

# 2010 ANNUAL REPORT



Seeing the Need.  
Building a Solution.



# Our Habitat families

A few highlights from our Habitat Choptank partner families and homeowners.



Allen and Tracy Lake of Cambridge are the homeowners of Habitat Choptank's first "green," energy-efficient, single-family home. (See how much they save; page 12.)



Ashlie Elliott became a homeowner at Milestone at Clay, and went on to be elected president of the homeowners' association for that development.



Partner family Gina Lewis earns sweat equity by painting siding on the job site of a Habitat home.



Theresa Potter (left) signs the partnership agreement with her Habitat sponsor Christine Stauch, who will be her mentor on the journey to home ownership.



Mary Anderson sings with the choir from her church at the dedication of her home on Clay Street in Easton.



Becca Bibeau holds the plans for her future home. She's already decided the color of her bedroom – purple!



Partner family Rowena Potter (left) at the settlement for her Habitat home.

**ON THE COVER:** A crowd gathers for the dedication of the first home at the Milestone on Clay development in Easton.



## OUR MISSION:

Habitat for Humanity Choptank works in partnership with God and all people to transform communities and the lives of qualifying families in Dorchester and Talbot Counties by building safe, decent, and affordable homes.

## FROM THE EXECUTIVE DIRECTOR

# Moving forward with Habitat

Habitat for Humanity Choptank grew out of concern for the deplorable living conditions faced by many local families and was championed by a dedicated group of community members that saw this as unacceptable. From the start, they set a clear mission and that clarity has served the organization well, resulting in the construction of over 50 Habitat homes in the Choptank region.

Over the past 18 years, Habitat Choptank has been building a solution for the housing needs of our community. We have made great strides, but still, many of our neighbors continue living in substandard housing. The people who care for your needs in doctor's offices, schools, restaurants, and your homes are the very people who need and deserve the opportunity to live a life of safety and dignity; they need a simple, decent and affordable home. Transforming lives and communities through home ownership remains the heart of our mission and it continues to be individual citizens who make this work a success through their time, talents, and dollars. During 2010,



we made great progress on implementing our strategic plan goal of doubling our annual building capacity to complete 25 more homes over the next five years.

As we move forward with this vital plan, it is time for the next leader to assume the reins of this wonderful organization. I have had the privilege of serving as executive director for over six years, during

which I have witnessed the commitment of our volunteers, supporters and partner families. Together, we have grown to serve a wider service area, build more homes, and empower more working families to build a better future through home ownership. I treasure the relationships and partnerships built along the way. While our leadership is changing, please remember our mission is our driving force. I hope you will join me in welcoming our Deputy Director Nancy Andrew as the next Executive Director and I ask you to continue your support of the Habitat Choptank mission.

*Susan Devlin, Executive Director  
March 2011*

# Donors

The information contained in this report reflects cash and non-cash in-kind gifts received between July 1, 2009 and June 30, 2010.

## FOUNDATION FUND

### \$10,000 AND ABOVE

#### ANONYMOUS

The Estate of Sara Bartlett  
 The Estate of John Townshend Benjamin  
 Eugene Deems, Jr. and Raymond Chambers  
 Habitat for Humanity Maryland, Inc. (State Support Organization - MEA Greener Heat grant)  
 Maryland Affordable Housing Trust  
 Maryland Energy Administration  
 Mid-Shore Community Foundation, Inc.  
 Maryland Agricultural and Economic Development Assistance Fund

### 5,000–\$9,999

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## OUR VOLUNTEERS



We are grateful to the more than 400 individual and group volunteers who gave over 16,125 hours during the year and to these outstanding volunteer award winners:

**Founders' Award:** Doug Collison

**Golden Hammer Award:** Jill Jasuta

**Golden Hard Hat Award:** Claude Maechling

#### Presidential Service Awards:

##### *Silver* (250-499 hours/year):

Mike Allison	Tom Cornwell
Kim Cassady	Dick Deerin
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Dick Codrington	Dave Hoffman
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Every effort was made to ensure the accuracy of this list. If you note an error or omission, please call 410-476-3204.

## OUR PARTNER FAMILIES



**Shavanna and her sons Jahmeer and Jakeem look forward to buying their first home, which will be the 51st house completed by Habitat Choptank.**

“For anyone who wants to get into the Habitat program, I tell them it’s worth the hard work and dedication. It will be a joy for me and my boys to move into our own home. We’ve been living with my parents for six years. It will be nice to have something to call my own – not like an apartment that you can never call your own.”

