

2015 ANNUAL REPORT



#WeAreHabitat



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.

Building neighborhoods across Dorchester and Talbot Counties

Your financial gifts mean that Habitat Choptank can partner with more families to create more housing solutions in more communities. That's the ripple effect of one positive action leading to another and then another. Can you envision the Habitat circle growing wider and wider to include family after family, block after block across communities in Dorchester and Talbot Counties?

On June 30, 2015, Habitat Choptank completed a five-year strategic plan to expand its capacity building and rehabbing homes that are sold to income-qualifying home buyers and repairing houses for owner-occupied homes in and around neighborhoods where Habitat builds. Despite a challenging economic environment and the subprime mortgage crisis, Habitat Choptank built and sold 17 homes, and completed 14 home weatherization projects for its strategic plan entitled, "25 in 5: Building for the Future."

When you think about creating change in a community, there are a lot of different avenues. But ultimately, if people don't feel secure where they live, it may be impossible to promote any long term change or improvement.

Building or repairing a house in partnership with Habitat Choptank can tear down the walls of worry and limitation. Freed from the burden and want of challenging living conditions, families can plan for a better tomorrow.

Your generosity allows us to be effective in neighborhoods around Dorchester and Talbot Counties to literally meet people where they live and partner with them to improve their housing. The quality, affordable

housing they achieve means stability and the potential for a brighter future. As new and rehabbed homes are clustered together on blocks in need of revitalization, we are creating more stable neighborhoods. This in turn enhances property values which benefits everyone in the community.

FROM THE PRESIDENT



Recognizing that healthy, affordable housing is a fundamental matter for families and for neighborhoods, Habitat Choptank is moving forward with a new strategic plan to further the

mission. The plan will run through 2019 and is aimed at expanding the organization's impact through the traditional home ownership program along with a new Neighborhood Revitalization initiative. Neighborhood Revitalization starts at the grassroots level — with people in the community determining the goals for their neighborhood. New home construction and rehabs will continue to play a vital role. Plus, a bigger toolbox that includes repairs and other services will affect more families.

Because you give, Habitat's efforts around the Choptank region have grown. And with your continued investment, that impact will expand further for families and neighborhoods in Cambridge, Hurlock, Easton and St. Michaels.

Greg M. Whitten, President

Donors

The information contained in this report reflects cash and non-cash in-kind gifts received between July 1, 2014 and June 30, 2015.

FOUNDATION FUND

\$400,000 OR >

Maryland Dept. of Housing & Community Development – Neighborhood Conservation Initiative

\$50,000–\$99,999

Estate of Mr. Robert A. Reynolds

\$20,000–\$49,999

Bartlett Family Fund

Maryland Department of Housing & Community Development - Community Legacy

ANONYMOUS

\$10,000–\$19,999

Dorothy Metcalf Foundation
Mr. and Mrs. Clayton V. Fisher

Mr. and Mrs. Thomas E. Hill

ANONYMOUS

PNC Bank

Mr. and Mrs. Gregory M. Whitten

5,000–\$9,999

Bank of America Charitable Foundation, Inc

Benson and Mangold Real Estate Services

Christ Church St. Michaels Parish

Crozier Family Fund

ANONYMOUS

Healy Foundation

Mr. and Mrs. John A. Luchsinger

ANONYMOUS

R.S. Evans Foundation, Inc.

Rural Maryland Council (MAERDAF)

St. John Foundation, Inc.

\$2,500–4,999

Mr. and Mrs. Herbert L. Andrew, III

Dr. and Mrs. L. Bradley Baker

Dock Street Foundation

Mr. and Mrs. Peter A. Fellowes

Mr. and Mrs. Horace M. Lowman, Jr.

Mr. and Mrs. Charles Mangold, IV

Maryland Charity Campaign

Mid Shore Community Foundation, Inc.

