




# Hearts and Homes

Summer 2023



 Cue the ambient sounds of nailing on wood, sawing lumber, and an active construction site – The excitement is building because build season is back! Ever wonder how Habitat for Humanity of the Chesapeake can work on 14 homes in up to 5 different neighborhoods across Baltimore city, Baltimore, Howard and Anne Arundel counties? It has everything to do with the number of corporate, faith, youth, and individual volunteers that contribute their time to build alongside our skilled construction crew day in and day out. With a whopping 18 partner families working their way through our affordable homeownership program, the need for these volunteers (and favorable build weather) has never been greater and fortunately, we have BOTH!

We kicked off our warm weather builds with corporate volunteers from **Wells Fargo**, **Hord Coplan and Macht** and **Whiting Turner** who came to the rescue installing siding and painting interiors in a nearly completed home in Milton-Montford. But the building didn't stop there! Visits from **Morgan Stanley** and faith volunteers from **Havenwood Presbyterian Church** worked diligently alongside our HabiCorps Workforce Development Trainees on drywall in Woodbourne-McCabe, putting us ahead of schedule! A few days later we welcomed volunteers from **Transamerica**, **Marriott**, **Northrop**, and **Wolters Kluwer** to Sandtown-Winchester to breathe new life into a set of rowhomes.

As you can see, at Habitat Chesapeake, it takes a village to raise a house! We work with hundreds of partners throughout the year, from the experienced construction volunteers we call Red Hats, to generous corporations who provide skilled tradespeople, to faithful church congregations who send dozens of volunteers every month. It takes many hands to build a Habitat home.



If you or your organization are interested in volunteering with us, please visit

[habitat Chesapeake.org/engage](https://habitat Chesapeake.org/engage)

Continued on page 3

## Board of Directors

**John Bond, Chair**  
Brown Advisory

**Susan Gue, Secretary**  
First National Bank

**Bryan Porter, Treasurer**  
Ellin & Tucker

**David A. Miller**  
Cecil Bank

**Ian Broadie**  
Cohn Reznick, LLC

**Sean Davis**  
Morris & Ritchie Associates, Inc.

**Jake Fielek**  
TE Connectivity

**Karen Forbes**  
Maryland Department of Housing  
and Community Development

**Jim Goodrich**  
Saul, Ewing, Arnstein & Lehr, LLP

**Mark Heird**  
DAP Global, Inc.

**Steve Hulse**  
Retired

**Gaby Infante**  
BlackRock

**Seema Iyer**  
The Hive, USA for UNHCR

**Jondre Jennings**  
Druid Heights Community  
Development Corporation

**Kelly Martin**  
Aerotek

**Kimberly Orange**  
KLR Real Estate, Inc.

**David Ralph**  
BGE

**Owen Rouse**  
MacKenzie Commercial  
Real Estate Services, LLC.

**Zack Shankman**  
Hord Coplan Macht

**Adam Tremper**  
T. Rowe Price

**Scott Wingrat**  
Cresa

## Executive Staff

**Mike Posko**  
Chief Executive Officer

**Steve Bolton**  
Chief Operating Officer

**Candice Van Scoy**  
Chief Financial Officer

**Gregg Mitchell**  
Chief Advancement Officer



# AFFORDABLE HOMEOWNERSHIP

## The foundation for family and community progress

As I write, we are recognizing National Homeownership month in America – a time established to celebrate and promote the values of homeownership to our country, its cities, towns, and villages.

Part of Habitat for Humanity of the Chesapeake's mission is to promote affordable homeownership, not simply to first-time homebuyers, neighborhoods and the entire metropolitan area, but to amplify the benefits of safe, decent, and affordable homeownership opportunities statewide. While our initiative has become more challenging financially in recent years, the values are no less significant.