—SHAVANNA GUY

### \$250–\$499

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### < \$249

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## OUR HOME OWNERS

"Before applying to Habitat, I was living in a two-bedroom apartment with my two sons. Then I had to start taking care of my sister and she needed to live with us. I tried to buy a house but with my income, I just couldn't do it. I always tell people about Habitat. Go give it a try. If you want some reward in life, you have to work hard for it. Some people want it right away. That's not what buying a Habitat home is."

—TASHA BATSON, HABITAT HOME OWNER SINCE 2002



Tasha in her kitchen.

## OUR DONORS



“We support Habitat because our contributions are applied to local needs. Our community is improved. Local partner families are provided housing security and stability. The results are real, visible and long lasting.”

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## OUR FAITH PARTNERS



**Representatives of the three St. Michaels Faith Build churches launch their partnership to construct a Habitat home.**

The St. Michaels Faith Build is a partnership of Habitat Choptank and three St. Michaels churches—Christ Church-St. Michaels Parish, St. Luke’s United Methodist Church and Union United Methodist Church—to build another affordable Habitat home in St. Michaels. Habitat purchased the lot and provides overall construction supervision for the single family home on Brooks Lane. The churches are raising \$75,000 to cover building costs and are supplying the weekly volunteers to build the house.

St. Michaels Catholic Mission Church

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*In honor of Kim and Linda Cassady*  
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*In honor of Mrs. Anne Croker*  
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*In honor of Doug and Anne Croker*  
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*In honor of Mr. and Mrs. David Lefever*  
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*In honor of Mr. Claude Maechling*  
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*In honor of Jim and Pamela McCloud*  
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 Mr. and Mrs. Claude Maechling  
  
*In memory of Cindy Ames' father*  
 Mr. and Mrs. Kim Cassady \*  
  
*In memory of Mr. Donald Doolittle*  
 Mrs. Jo Ann Storey \*

*In memory of Mrs. Hazel Harper*  
 Mr. and Mrs. Maurice D. Hendon \*

*In memory of Dr. and Mrs. J.B. Johnson, Jr.*  
 Jean and Bill Borduin

*In memory of Mr. Mick Karagin*  
 Ms. Betty Jane Krall

*In memory of Mr. Thomas Miller*  
 Members of the congregation at St. Luke's United Methodist Church

*In memory of Mr. Joe Petz*  
 Mr. and Mrs. Kim Cassady \*

*In memory of Mr. Ray Schucker*  
 Mr. and Mrs. James J. Healey \*

*In memory of Mr. William C. Storey*  
 Mr. Thomas Storey

## OUR GOVERNMENT PARTNERS



**Community leaders join Mayor Victoria Jackson Stanley and Governor Martin O'Malley in breaking ground on the first home being constructed through the new partnership between Habitat and the city of Cambridge.**

A new partnership between the city of Cambridge and Habitat Choptank will increase the number of owner-occupied homes in the Pine Street neighborhood. On behalf of the city, the Economic Development Department has been awarded grants from the Maryland Department of Housing and Community Development to fund the construction of at least three LEED (Leadership in Energy and Environmental Design) certified homes. The city has launched the project by supplying the first building lot for a home site. Habitat Choptank will manage the construction of these houses, provide the volunteers, and identify the future home owners through its partnership program.

## CARS FOR HOMES

John and Robbin Hill

## GOLF OUTING

### SPONSORS:

#### Silver Hammer

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#### Bronze Hammer

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#### Iron Hammer

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C. Edmund Connelly,  
DDS, MAGD

Christine M. Dayton, Architect

Mr. and Mrs. James B.

Deerin, Jr.\*

Mr. and Mrs. John F. Devlin \*

Easton Bank and Trust \*

Mr. and Mrs. Carter  
Hughlett, III

imPRESSive Printing Co., Inc.

Mr. and Dr. C. William Jones \*

Megan Nabb Insurance  
Agency, Inc.

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Mullaney Insurance, Inc.

Provident State Bank

R.W. Baird & Co. Inc.

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Susan T. Forlifer, MD,  
Comprehensive Breast Health

Talbot Bank \*

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Drs. Zuleika Ghodsi and Ali  
Soulati

#### Iron Hammer

Mr. and Mrs. Gregory Carney

Mr. and Mrs. Michael Fox and  
Fox Architects

Intown Restorations, Inc.