St. Mark's United Methodist Church

The James A. and Patricia O. Goodyear Family Foundation

Vanguard Charitable

\$1,000–2,499

Mr. Malcolm Bahrenburg

Mr. and Mrs. William H. Bailey

Mr. and Mrs. David C. Baker

Blake Blackston American Legion Post 77

Bountiful

Ms. Therese C. Collins

Mr. and Mrs. John J. DeLuca, Sr.

Mr. and Mrs. Steven P. Doehler

Easton Rotary Club Youth & Community Fund

Elks Lodge Dorchester I.B.P.O.E. of W. #223

Mr. and Mrs. James R. Griswold

Mrs. Patricia M. Ingram

Mr. Rick Leader and

Ms. Nancy L. Andrew

Mr. John O. Meyerhoff

Michael J. & Patricia Levitt

Our Volunteers



^ Steve Clineburg accepts the Founders' Award.

We are grateful for the more than 520 volunteers who contributed 25,757 hours of service during the year and to these outstanding volunteer award winners:

FOUNDERS' AWARD:

Steve Clineburg

GOLDEN HAMMER

AWARD: Bob Wenneson

GOLDEN HARD HAT

AWARD: Dick Codrington

GOLDEN GLOBE AWARD:

Lynn Leibig

SERVICE AWARDS:

Diamond (over 1,000 hours this year):

- Rory Callahan
- Lew Fritze
- Nathan Kish

Gold (500-749 hours this year):

- Byron Belcher
- Chuck Weber

Family Charitable Foundation

Mr. and Mrs. David F. Miller

Mid-Shore Community Foundation - Merriewold Trust

Mr. and Mrs. Thomas C. Mitchell

National Christian Foundation

Rotary Club of Easton

Ms. Diana G. Sable

The Monet Family Fund of The Community Foundation of New Jersey

Mr. and Mrs. John S. Toups

Trinity Cathedral

Waddell Foundation, Inc.

Mr. and Mrs. Charles J. Weber, Jr.

ANONYMOUS

\$500–\$999

Mr. and Mrs. Robert C. Bohn

Mrs. Joan R. Bolling

Mr. and Mrs. Michael B. Bracy

Britt Family Fund

Mr. and Mrs. Franz Burda

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

+ Denotes pledges that have been fulfilled as of 6/30/2014.

Coldwell Banker Chesapeake
Real Estate, LLC

Mr. Steve Cox

Mr. and Mrs. George
DeSimone

Episcopal Church Women
St. Michaels Parish

Mr. Albert B. Gipe

Mr. and Mrs. Ronald L.
Grudziecki

Mr. Henry Hale

Mr. and Mrs. Paul T.
Hanrahan

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Mr. and Mrs. Bill G. Hendon

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Leshner, Jr.

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Spending Acct

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Presbyterian Church of
Easton

Mr. and Mrs. Leslie A.
Roslund

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Mr. and Mrs. Alfred Sikes

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Ghods

The Ironman Foundation, Inc.

Mr. Mark Treanor

Mrs. Margaret B. Trever

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van Agtmael Family
Charitable Fund

Washington Street Pub

Whitten Insurance &
Financial Services

\$250-\$499

Akridge Family Foundation

Mr. and Mrs. James V. Alpi

Mr. and Mrs. Jeffrey C. Ayers

Benevolent Protective Order
of Elks Lodge No.1272

Mr. and Mrs. Terrence C.
Burke

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Ms. Katherine M. Christensen

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Eysymontt

Face to Faith Ministries

Mr. W. Thomas Fountain

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ANONYMOUS

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Van Fossan, Jr.

Mr. Wilmer J. Waller

Mr. and Mrs. Jason C. White

ANONYMOUS

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\$249 OR <

Alpha Delta Kappa

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AmazonSmile Foundation

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Amdur

Mr. and Mrs. Rasmus Apenes

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Mr. and Mrs. Neil D.
Armstrong

Arundel Insurance Group LLC

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Baxter

Ms. Dorothea L. Beckering

Mr. and Mrs. Edward L.
Bednarz

Mr. and Mrs. Robert Begor

Mr. and Mrs. Robert Bennett

Our Home Owners

Roxine Warrick-Palmer made the final payment on her mortgage during the year. "There was a time in my life that I was homeless. Today, I own my home and I feel I have been truly favored by God."

