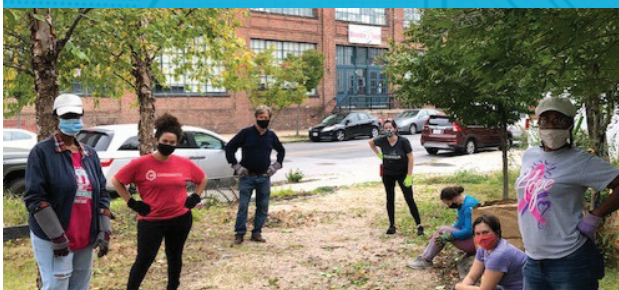





# Hearts Homes



## Building Blocks of Communities and Hope

 After nearly forty years of service and the construction of 770 homes, we at Habitat for Humanity of the Chesapeake have found a common thread: the basic needs of *decent, affordable housing and community* are intricately connected. This connection is expressed as the warmth of security in belonging, understanding that your presence matters — individually and to the collective — and commitment to shared goals.

Similarly, we recognize that our mission of “bringing people together to build homes, communities, and hope” goes beyond helping hard-working families reach their homeownership goals or increasing access to affordable housing; our mission includes gaining buy-in from these residents and other stakeholders — the building blocks of community — to facilitate **building blocks for thriving communities**.

(Continued on page 4)



[www.habitatchesapeake.org](http://www.habitatchesapeake.org)



## Board of Directors

David Miller, Chair  
Steve Buck, Vice Chair  
Bryan Porter, Treasurer  
Susan Gue, Secretary  
Jeff Ackenberg  
John Bond  
Ian Broadie  
Sean Davis  
Jake Fielek  
Karen Forbes  
Gary Garofalo  
James Goodrich  
Seema Iyer  
Kelly Martin  
Anthony Pressley  
David Ralph  
Owen Rouse  
Zack Shankman  
Sherita Thomas  
Adam Tremper  
Scott Wingrat

## Executive Staff

Mike Posko  
Chief Executive Officer  
  
Steve Bolton  
Chief Operating Officer  
  
Candice Van Scoy  
Chief Financial Officer  
  
Gregg Mitchell  
Chief Advancement Officer



## BUILD. EDUCATE. LEARN. ADVOCATE. INVEST.

### Building a Home Builds Hope

Each year I spend with Habitat for Humanity of the Chesapeake, it becomes more apparent that we do far more than build homes. Our mission is to bring people together to build homes, communities, and hope, and we work extremely hard to realize that mission each day. However, as you will see throughout this newsletter, we also recognize that the work we do is only a piece of the bigger picture that makes up a neighborhood.

By uniting with partners, neighborhood organizations, community leaders, and residents to fulfill a shared vision, together we have made the following contributions to the vitality of fifteen key neighborhoods throughout Central Maryland:

- **We educate.** We provide homebuyer education and support, which is key to our success. We also prepare our HabiCorps trainees for employment in construction and educate our volunteers on homebuilding, maintenance, and home affordability.
- **We learn from our communities.** Through community-based partnerships, we are attuned to the promise and challenges of the people we serve. With their counsel and that of our homebuyers, we determine how to target our revitalization efforts.
- **We partner and advocate.** Our mission statement opens with the vital premise of bringing people together. We work with faith-based groups, businesses, youth groups, and a broad array of public and private donors in support of affordable homeownership. Working together, we can do things that would be impossible alone.
- **We aim to foster long-term investment.** Habitat's work and the efforts of other community development groups pay financial dividends. Each of our homeowners pays incremental property taxes. Many have more resources for nutritious food, academic programs, and future planning when they are no longer rent-burdened. Neighborhoods with a solid homeownership base have less crime, litter, and nuisance costs.

Affordable homeownership is a solid investment. Thank you for being co-laborers in building long-term investments and enabling us to prepare our homebuyers. Thank you for standing with the broader community and us as partners in building a better and brighter Central Maryland.

Mike Posko  
Chief Executive Officer

### Introducing a new way to interact with us!

Throughout this newsletter you will spot a few QR Codes! When scanned with your smart phone you will be routed to interactive videos, photos, donation pages and more taking your Hearts and Homes Newsletter experience to another level. Here's how!