Shannahan Artesian Well  
Company Inc. \*

Sherwood of Salisbury

Ms. Melanie A. Young

### DONORS:

Mr. and Mrs. Rasmus Apenes \*

Bayside Animal Hospital, Inc.

Mr. J. Tyler Blue

Mr. and Mrs. Stephen  
Clineburg \*

Mr. and Mrs. G. Maurice  
DuFour

Charles and Iris Fricker \*

Mr. and Mrs. Ronald  
Grudziecki

Mr. Franklin Hawkins \*

Mr. and Mrs. Bill G. Hendon \*

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Hopkinson, Jr.

Mr. and Mrs. Thomas F. Kyhos

Ms. Rosemary Madison

Mr. and Mrs. John P. Magee \*

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Paris Foods Corporation \*

Mr. Royce A. Peabody \*

Mr. and Mrs. Henry Spire \*

Mr. and Mrs. W. Myles Taylor

Dr. James B. Thomas

Mr. and Mrs. Seth L. Warfield \*

Mrs. Jean Wheeler \*

#### STOP the Auction Donors

Mr. and Mrs. David C. Baker \*

Michael D. Singleton and  
Karen M. Bell

Dick and Ellen Bernstein

Mr. and Mrs. Stanley J. Bright

Mr. and Mrs. Kim Cassady \*

## OUR COMMUNITY PARTNERS



**Undeterred by a little mud, members of the Easton High School Habitat campus chapter help with installing a new foundation on Clay Street.**

The Easton High School Habitat campus chapter is a student-led organization that helps to further the Habitat mission through building, fundraising, advocating, and educating. Along with their advisors, the students volunteer at Habitat Choptank's Easton building site one Saturday a month during the school year, and take part in community outreach and special events. The group earned the President's Service bronze level award for contributing between 200-499 hours during the past year.

Mr. and Mrs. Douglas V. Croker III \*

Mr. and Mrs. James B. Deerin, Jr.\*

Tonya DeFelice

Mr. and Mrs. John F. Devlin \*

Mr. and Mrs. G. Michael DuFour

Mr. and Mrs. Andrew Heiss

Mr. and Mrs. Thomas E. Hill \*

Emily Moody and Ronald McDonald III

Mr. and Mrs. David F. Miller \*

Mr. and Mrs. Christopher Shayes

Mr. and Mrs. Langley Shook \*

The Widgeon Foundation

### GIFTS IN KIND

We wish to thank these individuals and organizations for donating services, materials and other items to our program, construction, and/or special events between July 1, 2009 and June 30, 2010.

A Few of My Favorite Things

Mrs. Jane Allen

Annapolis Paint Eastern Shore

Atelier 11 Ltd.

Auction Now Group

Avery Hall Benefit Solutions

## OUR BUSINESS PARTNERS

“For over 10 years, Venture Title Company has made a commitment to work with Habitat for Humanity. Venture was looking for an organization that had a similar vision for serving our community and Habitat’s mission was the perfect match. As a local employee-owned business, it was important for us to partner with an organization that gives back to the community. It’s gratifying for us to be part of the process which helps local people realize their dream of becoming homeowners.”

—JENNIFER SWANN



Jennifer Swann, financial officer of Venture Title and the chair of Habitat Choptank’s Mortgage Servicing Committee, accepts the Business of the Year award on behalf of her company.

The Hon. and Mrs. Dirck K. Bartlett \*

Bartlett Pear Inn

Bay Country Bakery

Mr. Jeff Beane

Beauregard Limited

Mr. and Mrs. Bruce Bedford

Bella Luna Restaurant

Mr. Robert Billings

Mr. and Mrs. Thomas H. Bliss \*

Mr. and Mrs. Arnold Boughner

Ms. Debbie Brook

Mr. and Mrs. Scott Brumbaugh

Mr. and Mrs. Dennis Buttner

Cambridge Wine & Spirits

Carroll’s Market

Mr. and Mrs. Kim Cassady \*

Chesapeake Film Festival

Christ Church, St. Peter’s Parish

Christine M. Dayton, Architect

Mr. and Mrs. Don Clark

Clearview at Horn’s Point

Douglas Collison - Kopen and Collison LLP

Mr. and Mrs. Jay B. Craig

Mr. and Mrs. Douglas V. Croker, III \*

Daniel Arnold Historic Restoration

Delmarva Power

Mr. and Mrs. John F. Devlin \*

Mr. and Mrs. Robert Dietz

Mr. and Mrs. G. Michael DuFour

Easton Cycle and Sport

## RESTORE



During the year, Habitat Choptank put into motion its business plan for launching a ReStore, which is now open at 8648 Commerce Drive in Easton. Habitat

