



Hearts and mes



Habitat works by bringing people together from all walks of life to embody one vision - a world where everyone has a safe, decent, affordable place to call home. Coming off the heels of the pandemic, Habitat for Humanity of the Chesapeake's work is in full-swing, bringing people together to celebrate accomplishments, construction, education, and empowerment among those we serve and the communities we build. In fact, bringing people together feels especially meaningful as we celebrate 40 years of homes, communities and hope. From weekly volunteer events to our Home for the Holidays groundbreaking on Ward Street, we've been focused on celebrating where we are, how far we've come, and the path forward. This next decade of service is only possible because of you, helping us lay the groundwork all along the way. *Cont. Page 4*



bringing
people
Together

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



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LETTER FROM THE CEO

If you have tuned into the news or read the headlines of your local newspaper lately, it would not be news to you that we collectively, as a nation, are experiencing tremendous change. First, a pandemic that turned our lives upside down. Next, a war that sent shockwaves throughout the world. In most recent news, human tragedy and the suffering of ordinary men, women and children through acts of seemingly random violence.

That change is felt on a personal level for me as well. It is sometimes difficult to look beyond the tragedies and negativity that we find ourselves entrenched in from day-to-day. And so, I have had to work hard to remain conscious of the good work and good people in our own backyards who work diligently to bring change and positive influence to a world, a nation, and communities that would otherwise falter without them. This is the very reason why I chose to focus our Summer 2022 Newsletter on "Bringing people together."

Human rights activist and theologian Desmond Tutu once said "Bringing people together is what I call 'ubuntu,' which means 'I am because we are.' Far too often people think of themselves as just individuals, separated from one another, whereas you are connected and what you do affects the whole world. When you do well, it spreads out; it is for the whole of humanity."

In the next few pages, you will see the undeniable impact of your connectedness to our mission, through volunteerism, mentorship, donations and so much more. The results of our work --780 homes built, 2,500 family members served, 232 Mortgages paid in full - would cease to matter (or even exist) without you: good people doing the good work day in and day out.


I extend my deepest gratitude to you for ensuring that we are successful in a time where change is so evident. We are because YOU are.

Mike Posko
Chief Executive Officer

Cover photos from top left to right - Habitat homebuyers celebrate at their home dedication; Homeowner, Del, shares about the power of homeownership; Corporate partners from Apex Tools and Dap lend a hand on a construction build site; Volunteer from LiveGreen carries materials during volunteer day; Students from Broadneck High school take a break from their annual Picnic Table Build; Habitat Chesapeake CEO Mike Posko and Chief Advancement Office Gregg Mitchell stand with Baltimore City Mayor Brandon Scott at a Habitat Construction site.

HOME AT LAST:

Carmen's Story

 **Home affordability** impacts everyone. In Maryland alone, 1 in 7 households spend half or more of their income on housing costs – that's money that they can't put aside for medical costs, transportation, school supplies, or meals.

But now, more than ever, women in particular are contending with rising costs of housing. Homeownership is undoubtedly a women's issue, encompassing the success of children and families.

Carmen, a mother of three, came to Maryland on her own with few resources. After living in a shelter, she gained employment in Baltimore in the medical system. Like many of our homebuyers, she heard about Habitat Chesapeake through word-of-mouth from a female friend.

"I got to Habitat through a friend. She was the one who was applying," said Carmen. "I thought I was ineligible. She said, why don't you try? That's the purpose of it – for families who can't afford to have a chance [at homeownership]."

Like many women, Carmen had been working full-time as a stay-at-home mother. "I was always home with the kids, so I didn't know anything. Once I got to the shelter, I started going to school, started learning a little computer [skills] and math."

From living in a shelter to owning a home for her family, Carmen's story shows how so many mothers and women just need a helping hand up. A national shortage of affordable housing means that more families are stretched each month.

When families pay more of their income on rent or mortgages, even a minor financial setback – like a car repair or medical bill – can impact their ability to keep up with payments. For many women, this can destabilize and uproot their entire families, including children and grandchildren.

"The fact that I have a house – I can't even tell you how exciting and great it is," Carmen says. "I learned so much, so many things I didn't know that I had the skills to do."

The program also supports partner families with financial knowledge that will better prepare them for the future. Through this partnership, Habitat empowers women like Carmen to be homeowners and experts on their own finances.