Here is what we are seeing on the ground -

- For **homeowners**, safe, decent, and affordable homes with predictable and affordable fixed mortgage payments create a remarkable level of stability. This stability in turn creates a foundation for personal and family success in work, careers, and education.
- For **neighborhoods**, there is a remarkable ripple effect. The investment in building new or renovating older homes provokes additional revitalization efforts by community stakeholders and strengthens property markets.
- For our **city and state**, strong new homeowners bring new property tax revenues that outweigh the public and private costs of construction, together with closing the affordability gap.

For these reasons, and as an established affordable housing leader, we have been intentional about increasing our presence in public policy discussions on addressing the housing affordability challenges in Maryland and beyond.

Many advocates believe rental housing is the only real solution. But rental properties generate wealth for developers, not renters. Owning a home is a critical way for residents to build generational wealth, passing it along to their children and helping their communities flourish for years to come.

With over 790 homes built, more than 230 mortgages paid in full, and over 2,500 lives impacted by our work, we know for certain that affordable homeownership remains the best way for equitable wealth-building in America. Moreover, it offers great potential for community vitality right in Central Maryland. At Habitat Chesapeake, we will continue to promote and provide access to affordable homeownership and are ever grateful for your financial support, voices, and passion of our cause.

Together, we will continue to do great things. Thank you.

A handwritten signature in dark ink, appearing to read "Mike Posko".

Mike Posko  
Chief Executive Officer

**Will Power at Work** Where there is a will, there is a way! Use this  
free online tool to plan your future: [freewill.com/habitatchesapeake](https://freewill.com/habitatchesapeake)

**F R E E W I L L** The Freewill logo, featuring the word "FREEWILL" in a bold, sans-serif font, followed by a stylized graphic of a feather or a flame.





*Clockwise from top left: Volunteers work with Habitat staff to install ceiling drywall; Volunteers from DAP products, headquartered in Baltimore, bring tools into a home in Milton-Montford; Orioles staff paint siding at Ward Street in Pigtown; Volunteers from Hord Coplan Macht pose in their new Women Build t-shirts during Women Build month; Orioles volunteers provide landscaping and help lay grass next to brand new parking pads for Ward Street homeowners.*

Just as important as the work of raising a home is the work done in our ReStores! Did you know that volunteerism in our ReStores is a key component to what makes Habitat Chesapeake work? ReStore volunteers build our capacity to provide discounted building materials and home goods to the community. By using the time and talents of corporate volunteers like **SECU MD** and **Travelers Insurance**, our ReStores are able to do more to support our affordable homeownership efforts right here in Central Maryland.

#### IMPACT AT A GLANCE



**\$31.80 PER HOUR\***  
Cost saved per volunteer



**42,000 HOURS**  
served per year

Our volunteers save Habitat Chesapeake

**\$1.3 MILLION PER YEAR!**

Critical funds used to support the rising construction costs keeping Habitat homes affordable for our homeowners.

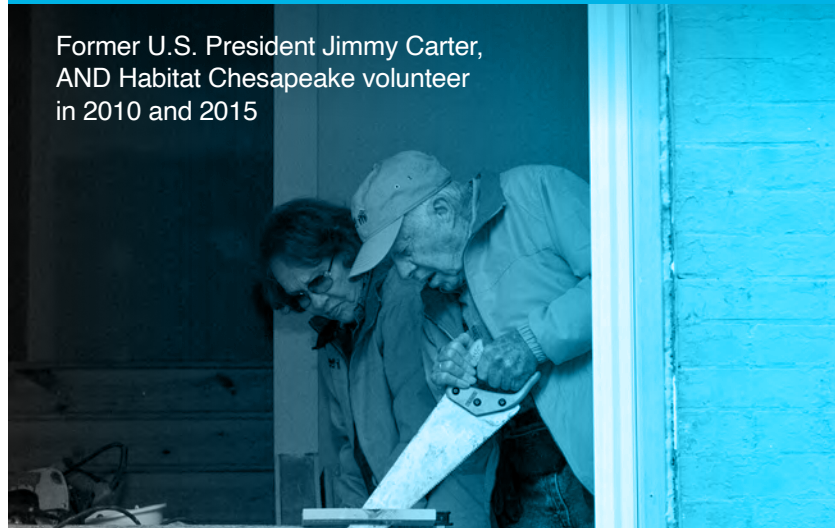
Progress in our ReStores and on our construction sites mean we are making the necessary strides to bring our homebuyers one step closer to home – which is good news! Soon-to-be homebuyers are anxiously awaiting safe and secure places to call their forever homes, all the while learning how to be responsible homeowners in homebuyer education classes; completing “sweat equity hours,” and strengthening their financial position as they inch closer and closer to their dream of becoming a homebuyer. The excitement *is* building all in part to our volunteers who are here to make sure our homebuyers' hard work yields results, and their dreams are achieved.

