



Hearts and Homes

Summer 2025

A Place to Call Home

"I have a home. It's not just that I'm living somewhere, I have a house."

— Matt, Habitat Chesapeake Homeowner



In June, Matt, a police officer on the night shift in Howard County, received the keys to his new home in Howard County, Maryland. For him, this milestone represents more than just a new address—it means security, independence and the peace of knowing he's truly home. As Matt put it, "I have a home. It's not just that I'm living somewhere, I have a house."

His home is lightly rehabbed and the first of a new homebuilding model for Habitat for Humanity of the Chesapeake, including modest improvements to existing homes.

Matt began Habitat Chesapeake's homebuyer program in February of this year after being referred by Howard County's Moderate Income Housing Unit (MIHU) program. This referral is part of a new partnership with Howard County's MIHU where qualified homebuyers are sent to us after their initial screening process and go on to fully complete our program.

As part of this process, he has participated in courses about budgeting, financial management and home maintenance, and has been guided through the homebuying process by Habitat Chesapeake staff. As he prepared to move into his home, Matt reflected on the process: "There's really no downside to being in the program. A lot of the time there's a 'catch' but the catch for this is learning home maintenance and volunteering, which is a great thing."

One of Matt's favorite aspects of Habitat Chesapeake's homebuyer program has been the sweat equity requirement, which is an opportunity for future homeowners to work alongside volunteers and staff to build their homes and support the mission through work at a Habitat Chesapeake ReStore. He



even plans to continue volunteering at the ReStore beyond his required hours. "I've had a fantastic time. I have been able to meet a bunch of great people and learn a few new skills—like I never knew how to rip up and put in new flooring or paint a door."

For Matt, the sense of community built into Habitat Chesapeake's homebuyer program has been especially rewarding. "You're helping other people just as you're being helped," he said.

This summer, Matt walked through the front door of his own home—a place built with purpose, community and care. And with it, he'll experience the lasting comfort of knowing he's truly home.

To learn more about our homebuyer program, check out the infographic on page 3.

Visit our website at <https://tinyurl.com/4765z7x4>

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INCREASING OUR IMPACT: PLACING MORE HOMEOWNERS IN HOMES

At Habitat Chesapeake, our mission goes beyond building homes—it's about creating lasting impact for individuals, families and communities.

As we look to the future, we're eager to significantly increase the number of families and individuals placed in safe, affordable homes. In addition to our volunteer-driven and construction process that has built over 800 homes in the last four decades, we are expanding our impact through two new approaches to homebuilding: light rehab and contractor-built homes.

For light rehab homes, Habitat Chesapeake purchases homes in good condition, upgrading them to meet our standards and selling them at affordable mortgages to qualified buyers, thanks to donor and corporate support that bridges the gap between the full value of the home and the sale price. This process is quicker and less labor-intensive than new construction or full rehab, yet still provides safe, quality housing.

Our second approach to expanding our homebuilding process will be a pilot partnership with a construction company to build homes that meet Habitat Chesapeake's requirements for quality and energy efficiency. We will purchase the completed homes and make them available to qualified homebuyers under our same process for ensuring that they are affordable.

These exciting new processes reflect Habitat Chesapeake's enduring mission and impact: creating safe, affordable homes that provide stability to homeowners and sustainable growth to communities.

None of our work is possible without you. Whether you've swung a hammer on a Habitat Chesapeake construction site, donated to further our mission, advocated for affordable housing or supported ReStore with a donation or a purchase—thank you. Your generosity and commitment are the true foundation of every home we build.

Together, we're not just building homes—we're building a future filled with opportunity, connection and hope.

Sincerely,

Mike Posko
Chief Executive Officer



Scan the code to sign-up to volunteer. You can play an important role in making a home available to a first-time homeowner! Join us as we build or rehab a home or prepare merchandise for sale at a Habitat Chesapeake ReStore.



BUILDING A FUTURE

As a recent graduate of Habitat Chesapeake's homebuyer program, Diamynn is stepping confidently into the next chapter of her life—filled with gratitude, pride and a renewed sense of stability. "I feel like I'm doing really well mentally and financially, and I'm set up for the future," she shared as she reflected on her path from long-time renter to first-time homeowner.