Roxine, an employee with Talbot Hospice Foundation, purchased

her Royal Oak home in 1996. This was a home that she helped to build alongside Habitat volunteers. Habitat funded the construction of the home and provided financing, taking back a no-interest mortgage at settlement. While the dream of home ownership has been made complete for Roxine with her final payment, her responsibilities as a home owner continue. Volunteers from Mortgage Servicing Committee have developed an education workshop about making sound financial decisions and home maintenance plans to assist home owners who are beginning to pay off their 20-year notes.



^ Mortgage burning celebration

Mr. and Mrs. John Biehl
Dr. and Mrs. Jack H. Bishop

Mr. and Mrs. Charles F.
Bohn, Jr.

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Mr. and Mrs. Roger B. Burt

Mr. and Mrs. J. Sean Callahan

Ms. Nancie B. Cameron

Mr. and Mrs. Griffin Vann
Canada

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Ms. Carol Barney Chandler

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Mrs. Lorraine B. Claggett

Mrs. Nancy J. Clem

Mr. and Mrs. Louis A.
Codispoti

Mr. and Mrs. Edward P.
Colaprete, Jr.

Mrs. Lois F. Colaprete

Mr. and Mrs. Douglas A.
Collison

Ms. Emily S. Crandall

Our Donors



^ Kim and Linda Cassady with Hunter on a Habitat jobsite in Easton.

Kim and Linda Cassady

Kim chairs the Finance Committee and volunteers on the Thursday Crew. He is also a former Board member. Linda has served many years on special events committees.

“So why do I do it? First and foremost, I believe in the mission. As I’ve gotten to know Habitat home buyers, I more than ever am convinced that our mission is right. I do it because of the people I work with, both staff and volunteers. They are all great people that have expanded my horizons in many directions. But to be totally honest, I do it because it feels good! Habitat makes me feel good because I am doing good with and for a lot of good people.”

—KIM CASSADY

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 Mr. and Mrs. J. Van Lott
 Mr. and Mrs. Adam M. Lynn

Our Faith Partners



^ Faith partners join together to bless the completed home at 501 Edgewood Avenue.

Dorchester County Ecumenical Build

Thanks to the Dorchester County faith community a second home was completed in Cambridge during fiscal year 2015. The Dorchester Ecumenical Build was the first faith build in the county. Churches provided the money, labor and prayer support for construction. Habitat Choptank provided the building lot, house plans and construction supervision along with a qualified buyer. Following the completion and sale of the house, community members celebrated a joyful homecoming with the Askins family just in time for Christmas 2014.



^ The Askins family celebrates their first Christmas in a home of their own.

Mr. and Mrs. Charles R. Madary, Jr.
 Ms. Rosemary Madison
 Mr. and Mrs. John P. Magee
 Mr. and Mrs. Michael J. McCafferty
 Mr. and Mrs. James H. McKee
 Ms. Emilie T. McWilliams
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 Mr. and Mrs. Jack Meyerhoff
 Mr. and Mrs. Kenneth H. Michael
 Ms. June H. Middleton
 Mr. and Mrs. Richard S. Miller
 Milton United Methodist Church Rainbow Committee
 Mr. and Mrs. Anthony J. Mohan
 Mr. and Mrs. Eugene Morro
 Ms. Lynda Mullar
 ANONYMOUS
 Neighbor to Neighbor
 Mr. Richard T. Nolker
 Mrs. Linn W. Ong
 Mr. and Mrs. E. Bayly Orem, Jr.