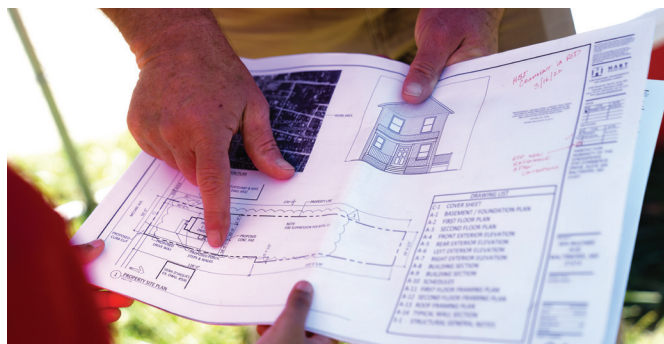
1. Open your camera on your smartphone
2. Point your device at the code
3. Wait for camera to recognize and scan QR code
4. Click banner or notification when it appears
5. Linked content will automatically load





# TURNING IDEAS INTO REALITY

## Habitat Chesapeake adopts new home footprint



Top row: 3-D renderings of rooms using the 20' x 32' footprint brings the blueprint to life! The new model is not only more efficient but will create a beautiful space for those that will call it home; Bottom row: The new model will not only be used in our new construction build in Orchard Ridge but on three new townhomes in South Baltimore's Pigtown; A blueprint of the new model used in an alternate ADA assessable format.

The beauty of a Habitat house is not only seen in its aesthetics upon completion; it is birthed from the thoughts and energy of those who have taken time to envision it.

Behind the scenes, planning committees, architects, and builders collaborate to develop plans to build high-performing homes using affordable methods and materials that minimize the burden of maintenance and are volunteer-friendly; this makes the build streamlined and efficient.

Habitat Chesapeake has returned to the drawing board in recent months to enhance our building process, allowing us to construct more homes more efficiently. "This new footprint is exciting for us as an affordable home builder," shared Steve Bolton, Chief Operating Officer for Habitat Chesapeake. "Housing material is typically [fabricated] in two-foot increments, and this new model allows us to reduce waste, especially as we see the cost of lumber and other building supplies rise due to COVID. It not only makes for a more efficient build, but it also keeps the cost of our homes down."

The new model consists of a 20' x 32' footprint and a full basement add-on when space allows. Contractors can erect housing units as rowhomes, single-family homes, or ADA-accessible homes, the latter of which feature two generously-sized bedrooms on either side of the unit and a spacious central hallway to accommodate wheelchair access.

"We have successfully used this new floor plan for an ADA home in Woodbourne-McCabe, and we are excited to

expand its use for our future builds," Steve shared. Habitat Chesapeake plans to use the newly-implemented footprint for approximately thirty-five homes across Baltimore City, including twenty-seven homes in East Baltimore's Orchard Ridge neighborhood.

While each home incorporates the same 20' x 32' footprint, each one will be unique. Excitement about the finished product escaped Steve,

"The idea that we can take a single-family home and build that same size structure in the format of a townhome is really exciting. I cannot wait to compare the completed projects and ask, 'Can you believe that these are the same house?!'"

We are thrilled to have the opportunity to build beautiful homes more efficiently for hard-working individuals and families — the outcome being increased investment and higher property values. It is invaluable to have the chance to take a concept and turn it into a plan that transforms lives and communities for generations to come!

Cover images: Residents of Milton-Montford pictured along with Habitat Chesapeake staff tending to the community rain garden; HabiCorps Trainee Starr turns the Milton-Montford homes into a classroom as she completed her AmeriCorps Service hours; Two of the six homes that Habitat Chesapeake are currently renovating on the 2600 Block of E. Eager Street in East Baltimore; Volunteer from John Hopkins Medicine rolls up her sleeves to build a Hopkins Medicine sponsored home in Milton-Montford; HabiCorps Instructor Rick Campbell (pictured left) stands with his team of HabiCorps trainees and AmeriCorps Service Member Brandon (far right) after a full days work in the Milton-Montford Neighborhood.



# Building Blocks of Communities and Hope *(continued from cover)*

The Milton-Montford community is a perfect example of expanding our reach through partnership. After receiving an invitation to collaborate. We first learned of the neighborhood as the Historic East Baltimore Community Action Coalition (HEBCAC) sought to establish a mixed-income housing environment in the area.

As a touchstone for HEBCAC's East Baltimore redevelopment efforts, Milton-Montford provides a unique opportunity for both long-time residents and young professionals to live near their work with quick access to city-based employers such as Johns Hopkins Hospital and communal areas like the rain garden and Little Eager Park — amenities that current residents enjoy that are also attractive to prospective homeowners.

This past summer, Habitat Chesapeake was proud to partner with Milton-Montford residents as we collaborated to revitalize the rain garden. Nearly a dozen Milton-Montford residents masked-up and joined Habitat Chesapeake staff and the HabiCorps Workforce Development Trainees to remove invasive plants, repair fences, cut branches, and lay mulch to reinvigorate the space. This undertaking brought about a much-needed renewal in the use of this outdoor space, which now features beautiful stone “benches,” perfect for an open-air, socially-distanced lunch break.