\*Based on the Independent Sector Volunteer Time 2023 Report



*“Perhaps the most significant after-effect is on the Habitat volunteers who join us in building projects, who almost unanimously agree that the personal benefits to their lives always exceed their own financial contributions, time and effort — and that this incentive lasts for years in the future, or for a lifetime.”*

Former U.S. President Jimmy Carter,  
AND Habitat Chesapeake volunteer  
in 2010 and 2015



# BUILDING BLOCKS FOR SUCCESS

## Bringing Our First ICF House to Baltimore County

What's as strong as concrete, but warms the heart? A Habitat Chesapeake homebuyer! Habitat Chesapeake celebrated our newest homebuyer and the completion of our very first Insulated Concrete Form (ICF) Home this past June. In partnership with the National Ready Mix Concrete Association's (NRMCA) "Build With Strength" coalition, BuildBlock and the ICF Manufacturers Association (ICFMA), this national initiative solidifies our efforts to make homeownership more affordable and economically sustainable right at home.

ICFs is a building technology that utilizes lightweight Styrofoam blocks insulated with poured concrete and stacked to form structures. Through the "Build With Strength" coalition, BuildBlock ICFs helped provide the materials used to build a single-family home on Elizabeth Avenue in Baltimore County, Maryland.

"BuildBlock is very excited to be a partner with the NRMCA's Build with Strength. Habitat has always been near and dear to not only the heart of our company since it started about 20 years ago, but it reinforces the values that we work for," said Brian Corder, President and CEO of BuildBlock ICFs. "We're excited when you can see the impact that building disaster-resilient and energy-efficient housing can make, especially in some of the most vulnerable communities but really for anyone."

The benefits of building with ICFs are numerous. Building with concrete is highly cost-effective, making it ideal for building affordable housing. Concrete

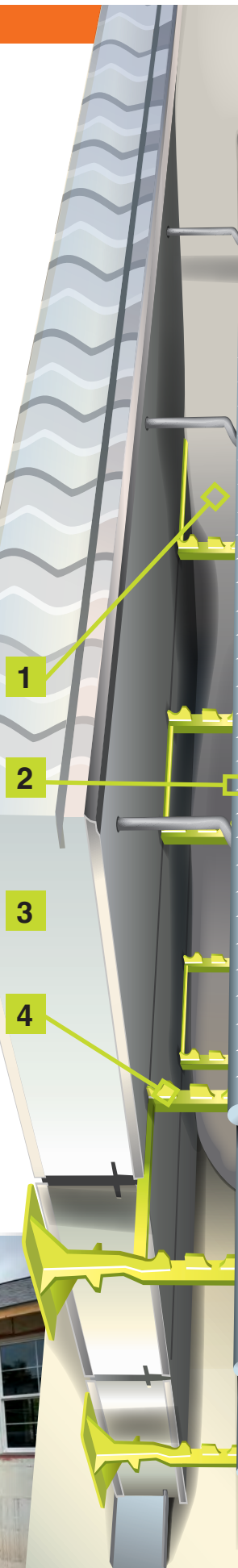
is also a sustainable building material for its energy-efficiency, acting as an excellent insulator and lessening heating and cooling costs for homeowners.