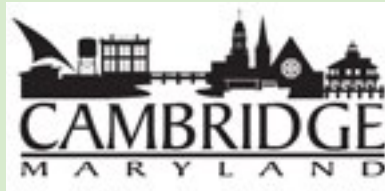
Mr. and Mrs. Philip P. W. Parish
 Rt. Rev. and Mrs. Henry N. Parsley, Jr.
 Mr. and Mrs. Anthony H. Passarella
 Mrs. Carol T. Patterson
 Mr. and Mrs. Charles E. Peck
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 Mr. Lee Phillips
 Mr. and Mrs. Thomas Piccirillo
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 Mr. and Mrs. Gary P. Radziewicz
 Mrs. Ellen Rajacich
 Mrs. Louisa M. Rey
 Mr. and Mrs. George W. Richards, III
 Mr. and Mrs. Craig R. Richardson
 Mr. and Mrs. Donald E. Roe
 Ms. Peggy Rogers
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 Mr. and Mrs. Joseph I. Rue
 The Rev. Nancy L. Sajda
 Mr. William A. Schauer and
 Ms. Susan P. Dickinson

Mr. Martin Hughes and
 Ms. Mary Ann Schindler
 Mr. and Mrs. George G. Scholley
 Ms. Beth H. Schucker
 Mr. and Mrs. James A. Sears
 Mr. and Mrs. John M. Sewell
 Mr. Patrick Shaughnessy
 Mr. and Mrs. Christopher Shays
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 Mr. and Mrs. Henry W. Smith, Jr.
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Mrs. Frances A. Thorington
 Mr. and Mrs. John S. Tochko
 Mr. and Mrs. Richard C. Trippe, Sr.
 Ms. Mary Anne Truscello
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 Mr. and Mrs. W. Moorehead Vermilye
 Mr. and Mrs. Richard P. Verne
 Mr. and Mrs. Robert L. Voyles
 Mr. and Mrs. Frederick J. Wagenblatt
 Mr. and Mrs. Myron D. Walker
 Mr. Ronald Walker
 Mr. and Mrs. J. Christopher Walsh
 Mr. and Mrs. John K. Waters, Jr.
 Mr. Daniel Watson and
 Ms. Brenda Stone
 Capt. and Mrs. E. R. Weaver, Jr.
 Mr. Robert Wenneson and
 Ms. Cynthia J. Lilley
 Ms. Marylou Whelan

Our Government Partners

Partnership between the City of Cambridge and Habitat Choptank has continued with a project to complete four more affordable home ownership opportunities in that community. A grant to the City from the Maryland Department of Housing and Community Development's Community Legacy Program provided \$45,000 toward the total project cost. These funds were leveraged with local support and other grants. By the end of the year, house number four was in progress with a fifth home added to the plan.



Mr. and Mrs. Donald Whitcomb
 Ms. Elsa B. Williams
 ANONYMOUS
 Mrs. Lola L. Wismer and Ms. Deborah A. Armitage
 Ms. Kathleen Witte and Mr. Stephen Leocha
 Mr. and Mrs. Winslow Womack
 Womens Association of the Presbyterian Church
 Mr. and Mrs. William G. Woods, Jr.
 Mr. and Mrs. James F. Wortman
 Ms. Anne Wright and Dr. Graeme E. Clapp
 Mr. and Mrs. Francis H. Wrightson
 Mr. and Mrs. Larry J. Young
 Dr. and Mrs. Sanford T. Young
 Mr. and Mrs. Peter M. Yungbluth
 Ms. Janet H. Zadera
 Mr. Howard A. Zwemer