ReStores are outlets that accept donated goods for resale with a focus on home improvement goods and building materials. Materials are contributed by local retailers, contractors, and individuals. These items are sold to the public at a fraction of retail prices to help Habitat Choptank fund its home construction projects. For hours of operation and additional information, or to inquire about donating to or volunteering with the ReStore, call 410-820-6186 or visit [www.HabitatChoptank.org](http://www.HabitatChoptank.org).



Manager Lee Weldon, AmeriCorps development associate Erin McDermott, and volunteer Norm Franck sort through donations.

## SUSTAINABILITY

Habitat volunteers Ron Wolfe and Ed Colaprete work with Ray Emmons (behind the panel) of Eastern Shore Solar to raise the solar collectors for the solar thermal water heating system onto the roof of the Lakes' Cambridge home.



Habitat Choptank's use of sustainable building practices means that its homes are affordable in both purchase price and long-term operational costs. Tracy and Allen Lake, owners of the affiliate's first house built to meet LEED standards, report significant improvements in their monthly electric costs as home owners versus their expenses as renters when they lived in an apartment.

### Cost of Monthly Electric Bill

	Living in rental apartment	Owning a Habitat home
Summer	\$200–\$225 / month	\$60–\$75 / month
Winter	\$450–\$500 / month	\$145–200 / month

Easton Ice Company  
 Easton Market Square  
 Eric J.T. Chandler LLC  
 Mr. and Mrs. Lyle Feisel  
 Mr. and Mrs. Clayton Fisher  
 Mr. James Franke  
 Mrs. Nancy Futrell  
 Mr. and Mrs. David Geller  
 Drs. James and Judith Gieske  
 Gifts in Kind - Habitat for Humanity International \*  
 Glass Lock  
 Mr. and Mrs. Adam Grant  
 Ms. Kathy Green  
 Hair O' The Dog Wine and Spirits  
 Mr. and Mrs. Henry Hale  
 Harrison Street Books  
 Mr. Bruce Hartwig  
 Mr. Gerald J. Hasbargen  
 Mr. Bob Hass  
 Higgins & Spencer Inc.

Hog Neck Golf Course  
 Howard Roe Masonry  
 Mr. Kenneth Howarth  
 Mr. and Mrs. Howard H. Hughes  
 Mr. and Mrs. Carter Hughlett, III  
 Hunter's Oak Golf Club  
 Hyatt Regency Chesapeake Bay Resort  
 Mrs. Patricia M. Ingram \*  
 Inn at Perry Cabin  
 International Gourmet  
 Jimmie & Sook's Raw Bar and Grill  
 Keaney Produce  
 Ms. Pat Krieger  
 Lanham Hall Designs  
 Latitude 38  
 Mr. and Mrs. Charles Lenfest  
 Lowe's of Easton  
 Lu Ev Framing Shop & Gallery  
 M&T Bank

Drs. Deb Barbour and Chuck MacIntosh  
 Mr. and Mrs. Cameron Mactavish  
 Mr. and Mrs. Claude Maechling \*  
 Ms. Nancy Malcolm  
 Mr. and Mrs. Charles Mangold, Jr. \*  
 Mr. Ed Masters  
 Mr. and Mrs. Thomas C. McCall  
 Mr. and Mrs. Michael J. McHale  
 Mid Shore Marble and Granite  
 Mitchum's Steakhouse  
 Mobile Mini, Inc.  
 Linda Stedman and James Montague  
 Monterey Farms  
 Office Movers, Inc.  
 Oxford Greens  
 Oxford Ladies Auxiliary  
 Oxford Lawn and Landscape