For Carmen, this is truer than ever. Eight years later, she still lives in the Orchard Ridge development in East Baltimore, where Habitat Chesapeake built 30 homes between 2012 and 2015, and looks forward to constructing 27 more.

"For me, it's very motivational. I feel like I achieved something. I feel like I have something for my kids. You feel good, and it gives you the power to keep on."



Carmen

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bringing people Together



Above from top to bottom: Wells Fargo sponsors a 2022 Women Build day at Eager Street in East Baltimore; Volunteers can build skills in painting, drywall, carpentry, and more; A group of volunteers from Summer Build gathered on the steps of a Habitat home.

Our mission of bringing people together can be found throughout our work, but this past Spring, the spotlight was on our Workforce Development Program, HabiCorps. In March, HabiCorps hosted its first-ever **HabiCorps reunion**, bringing together 5 cohorts of trainees and instructors! Among the crash of bowling pins, alumni caught up and reminisced about their time in the program and where their futures were headed.

These days, HabiCorps Graduates are back on construction sites, working and leading volunteers in building Habitat homes but are also learning how to build from an entirely new purview. A few days a month, HabiCorps trainees take a break from construction sites and head over to their 600 square-foot classroom located in Crownsville, MD where they are building a model home from the ground up, perfecting their craft in the trade as they inch closer to graduation.

A few weeks later, we were pleased to host our first **Beyond the Build Seminar** sponsored by Habitat Young Professionals and the Johns Hopkins University Habitat Club. Attended by students from Johns Hopkins University, the event highlighted local author and journalist, Lawrence Lanahan, and his non-fiction narrative “The Lines Between Us”. The open forum seminar highlighted critical housing issues formed by the intersection of race, wealth,

“It’s the people working together, trying to help each other, and the growth of the community, house by house, block by block, brick by brick.”

-Bert J. Hash, Jr., retired CEO & President of MECU Credit Union of Baltimore, and former Habitat Chesapeake Board chair

history, and socioeconomics. Through the lens of characters in his story, Lanahan tells a broader tale about race and place in Baltimore, and how historic systems of inequity have lasting implications for families today.

Events like Beyond the Build aim to help change the conversation around affordable housing and invite our supporters to think critically about how and where we build. We are proud to work in neighborhoods with community leaders who have laid the foundation for consistent change and opportunity access.

Up next was our annual **Women Build**, an especially poignant event for as roughly 85% of our partner families are female-headed households. Sponsored by Stanley Black & Decker, Wells Fargo, M. Luis Construction, Prime Engineering, and Capital Services, this 3-day build was significant because it was our first specialty build since the start of the pandemic. Volunteers from sponsoring organizations gathered throughout the month of May to put finishing touches on 2 homes in East Baltimore’s Milton-Montford neighborhood. Our skilled construction crew, AmeriCorps members, and HabiCorps Trainees led volunteers in building stair stringers and window sills while others rolled the final coats of paint on the finished walls.

Last but not least, Habitat for Humanity of the Chesapeake has continued to bring people together by highlighting the contributions to our mission made by individual and corporate volunteers, faith and youth groups, community leaders, and activists through our **40th Anniversary Series: Built To Last**. From homebuyer Jane, who recently paid off her mortgage, to the Broadneck High

School Habitat Club that has woven the mission into their tradition of service learning, these stories show how Habitat Chesapeake has built safety, stability, and self-reliance through affordable homeownership for the past 40 years.

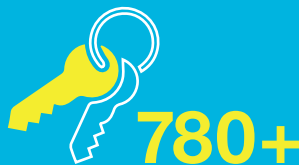
Our Homeownership team is working hard leading 22 families through our rigorous homebuyer program. Soon-to-be homebuyers are diving deep into homeowner responsibilities by taking homebuyer education classes, completing “sweat equity” hours, and strengthening their financial position as they inch closer and closer to owning their very own home.

Our mission of bringing people together won’t stop here. With 15 homes under active construction and 20+ more in the pipeline, we continue to welcome every person who works tirelessly to bring this dream to fruition. Whether it’s the volunteers on our construction sites who lend a helping hand, partner families working to fulfill their dream of homeownership, or HabiCorps trainees aspiring toward a career in construction trades, we’re proud to be highlighting their stories along the way.

From top to bottom: A group of female volunteers smile in the home they’re helping to build; Habitat Chesapeake celebrates the opening of the Columbia ReStore.