With the help of volunteers, Habitat Chesapeake staff were able to construct the ICF home in just 8 days and sponsors from Chaney Enterprises, Vulcan Materials Company, and the Maryland Ready Mix Concrete Association (MRMCA) came together to donate materials for the effort. What began as a muddy patch in the quiet,

### Insulated Concrete Forms

create ultra-efficient and super strong building shells designed with wide-open cavity for concrete flow. These cost-effectively meet latest building science recommendations and all requirements of Energy Codes and insurance incentives for resilient construction.

- 1 Concrete
- 2 Steel Rebar Reinforcement
- 3 Interlocking Form Insulation
- 4 Quad-lock ties





**"It's just a blessing to be able to have the opportunity, I just want to thank everyone for helping me get this far. Without Habitat I wouldn't be here. I didn't think it would be possible in my shoes."**

-Donnika, Habitat Homebuyer

historic neighborhood of Halethorpe, quickly sprouted into a three-bedroom, one-bath home with a basement and driveway.

First, concrete was poured for the foundation, and then walls were constructed from expanded polystyrene (EPS) rigid insulation blocks separated by plastic webbing, reinforced with rebar, and stacked by volunteers. As the walls went up, more concrete was poured inside the blocks, providing support and structure.

### Strong as concrete

Donnika's unassuming smile was glowing on the day of her Home Dedication. A mother of two daughters, Donnika waited a long time for her home to be complete. After entering the program in June 2020, she worked relentlessly to complete the program requirements while working full-time and navigating a pandemic. While in the program, Donnika even set a record for the most "sweat equity" hours ever completed by a partner family member, clocking



*Some of our proud sponsors*

**CHANEY**  
ENTERPRISES

**Vulcan**  
Materials Company

in an unbelievable 1,000 hours, far exceeding the 250 hours required by the program.

"Amazingly, Donnika has more than tripled the required sweat equity hours. She truly embraces what the Habitat partnership is all about," said Steve Bolton, Habitat Chesapeake Chief Operations Officer, as he presented Donnika with a special recognition award.

Today, with keys in hand, Donnika is looking forward to helping her daughters decorate their own rooms. "Habitat for Humanity is a dream come true and I am thankful every day that I am being given the opportunity of owning my first home," said Donnika. "I can ask for nothing more at this time but continuing to be successful in my journey. I am happy to be in a great place in my life and will continue to help others."

As Donnika triumphantly cut the ribbon on her new home, she also made history as the first Habitat Chesapeake homeowner to own an ICF home. Through this partnership, Habitat Chesapeake hopes to bring even more ICF homes to Baltimore – starting in Northwest Baltimore's Pen Lucy neighborhood, broadening opportunities for more families to put down roots and build a legacy as strong as concrete.



# BUILDING ON FAITH

## North Baltimore Presbyterians Put Faith Into Action in Woodbourne-McCabe

♥ The North Baltimore Presbyterians (NBP) are back at it again! Early this summer, Habitat Chesapeake hosted a series of build days with our long-time faith partners, who are generously sponsoring their 4th Habitat home in Woodbourne-McCabe. This time they put faith into action while working alongside our HabiCorps Trainees!

*“What thrilled us about this faith partnership with Habitat was the opportunity to be in a particular neighborhood so that relationships could be formed, and finding out that Habitat was really invested in the neighborhood – not just building a house, but a community,”*

– Reverend Jennifer DiFrancesco, Pastor, Havenwood Presbyterian Church

NBP are no strangers to Habitat’s work in this close-knit community. It comes at no surprise that a handful of volunteers could even recite a list of projects dating back several years, illustrating their commitment to Habitat’s mission of building affordable homes across the Chesapeake.

“We’ve worked in a ton of communities,” said one volunteer. “We’ve done painting, built cabinets at Orchard Ridge, and even helped break up concrete in a basement with a jackhammer.”

While spending time reflecting on their service, Rick, a now retired engineer, long-time volunteer, and member of Havenwood Presbyterian Church noted, “My older son was 16 years old when he first hung drywall in Pigtown. He’s now 37,” he recounted, “Even though my son has since grown up and moved away, I continue to come back with Havenwood to rehab homes...It just makes you feel good.”