Pam's Place  
 Mr. and Mrs. Philip R. Parkinson  
 Mr. and Mrs. Anthony H. Passarella \*  
 Pear Tree South  
 Piazza Italian Market  
 Pirate Adventures, Inc.  
 Mr. and Mrs. George W. Richards, III  
 Dr. and Mr. John Salmon  
 Mr. and Mrs. Ian A. Scott \*  
 Sea Watch International, Ltd.  
 Mr. and Mrs. Tom D. Seip  
 Michael Halamka and Joseph Seymour  
 St. Michaels Community Center  
 Sugar Magnolia Consignment Boutique  
 Sunnyside Shop  
 T. Huntington Construction  
 Talbot Country Club  
 The Easton Club  
 The Ritz-Carlton Hotel Company, L.L.C.  
 Mr. and Mrs. Frederick Wayne Towers  
 Town and Country Liquors  
 Trade Whims  
 U.S. FoodService  
 Venture Title Company  
 Mr. and Mrs. Cloid Voeste  
 Mr. and Mrs. Myron D. Walker  
 Wal-Mart  
 Whirlpool Corporation  
 Mr. Michael Wichlinski  
 Widgeon Foundation  
 Windsor Realty, L.C. Appraisal Services  
 Wishing Well Liquors  
 Mr. and Mrs. Douglas G. Worrall  
 Mr. and Mrs. Edward A. Wozny  
 Mr. W. Lee Yerkes  
**GIFTS OF LAND**  
 Mrs. Mary Jane Dodson

Every effort was made to ensure the accuracy of this list. If you note an error or omission, please call 410-476-3204.

\* Donor for 5 or more consecutive years



# Volunteer Groups

July 1, 2009 to June 30, 2010

Bank of America/Merrill Lynch  
 Bayside Animal Hospital  
 Broadneck High School  
 Cambridge International  
 Chesapeake College – The Leadership Academy  
 Chesapeake College – Alternative to Spring Break 2010  
 Christ Church of Easton

Christ Church St. Michaels Parish  
 Church of the Holy Trinity  
 The Country School  
 Cambridge – South Dorchester High School Honor Society  
 Rotary Club of Easton  
 Easton High School Habitat Campus Chapter  
 Easton High School NJROTC  
 First Wesleyan Church  
 Grace Lutheran Church  
 Gunston Day School  
 Hampton Inn  
 Higgins and Spencer

Knights of Columbus-Regina Coeli Council 2274  
 Lacaze Meredith Real Estate  
 The Landon School  
 Londonderry  
 Mates of States  
 Pitcher & Basin, Diocese of Wilmington Catholic Youth Organization  
 Presbyterian Church of Easton  
 Royal Oak Community United Methodist Church  
 Soroptimist International of Talbot County  
 St. Luke's United Methodist Church

St. Mark's United Methodist Church  
 St. Mary's Refuge of Sinners Catholic Church  
 Sts. Peter & Paul High School Key Club  
 Sunnyside Alliance Church  
 The Talbot Bank  
 Talbot Bible Church  
 Union United Methodist Church  
 VisionQuest Morning Star Youth Academy  
 Waldorf School of Baltimore  
 Washington College  
 Wye River Upper School



# Financial & Program Highlights

The Habitat mission is made possible through the collective support and involvement of our many partners. Together, we are building a solution for addressing the unmet housing needs of our hardworking low-income neighbors in the Choptank region. The donations of time, talent, and treasures during the last fiscal year directly led to the following results:

**HOME CONSTRUCTION:** 6 homes completed during the year: 4 Habitat homes and 2 homes for moderate-income home buyers sold at no profit to local families through our partnership with Elm Street Development.

**LAND BANK:** 2 additional building lots acquired with the potential for a total of 4 future home sites.

**FAMILIES SERVED:** 8 qualifying partner families—selected from among 100 Dorchester and Talbot County applicants—served through mentoring, financial counseling, home owner education seminars, and sweat equity hours.

**VOLUNTEER HOURS:** 400+ individuals and group volunteers shared their time in construction, office support, committees, and Board work, contributing over 16,125 hours of service in support of our mission.

Habitat Choptank is unique among nonprofits for its multiple roles, serving as a human service agency, construction company, land developer, and mortgage lender. Each of these roles brings specific legal, financial, and accounting responsibilities.

