mind? For many, it's a treasure trove of home essentials—donated furniture, unique antiques and discounted home improvement materials. While these perceptions are spot-on, there's more to the story. The ReStore isn't just about great finds; it's about making a profound impact on Central Maryland communities.

When you shop, donate or volunteer at our ReStore you're giving back. Every couch donated, every bargain scored and every hour volunteered fuels HFHC's mission of bringing people together to build homes, communities and hope. 100 percent of the profits from our five ReStore locations directly supports this mission. Your support enables HFHC to make a lasting difference for families in Baltimore City, Anne Arundel, Howard and Baltimore counties.

To learn more about donating and volunteering and for updates on the latest items in store, follow us on social media and visit <https://www.habitatchesapeake.org/engage/restore-home/>.

Introducing the Salvage Service Deconstruction Program

Have you heard of HFHC's innovative Salvage Service Deconstruction Program? This initiative brings our ReStore team directly to you. At no charge, our staff will carefully remove reusable kitchen cabinets, sinks, appliances and light fixtures from your home or office. These items are then brought back to our ReStores for resale. This service not only keeps valuable items out of landfills but also deepens our impact generating revenue for HFHC programs and services.

By selling salvaged materials at affordable prices, we provide cost-saving opportunities for shoppers while funding homeownership dreams for families in need.

ReStore®
Habitat for Humanity of the Chesapeake

2024 by the
numbers



1,048
volunteers

5 Stores

in the Baltimore area
Columbia • Dundalk • Glen Burnie
Halethorpe • Timonium

\$1,126,917

in profits



24,233
volunteer hours

100%

of proceeds
support building
affordable homes



2,870

donation
pickups



Your gift unlocks bright futures!

Scan the code to donate now to create, preserve and promote affordable homeownership.



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