This summer also provided the perfect opportunity for NBP volunteers to get some hands-on instruction from our HabiCorps Trainees. With the completion of their 10.5 month of training drawing near, the cohort of trainees have engrained themselves into the workings of building Habitat homes. So much so that they were able to lead NBP volunteers in hanging drywall, ultimately putting the home ahead in its construction schedule!



Top to bottom: HabiCorps members work alongside volunteers from North Baltimore Presbyterians to install drywall. The hard working team pose for a group shot.

We are extremely grateful to the North Baltimore Presbyterian Group and their dedication to fostering a culture where faith is more than words, and action is a living testimony of their commitment and devotion this Baltimore community.

Learn more about Habitat Chesapeake’s partnership with the North Baltimore Presbyterians with Rev. DiFrancesco at [habitchesapeake.org/40th-faith](http://habitchesapeake.org/40th-faith) and hear about the HabiCorps experience from our alumni at [habitchesapeake.org/habicorps](http://habitchesapeake.org/habicorps).





# STRENGTH. STABILITY. INDEPENDENCE. WOMEN BUILD!

"Empowered women change the world." This is the undeniable feeling that resonates every May, when Habitat Chesapeake welcomes women volunteers and their supporters to build sites in support of Women Build. Since 1991, Habitat for Humanity has hosted women-focused builds to empower women and their families and take a proactive step in supporting their communities. At Habitat Chesapeake, this yearly tradition invites women to roll up their sleeves and get involved right here in central Maryland.

According to Habitat for Humanity International, 8 out of 10 Habitat homeowners are also mothers. Historically, women have faced various barriers and inequalities in accessing homeownership, making it more challenging for women to become homeowners and establish long-term financial security.

That's where Women Build volunteers come in. From installing siding to painting walls and ceilings, this year's volunteers gifted their time, energy, and funds to support the rehabilitation of several homes in Milton-Montford. This East Baltimore community suffered from a period of disinvestment but now boasts convenient access to Johns Hopkins Hospital, an influx of local institutions, and a beautiful public park. With 8 homes already completed in the area and 5 actively under construction, Habitat Chesapeake is looking forward to expanding the number of affordable homeownership opportunities to women and their families through the support of Women Build partners.

"Habitat has given me the opportunity to live out my dream of owning a home and leaving behind a legacy for my children," said Whitney, a recent Habitat homebuyer. Like many Habitat Chesapeake homebuyers, Whitney is a working single mother with children, who felt that her student



*"Home is a space that you own and you are comfortable with. It's a starting point for a future that you can build with your family, kids, or significant other. It catapults you into a more prosperous future that you are hoping to build off of with this home."*

- Melanie Ray, Project Architect in the Housing/Mixed-use Studio at Hord Coplan Macht



Top to bottom: Women from Wells Fargo paint ceilings, walls, and closet interiors at East Eager Street in Baltimore; Volunteers from Hord Coplan Macht install siding and more in Milton-Montford for Women Build.

loans would prevent her from homeownership. With Habitat's affordable, zero-interest mortgage capped at thirty-percent of her total income, the dream of homeownership is now a reality for Whitney.

For other volunteers, Habitat offers opportunities to learn skills in renovation and home repair while helping to build homes for deserving families. "It's a great feeling, and it's great to get out from behind my desk to do something good," said Joanne, a Wells Fargo employee.


This year, Wells Fargo volunteers were onsite for two days in May, dividing their time between installing trim on Rose Street and painting interiors on Eager Street. Wells Fargo has been an enthusiastic partner with Habitat Chesapeake for over 15 years and has given over \$750,000 to date. As a 360-degree partner, their support has been on full display through participation and sponsorships of Habitat Chesapeake's annual specialty builds including Women Build, Pride Build, MLK Day of Service and Summer Build Blitz.