GOODMEASURE



homes have been built over the past 40 years in Baltimore City and Baltimore, Howard, and Anne Arundel Counties. Homeownership allows Habitat partner families the opportunity to build wealth as home values rise. We build relationships with many of the Habitat homeowners who live there and we remain invested in their success.



\$1.25 million

saved in staffing costs over 4 decades thanks to incredibly committed volunteers who serve onsite and in ReStores. Thank you, volunteers!

*Estimate based on figures from Independent Sector.



19 communities

Habitat Chesapeake is proud to have worked in 19 communities to date. Many of these have been transformed by our efforts to address vacancy and blight through new and rehabilitated construction while advocating alongside local residents and organizations for improved infrastructure and other amenities. Today, Waverly and North Patterson Park, among others are highly sought-after locations and we are proud to have contributed to their transformation, while allowing Habitat partner families the opportunity to build wealth as home values rise.



42,000 hrs

served annually by dedicated volunteers on our sites and in our ReStores, saving Habitat Chesapeake funds while preserving the tradition of service embodied by our mission. Volunteers of all ages provide critical support and work alongside our homebuyers.



3.2 million lbs

of refuse diverted from landfills. When you donate to the ReStore, it begins a cycle of support that benefits our community. Store inventory is primarily comprised of donated items, which are quickly prepped for sale and displayed on the showroom floor at deeply discounted rates for our customers. Once sold, 100% of the profits are used to cover the costs associated with providing decent, affordable homeownership opportunities to hardworking family partners in need.



Habitat for Humanity of the Chesapeake was pleased to relaunch Women Build this year! While following proper safety protocols, Habitat Chesapeake welcomed several groups of volunteers made up of many women to sites across Baltimore.

Habitat for Humanity's Women Build program creates an opportunity to mobilize & train women in home rehabilitation and construction skills. While men aren't excluded, Women Build events specifically create an inclusive, collaborative environment intended for women to empower themselves and their neighbors with the tools to improve their communities.

Women Build also highlights the need for safe and affordable housing for women in particular. According to the National Women's Law Center, women are significantly more likely to face housing instability due to economic inequities and lack of opportunities, which impacts health, education and safety outcomes.

"We're giving women power and knowledge," said Susan Gue, Habitat Chesapeake Board Secretary and loan officer for First National Bank. "Even though women have come strides, we still have strides to go. Just being able to empower another woman is amazing but also fun."

This year, Habitat Chesapeake is pleased to announce the support from sponsors Wells Fargo, Prime AE Engineering, and M. Luis Construction, who visited our construction sites on Women Build days throughout May to help construct homes in the Baltimore region.

"As a woman who works for a women-owned construction company, I know the struggle as far as being able to provide a safe place to go home to everyday," said Andrea Imhoff, Director of HR at M. Luis Construction. "Homeownership really is the foundation for success. Not just in terms of the community, but in

BUILDING UP WOMEN

Enthusiastic crews from M. Luis Construction and Wells Fargo helping to build baltimore homes.

terms of financial success, career success, educational success, and providing hope for the future."

Mothers are facing the challenge of raising their families during a time of unprecedented housing cost inflation. The Baltimore Neighborhood Indicators Alliance 2019 report found that 51% of female-headed households have children under 18 — and that was before the strain on housing availability

and finances caused by COVID.

Like Carmen (read our story on page 3), many of Habitat Chesapeake's homebuyers are single mothers and the heads of their households. Out of the record number of 23 active partner families currently in our Homebuyer program, 19 of them are women-led households.

"It's great to say that it's your own. Wow, I accomplished this. I didn't know that I could do it on my own. I didn't know that I was able. Habitat has shown me that I can," said Carmen.

Habitat homeowner Jane, who recently paid off her mortgage in Sandtown, spoke to us about how critical it was for her family's growth and development to have a stable home where her children could attend school locally and build a strong foundation for the rest of their lives.

"Being a homeowner wasn't just about me — it was about my family, my community, it was being part of a bigger picture, and I think everybody should have the opportunity to be able to call something their own," says Jane. "You can continue to pass it down to your family so that they too can have that great start, and then one day own their own homes."

Thank you also to Stanley Black & Decker and Capital Services for their continued support as we highlight the role affordable housing plays in women's lives!

PLANNING ONE'S LEGACY:

Hard Lessons Prompting Action

By Gregg Mitchell



My dad was always talking about good causes. He was an art professor turned academic fundraiser, helping to create the Mayo Medical School in Minnesota and an immersive language program called the Concordia Language Villages. I think about his work and personal legacy often.