## STATEMENT OF ACTIVITIES: FISCAL YEAR 2010

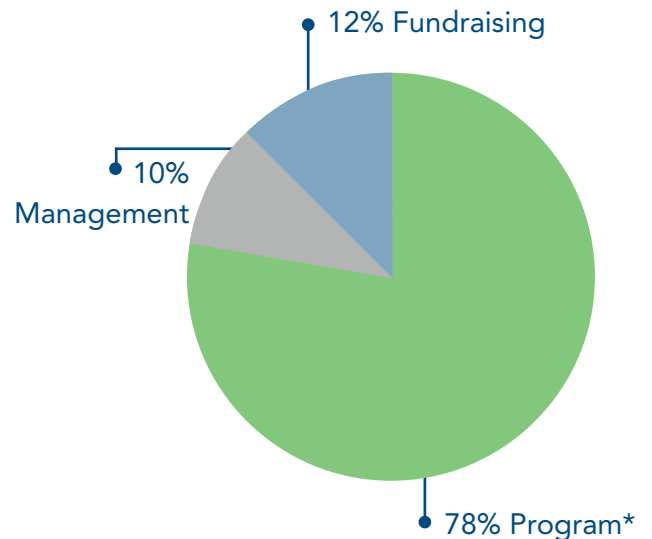
### REVENUE

Contributions & Special Events	\$519,886
Grants	\$138,457
Other Revenue	\$47,399
Total Contributions & Other Revenue	\$705,742
Program Services Revenue	\$664,929
<b>Total Revenue</b>	<b>\$1,370,671</b>

### EXPENSE

Program*	\$1,041,729
Management	\$133,519
Fundraising	\$155,294
<b>Total Expenses</b>	<b>\$1,330,542</b>

\* Including land acquisition and site development, building materials, professional construction management, selecting, educating and preparing qualifying families for home ownership; servicing and the maintenance of home owner mortgages; volunteer recruitment, engagement, and supervision.



A copy of our full Fiscal Year 2010 audited financial statement is available for review by calling 410-476-3204 to receive a copy.

## PLANNED GIVING

While everyone has personal reasons for giving, a common motivation is the desire to share good fortune with others. Generous contributions to the Habitat for Humanity Choptank Foundation Fund have directly impacted the lives of over 50 families in Dorchester and Talbot Counties, and the communities in which we live. To expand the mission further and ensure this legacy continues into the future, Habitat Choptank has instituted a planned giving program. Working with professional advisors, Habitat Choptank helps committed donors create an individualized planned giving program that can benefit the donors financially, and may create opportunities for them to consider an even larger charitable gift. A well-structured charitable plan, just like a well-built home, can last more than a lifetime – it can last for generations.

# Leadership

## Habitat for Humanity Choptank Board of Directors, 2009-2010

*President:*

Dick Deerin

*Treasurer:*

Kim Cassady

*Vice-President:*

Jackie Noller

*Secretary:*

Aly Valentine

### Members:

JoAnn Asparagus	Julie Fox
L. Bradley Baker	Mike Hiner
Stephen Clineburg	Chuck Mangold, Jr.
Keith Cornish	William McDonnell
David DeLuca	Brad Messenger
Gordon Firstman	Abigail Crozier Nestlehutt

### Emeritus:

Josephine Merrill  
Larry Neviaser  
Hugh Smith

### Current Staff

Rhodana Fields, Construction Supervisor  
Steve Thomas, Construction Supervisor  
Debbie Gardner, Development Officer  
Nancy Andrew, Executive Director  
H.D. Slaughter, Finance Manager  
Rose Madison, Program Administrator  
Pat Ingram, Program Manager  
Lee Weldon, ReStore Manager

### AmeriCorps Members

Erin McDermott, VISTA ReStore Development Associate  
Garrett Fehner, National Direct Construction Crew Leader

# The goal: Build 25 homes in 5 years

25 in 5 - Building for the Future is a \$2.5 million program to enable more low-income working families in Dorchester and Talbot counties to build a better future for themselves through home ownership. In 2010 and from 18 years of service, Habitat Choptank completed its 50th home. Over the next five years, Habitat Choptank will complete at least 25 more homes, at a cost of \$100,000 per house for land and construction materials. As Habitat houses, these will be sold at no profit with interest-free mortgages to qualifying local families who could not otherwise achieve the goal of buying their own home.



25 IN 5  
BUILDING  
for the  
FUTURE

Office Address  
29350 Maple Avenue  
Trappe, MD 21673

Mailing Address  
P.O. Box 2366  
Easton, MD 21601

410-476-3204

[info@habitatchoptank.org](mailto:info@habitatchoptank.org)

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