Thank you to our additional Women Build sponsors, including Marriott International, Whiting Turner, Morgan Stanley, Campbell & Company, Northrop Grumman, and Hord Coplan Macht. In addition to these sponsors, Habitat Chesapeake especially thanks Stanley Black and Decker, who provided all new tools that were utilized by women volunteers during this year's Women Build.

**WELLS  
FARGO**

To see more photos and read more about this year's Women Build events, visit <https://www.habitatchesapeake.org/womenbuild2023>.

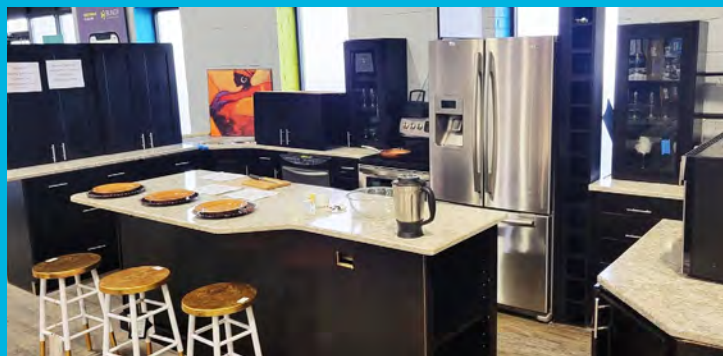
# FROM RENOVATION TO RESTORATION

 Did you know that your next renovation could help build homes for hard working individuals and families? The ReStore Salvage Service is a newly launched initiative where we partner with local contractors and homeowners to salvage outdated but still usable items like kitchen cabinets, sinks, appliances, light fixtures, doors, windows and more.

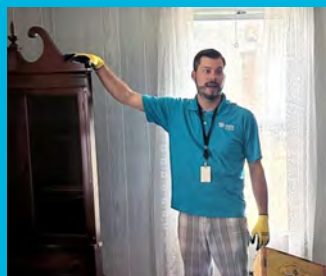
Our experienced deconstruction team will meet at your renovation site and carefully remove items by hand. Once back at our facilities, items are cleaned, priced, and moved to our sales floor. ReStore proceeds provide critical support for Habitat Chesapeake's work building homes for families in need in Central Maryland.

"We work closely with your team to identify any items that we believe are easily removed from your home in good saleable condition," says Vince Wagner, ReStore Director for Habitat for Humanity of the Chesapeake, "the process is simple, our crew is efficient, and we leave your construction site or home clean and ready for the next phase of your project. The Salvage Service is really an exciting initiative to help push our mission of building homes forward."

Interested in the ReStore Salvage Service lending a hand in your next remodeling project? The process is simple! Schedule a consultation by emailing Vince Wagner at [vwagner@habitat Chesapeake.org](mailto:vwagner@habitat Chesapeake.org).



*Clockwise: beautiful full kitchen including appliances, donated to the ReStore Salvage Service-ReStore Salvage Team working together to remove ceiling fan from renovation project. -ReStore Director Vince Wagner during Salvage Service consultation.*



## Check out the benefits of using the ReStore Salvage Service

- We remove your salvaged items for FREE
- Saves on deconstruction and waste removal costs
- Tax deductible donation for value of material
- Diverts materials from landfills
- Generates revenue to build homes for families in need



**Habitat**  
for Humanity®  
of the Chesapeake

lawyers campaign for  
**affordable  
homeownership**



**Introducing the Lawyers' Campaign for Homeownership Access** which seeks to mobilize dedicated Maryland attorneys and law firms in advancing affordable homeownership opportunities for first-time and first-generation homebuyers.

**Join this exclusive campaign & experience benefits such as:**

- Opportunity to build trust and rapport with local community
- Brand awareness & recognition
- Daily Record recognition
- Volunteer opportunities
- Feature in print & digital newsletters with 44k+ audience
- Exclusive invites to events

For more information or get started, visit [habitat Chesapeake.org/lawyers](http://habitat Chesapeake.org/lawyers) or contact Gregg Mitchell at [greggmitchell@habitat Chesapeake.org](mailto:greggmitchell@habitat Chesapeake.org)



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