Having rented since college, Diamynn moved into her Habitat Chesapeake home in the Spring. "Knowing this place is mine really makes me feel good. It makes me feel safe. It makes me feel like I have something that is just my own," Diamynn shared.

In their mid-twenties, Diamynn and her friends have often talked about how difficult it is to enter the housing market. Their experience is not unique—of those who earn less than \$50,000 a year in the U.S., 72 percent of renters versus 52 percent of all homeowners pay over 30 percent of their income on housing, according to The American Community Survey.

This means that over 30 percent of households are considered burdened by high housing costs, a problem that Habitat affiliates like ours are actively working to address.

Through Habitat Chesapeake's homebuyer program, Diamynn avoided that burden. "The program took a lot of the stress out of the first-time homebuying process. I had so much guidance and support," she said. Now, she's encouraging others to explore the opportunity as well.

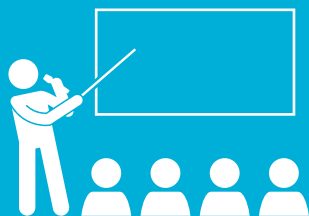
Diamynn's journey is a powerful reminder of what's possible when determination meets opportunity. At Habitat Chesapeake, we're proud to partner with individuals like her—one home, one family, one brighter future at a time.

How our Homeownership program works!

- 1** We look for 3 criteria in our applicants:
 - Ability to pay
 - Need for decent housing
 - Willingness to partner
- 2** An individual homebuyer must complete **250 hours of sweat equity**. Sweat equity is the volunteer work a participant must complete while in the program.
- 3** **200 hours** of volunteer service at one of our ReStores or construction sites.



- 4** **50 hours** of homebuyer education.
- 5** To graduate, a homebuyer must complete 250 total hours of combined sweat equity and homebuyer education.



Complete

Every homebuyer and home is unique.

Curious if you're eligible? Attend one of our Homebuyer Information sessions to learn more.

Impact by the Numbers

Data reflects over 43 years

811
Families Served



42,000
Volunteer Hours



19
Neighborhoods Transformed



Scan to learn more about our program



SHOP SMART AND BUILD STRONGER COMMUNITIES AT RESTORE!



Looking to furnish your home affordably and sustainably? Need that one missing piece in a room refresh? Have gently used household items and furniture that you're ready to replace?

The answer to all these questions and more: visit your local Habitat Chesapeake ReStore! Our five ReStore locations offer a wide selection of used furniture, appliances, building materials and home décor at prices that fit every budget.

By shopping and donating at ReStore, you're not only saving money—you're helping build homes, communities and hope. Proceeds from your purchase directly support Habitat Chesapeake's mission to provide safe, decent and affordable housing for families and individuals in Central Maryland.

ReStore donations also support Habitat Chesapeake homeowners, who can furnish their new homes affordably thanks to the variety and value ReStore offers.

Donating items you no longer need? ReStore accepts furniture, appliances, building materials, cabinets and more—through our convenient Salvage Service program, we'll even come to you for qualifying donations.

Shopping and donating at ReStore is great for the planet. In the past year, our stores helped divert over 5 million pounds of usable materials from local landfills.

It's simple: when you donate, shop or volunteer at ReStore, you're helping Habitat Chesapeake build homes and protect the environment.



**Scan the QR code
to learn more about our ReStores
and Salvage Service program.**

Habitat Chesapeake Announces the Start to a Multi-Year Partnership with Habitat for Humanity of Honduras

Habitat Chesapeake is pleased to announce a new partnership with Habitat Honduras! The first program in this collaboration will be a volunteer project in Honduras from October 18–25, 2025. Habitat Chesapeake staff, board members, volunteers, donors and corporate partners will work alongside Honduran families to build safe, affordable housing in their community. Your contribution will help defray the costs for our 12-member team to participate and fully fund the home that we will build there!



Scan the code to support the project with a general donation or direct your gift in the name of a team member. Your gift provides the first of many homes in our partnership with Habitat Honduras!



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