He was a fount of wisdom about fundraising and capital needs of institutions. He always urged people to make solid plans including basic elements of an estate plan. With all of that in mind, it was a big surprise to his kids that Dad had not completed his Last Will and Testament.

After my mother's death, Dad remarried. Hoping to dodge any controversy with his wife, we took a lawyer's advice and retained a professional fiduciary who was a friend of the attorney.

It was a big mistake. After a year, the fiduciary had only a partial hand-written accounting of the estate with half of Dad's assets recorded. Funeral expenses went unpaid. There was no visibility into the provisions Dad made for his widow.

For a long time, I kicked myself emotionally for passing on management of the process. I could have handled it in hours, but this anguished process turned into weeks, months, and years of time. Our family's focus was diverted from celebrating our father.

For many reasons, we at Habitat Chesapeake decided to join other affiliates in licensing a will-making tool called Freewill.com. It is an easy-to-use tool, either to prepare a final will and/or to get ready for a visit to a Trusts and Estates attorney.

We offer this service to our donors at no cost for one simple reason: planning reduces time and expenses. Making sound decisions now enables us to focus on our legacy in positive ways. It just makes sense.

If you would like to speak directly with Gregg Mitchell about legacy giving, please contact him at greggmitchell@habitat Chesapeake.org to arrange a phone meeting.



Here's what I learned:

- Make basic estate and funeral plans. Only 40% of Americans have such plans.
- Identify a trustworthy family member or friend who can act as your personal representative and work with trustworthy legal counsel.
- Start with basics: Last Will and Testament; Durable Power of Attorney; Advanced Medical Directive. Explore additional steps like a Revocable Living Trust to manage some or all assets.

HABITAT CHESAPEAKE'S FREEWILL PROGRAM! 3 steps to get started

Join the many people who have included Habitat Chesapeake in their legal will: You can help our mission without paying a cent today using our free will-writing tool! It's an easy way to protect the people and causes you care about the most, and help build affordable homes. You can also use this tool to help get your affairs in order before speaking with an attorney. Did we mention that **it's FREE!**

STEP
1



Visit
<https://www.freewill.com/habitatchesapeake>

STEP
2



Click the
Get Started Now
Button

STEP
3



Create your legacy in **20 minutes** and ensure peace of mind and security for you and your loved ones.

RESTORING HOPE

With Timonium ReStore's Michael Brunson



As we celebrate Humanity of the Chesapeake's 40th anniversary and the numerous supporters that have partnered with us along the way, we recognize how much of a village it truly takes to accomplish our mission of building homes, communities and hope. The Chesapeake ReStores plays a huge role in continuing that mission by selling new and gently-used furniture, building materials, appliances and more at discount prices. ReStores serve as an important resource for thousands of shoppers annually, and a critical source of funding that drives our mission forward.

Recently, we spoke with Michael Brunson, Manager of the Timonium ReStore, who shared how he along with his team, keeps Habitat's mission at the core of every sale, donation and volunteer duty, every single day.

Michael, who been a part of the Habitat Chesapeake Team for 4 years now, brings with him a strong photography skillset! Once a wedding photographer, Michael uses those creative skills to organize displays of merchandise in the store. He also leads the charge in building content for the Timonium ReStore's Facebook page where customers can find cool photos of new arrivals and rare finds for the store's popular Silent Auction (www.facebook.com/timoniumrestore).

In celebration of Habitat for Humanity of the Chesapeake's 40th anniversary, there are many hopes Michael has for the organization as it enters its next decade of service -



one specifically for the ReStore; "I can actually see us refinishing furniture. I'd love to have another division of the company dedicated to selling restored items- a completely new store where we sell only restored items! I think that would be a really cool way to expand the business & eventually raise a lot more money for Habitat."

For more information about Chesapeake ReStores and to support our mission by shopping, donating, and/or volunteering at one of our six ReStore locations, please visit www.chesapeakestore.org.



"Everyone should have the opportunity to call something their own and that they can pass on to their families. It's truly one of my biggest accomplishments."

— Jane, HFHC Homeowner

As Habitat for Humanity of the Chesapeake celebrates 40 years of serving our Central Maryland community, we have you to thank for making heartwarming stories like Jane's possible. You can make a gift today and make more stories like Jane's possible. Your contribution will help us start our next 40 years off strong — together.



Scan here or go to
habitatchesapeake.org/janes-story

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