While there, we met Christine Prosperi, a Milton-Montford homeowner. Four years after calling Milton-Montford home, Christine has seen rapid transformation:

redevelopment of vacant façades, the revival of green spaces, and the arrival of new neighbors while continuing to foster relationships with those who have called the blocks home for decades. Christine shared:

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

It's these partnerships with a lot of funding agencies and nonprofit organizations throughout Baltimore city and all over who have really helped connect us to resources, and provide opportunities where neighbors can do something together. Having those partnerships is really key.

In Fall 2018, when Habitat broke ground in Milton-Montford's 2500 block of East Eager Street, we were excited to see the community support surrounding our efforts to renovate sixteen homes in the area. Moreover, we were excited to learn of the tremendous work already taking place!

For instance, HEBCAC fostered revitalization efforts and contributed \$11 million to the renovation and rehabilitation of forty rowhomes and adjacent properties. The community organizers at HEBCAC also offer resources to support community residents in reaching their economic self-sufficiency goals, mobilizing projects, and accentuating community assets. Community action permeates the spirit of the area.

Rose Street Community Center and Moveable Feast are other committed “building blocks” of note — ones that care and support Milton-Montford and the other surrounding East Baltimore communities.

Rose Street Community Center offers relief for homeless and at-risk youth through transitional housing. The center also has a core group of highly-motivated residents of all ages who work tirelessly to keep the community clean.

Moveable Feast tackles food insecurity and chronic illness by preparing and delivering medically-tailored meals to community members. (Fun fact: Habitat Chesapeake's Eager Street work site is directly across the street from the Harry and Jeannette Community Center in which Moveable Feast operates!)

Samantha Flottesmesch, Moveable Feast's Director of Development, shared the motivation behind where the organization chose to plant its roots:

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.

“It really takes the support of all of these groups that have lent their support, even if it was just advising us on what type of flowers to use in different spaces.





## Meet Carleigh

Matched with the Hopkins Medicine House in Milton-Montford, Carleigh will soon be among the residents who call the neighborhood home!

Carleigh first learned of Habitat after inquiring about volunteer opportunities for her employer, Johns Hopkins University. Little did she know, a Habitat home would one day be her own.

"I thought to myself, 'I could actually enter this program. I qualify, and there is no reason why I'm not doing it.'" Shortly after applying for the program, Carleigh was approved to take the next step of working with our Homeowner Services team. After familiarizing herself with the program, Carleigh spent the next few months completing her Homebuyer Education courses and sweat equity hours.

"I personally chose Habitat because Baltimore is new to me and buying a home is also very new to me. I helped my parents buy a second home but never have personally been through the nitty-gritty, and I knew Habitat was going to hold my hand through the process and teach me. I don't want to go through this entire process and come out wondering, 'What do I do now?'"

Carleigh's story is a reminder of the power behind Habitat's mission: providing partner families expert one-on-one support to navigate the often daunting homebuying process is an invaluable resource with the potential for profound generational impact.

"I really appreciate that Habitat is choosing to educate me on how to build it, how to take care of it, but also how to set myself up financially for the future, how to increase my credit score – all these things we try to figure out when we are adulting. This was the right way for me to go about buying a house."



For more information on our program, scan this code or contact us directly at [homeownership@habitatthesapeake.org](mailto:homeownership@habitatthesapeake.org).

"When Moveable Feast began its search for our permanent headquarters over thirteen years ago, it was extremely important to the organization that we were embedded within the communities we were serving. We are proud to call the Milton-Montford neighborhood our home and remain committed to continue serving Marylanders who need nutritious food to stay healthy — from this neighborhood all the way to the Eastern Shore."



**Mr. Holland**

The "building blocks" of the Milton-Montford community have been critical in our efforts to build in the neighborhood. Over our months of building, the presence of another — Mr. Stanley Holland, a Milton-Montford resident for nearly 30 years, — has been a joyous return of daily pleasantries, as he keeps watch over his community.

"There is a lot of work happening here in unison," Mr. Holland added, referring to iron gates installed at either end of the 2500 block and a new fence directly behind the homes by CSX Corporation. This will help increase safety and prohibit access to the railroad tracks nearby.

Mr. Holland shares a deep investment in the community and sees the homeownership affordability that Habitat promotes as another way to anchor the progress on his block.

With visions of increasing affordable homeownership, charming green spaces, and solutions like alley improvements in the backdrop of what is on the horizon, we have one chief asset to remember above all else: the people.

*A beautiful mosaic tiled sig completed by neighborhood residents welcomes visitors to the community; The Harry and Jeanette Weinberg Building located at 901 E. Milton is a hub for the community, housing several local organizations including Moveable Feast; Little Eager Park, located adjacent to the 2600 block of East Eager street and a central greenspace for community residents; Volunteers from Moveable Feast preparing meals for delivery. To learn more about Moveable Feast visit [mfeast.org](http://mfeast.org).*



# SEEING THE HABITAT MISSION WITH NEW EYES

## Harkins Builders Go Beyond the Build

By Leila Kohler-Frueh, Director of Community Engagement

I had one of those “Habitat epiphany moments” last December – the kind many connected with Habitat have been graced with, usually at a home dedication.

That day, I dropped by 504 McCabe to deliver Girl Scout cookies to a staff member when I met Walt Whitlow, project manager for Harkins Builders. Together with the company’s subcontractors, Harkins donated most of the time, labor, and materials for the build.

Habitat has a long-term partnership with Harkins Builders. The company’s CEO, Gary Garafolo, serves on the board of directors of our affiliate. Walt Whitlow is an active member of our construction committee. Earlier, the company restored a rowhome in the 800 block of McCabe. Harkins and its employees have made generous, multi-year donations of cash to underwrite our work.

Walt was cheerfully talking about progress on the house, the astonishing speed of it all, and the project management. He made jokes; his extroverted disposition and neon construction attire seemed a perfect complement to the sunny forecast.

Walt invited me to peek at the house and went floor by floor, describing room layouts, the thinking behind them, and extras he had added. In between showing the bones and systems of the house, Walt talked to me about the long process of drafting a design that would efficiently use materials and time when building. He spoke of the gap in between building and selling a Habitat home. He mused aloud how the kitchen design would work for cooking dinner and where the children could sit to eat.

Walt talked to me about strengths and challenges in the neighborhood and some of the neighbors’ stories, “It is like I’m a neighbor now.”

He was as “fluent” in the neighborhood as he was in the many details it takes to build a home: from plans in Construction Committee meetings, through to how our finances work, the home’s construction, and how God enters into the picture.

“Thank you,” I had said at one point. “No, thank God,” he responded. I corrected myself and agreed. I realized that I was hearing so much of what we work on as staff from this amazing volunteer and donor, and it hit me that I was seeing Habitat — experiencing Habitat.

There is no way to contain or define Habitat’s work by the roles we have as employees. I was watching Habitat reflected through Walt’s experience and creation of the Habitat mission at 504 McCabe, and it was positively stunning.

Walt’s story, and the way he sees God moving through it, were testing my eyes’ ability not to cry. What carried through is what felt like a beautiful reminder of the definition, and mission, of Habitat.

Our outcomes are so much larger than our day-to-day work. They are larger than all the employees and volunteers in all the affiliates across the world. Our shared mission is an ideal, sanctified by people choosing to put it into action.

I am lucky that I had such a cheerful, skilled teacher on that sunny December morning. Walt has a way of drawing everything around him in conversation and into the story: the family, the house, the neighborhood, the work, the meaning. What a remarkable part of Habitat to experience.



Walt Whitlow reviewing the Woodbourne-McCabe home blueprint with the soon to be homebuyer and his son; Harkins Builders CEO and Habitat Chesapeake Board Member Gary Garafolo speaking at 504 McCabe groundbreaking; From left to right: Walt Whitlow, Gary Garafolo, Mike Posko, and the Partner Family shovel away rubble of where a house now stands; 504 McCabe before and after.





Top Left: Habitat for Humanity CEO Johnathan Reckford pictures at the virtual Habitat on the Hill: For Home, From Home Summit; Top Right: Community Partnerships & Legislative Relations Manager Diana Kean met virtually with Deputy Majority Leader Keith Haynes of District 44A during Virtual Community Development Network Day; Bottom: Habitat Chesapeake staff tour the blocks of Sandtown-Winchester with Bernard Warren of Sandtown CDC and Senator Antonio Hayes.



## HABITAT ON THE HILL

### Building Support for Affordable Homeownership

After thirteen months amid a global pandemic, the impact of COVID-19 has made each of us take stock of our priorities, our lives, and our businesses more than ever. The nation had already been facing a crippling housing crisis, which underscored the inherent need for programs like Habitat for Humanity. Then, in what felt like an instant this past March — and increasingly after that — Habitat's work became even more critical.

Many Maryland families struggle to secure decent and affordable housing, and their futures have become more uncertain as the pandemic continues to exacerbate affordability challenges.

Stable housing lays the foundation for families with low incomes to develop confidence, independence, and motivation to succeed in other areas: their health, educational attainment, safety, and personal wealth often improve as well. To ensure our partner families' lasting success, we have committed to attending two annual events at the state and federal levels to advocate for change.

On February 11, 2021, 600 home affordability advocates from over forty-five Habitat affiliates met with their federal legislators on Capitol Hill at our first-ever, virtual "Habitat on the Hill" conference; we attended in support of policies promoting broader access to safe, decent, and affordable homes. This year's legislative asks focused on:

- **Supporting the inclusion of homeowner assistance in additional COVID-19 relief plans:** Too many low- and middle-income homeowners are struggling to make their mortgage payments because of COVID-19. Federal aid is essential to protect homeowners from foreclosure.
- **Supporting the Neighborhood Homes Investment Act (NHIA):** This measure would incentivize private investors, through an income tax credit program, to support the development of affordable homes in disinvested areas.
- **Prioritizing appropriations for critical housing and community development programs:** Habitat relies on federal investments to fund the development of affordable homes through programs like HOME, CDBG, SHOP, and the USDA 502 Direct Loan Program.

Following our impactful week on the Hill, we participated in virtual "Community Development Day" on February 17th, where we continued advocating for community development support alongside our Maryland lawmakers.

Attending these events each year is an excellent reminder that the work we are doing is vital for many deserving families throughout our nation. We continue to work tirelessly toward our vision of a world where everyone has a decent place to live by bringing people together to build homes, communities, and ultimately, hope.

# THE RESILIENCY OF RESTORE DURING THE COVID-19 PANDEMIC

At the onset of the COVID crisis, Habitat Chesapeake was forced to close our ReStores, like countless other retailers nationwide. The news was far from ideal, as the six retail locations sustain thirty dedicated team members' families and serve as a seven-figure funding source for our affordable homeownership program. However, after a shutdown from March until May 2020, the Chesapeake ReStores safely reopened their doors.

Michael Brunson, assistant manager of the Timonium ReStore (7 W. Aylesbury Road, Timonium, MD 21093), characterized 2020 as a "year of change, especially given social distancing and implemented COVID protocols." Michael, who has been a team member for three years, played a pivotal role in leading his team in adapting to COVID procedures.

Upon reopening, Michael noted differences in the temperament and consumer demands of his clientele, "Customers were a little more stressed than normal. There was a need for furniture and other items more than ever due to shortages everywhere." While the need for affordable housing remains critical, access to affordable home furnishings has spiked due to increased time spent in our homes.

In addition to instituting new health and safety measures, another operational hurdle included reduced hours. Shortly after reopening, all ReStore locations altered their schedules from operating seven days a week down to five days, closing their doors



*ReStore staff mask up to safely welcome shoppers back into the stores*

on Sundays and Mondays. Despite the schedule change, Michael proudly reports that "business here has increased! Even being closed two days a week, we do more [in sales] now than we did before the pandemic."

Despite the obstacles faced after reopening, the Chesapeake ReStores have exceeded expectations — a true testament to our customers' trust and confidence in our brand and the strength, support, and resiliency of our Chesapeake ReStores' staff.

We would like to thank Timonium ReStore Assistant Manager Michael Brunson and our tireless Chesapeake ReStore teams for reviving the stores that renew Habitat homes.

If you would like to continue to support Chesapeake ReStores, please visit one of our six locations. Your support enables us to build homes, communities, and hope across Central Maryland. To learn more, please visit [www.chesapeakerestore.org](http://www.chesapeakerestore.org).



*Scan this code to view a map of all six ReStore locations*



## WE NEED YOU!

*Scan the code to view the various ways you can support Habitat for Humanity of the Chesapeake*

### LEAVE A LEGACY



Where there's a will, there's a way to help families achieve the dream of homeownership. Call Gregg Mitchell, Chief Advancement Officer at 410-366-1250 to explore legacy giving options.

### GIFTS OF STOCK



Stocks and securities that have increased in value can help build houses! Allow your gift to make a double impact — further Habitat Chesapeake's mission and receive financial and tax benefits. To learn more visit [habitchesapeake.org/stocks-and-securities](http://habitchesapeake.org/stocks-and-securities)

### JOIN THE CLUB



Become a Carpenters Club member by giving \$5 or more on a recurring monthly basis. To pledge to giving \$5 or more per month and becoming a Carpenter Club member please visit [habitchesapeake.org/donate](http://habitchesapeake.org/donate)

**Habitat for Humanity of the Chesapeake**  
3741 Commerce Drive, Suite 309, Baltimore, MD 21227  
410-366-1250 [www.habitchesapeake.org](http://www.habitchesapeake.org)