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\$1,000 - 2,499
 Mr. and Mrs. Sumner Parker
 \$500 - \$999
 Mr. and Mrs. Charles E. Pax
 \$250 - \$499
 Mr. and Mrs. George P. Eysymontt
 Mr. and Mrs. Richard L. Kelly
 ANONYMOUS
 Ms. Naomi Diane Thom
 \$250 or <
 Mrs. Nancy L. Banfield
 Mr. and Mrs. Robert Kaye Barrett
 Mr. and Mrs. Thomas B. Bosley
 Dr. and Mrs. Stuart M. Bounds
 Mr. and Mrs. Frederic M. Bryant
 Mr. and Mrs. Bernard N. Burns
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 Mr. and Mrs. Harold J. Hayes
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 Mr. Rick Leader and Ms. Nancy L. Andrew
 Drs. David E. and Daniele H. Lees
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 Mr. and Mrs. Henry T. Leonard, III
 Mr. and Mrs. Ronald E. Leshner, Sr.
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 Mrs. Eunice B. Shearer
 Mr. and Mrs. Stephen Shearer
 Mr. and Mrs. Barry D. Smith
 Mr. and Mrs. William B. Stagg
 Mr. Thomas O. Stanley
 Mrs. Jo Ann Storey

25 IN 5: BUILDING FOR THE FUTURE

Donors making multi-year pledges to support expansion of the mission (listing reflects total gift pledged).

\$50,000 - \$99,999

The Michael and Nancy Klein Foundation+
Mr. and Mrs. Barry S. Wildstein

\$20,000 - \$49,999

Mr. and Mrs. Charles F. Bohn, Jr.+
Mr. and Mrs. Stephen R. Clineburg+
ANONYMOUS +
Hammonds Family Fund
Mr. and Mrs. Thomas E. Hill+
The Firstman Family Foundation, Inc.
Horace and Helena Lowman+

\$10,000 - \$19,999

Mr. and Mrs. John J. DeLuca, Sr.
Mr. and Mrs. John F. Devlin+
Mr. Rick Leader and Ms. Nancy L. Andrew+
Mr. and Mrs. James McCloud+
Mr. and Mrs. Steven P. Doehler+
Mr. and Mrs. Gregory M. Whitten

25 IN 5 BUILDING for the FUTURE

\$5,000 - \$9,999

Mr. and Mrs. Kim Cassady+
Mr. and Mrs. James B. Deerin, Jr.+
Ms. Sandra T. Hale+
Mr. and Mrs. Roscoe Handy
Keegan Family Fund
Mr. and Mrs. Charles Mangold, IV
Mr. and Mrs. Jeffrey Pritchett+
Mr. and Mrs. Roger S. Valentine
Mr. and Mrs. Myron D. Walker+

\$1,000 - 2,499

Mr. Jonathon Jay Powers+

\$500 - \$999

ANONYMOUS

+ Denotes pledges that have been fulfilled as of 6/30/2015.

DORCHESTER COUNTY ECUMENICAL BUILD

(This is a cumulative list of gifts received during the Dorchester County Ecumenical Build.)

\$20,000 - \$49,999

ANONYMOUS

\$10,000 - \$19,999

Christ Episcopal Church, Great Choptank Parish
Nathan Foundation, Inc.
St. Paul's United Methodist Church

\$5,000 - \$9,999

Grace United Methodist Church

\$2,500 - 4,999

First Baptist Church of Cambridge
First United Methodist Church
Friendship United Methodist Church
Mid-Shore Community Foundation, Inc. – Wings and Wheels Cambridge
Zion United Methodist Church

\$1,000 - 2,499
Dorchester County Ministerial Association
Grace United Methodist Church Wings Acct
Immanuel United Church of Christ
National Christian Foundation
Old Trinity Church

\$500 - \$999

Mr. and Mrs. Frederick R. Haller
Mr. and Mrs. Michael S. Hiner
Jubilee Christian Fellowship Church, Inc.
St. Paul's Methodist Men

Whitten Insurance & Financial Services

Mr. and Mrs. Barry S. Wildstein

ANONYMOUS

\$250 - \$499

Mr. and Mrs. Donald J. Brink
Ms. Katherine M. Christensen
Mr. and Mrs. Stephen R. Clineburg
ANONYMOUS
Grace Baraca Class
Mr. and Mrs. David Hoffman
Mr. Rick Leader and Ms. Nancy L. Andrew
Milton United Methodist Church Rainbow Committee
United Methodist Women of Friendship Church
Mr. and Mrs. Myron D. Walker

\$249 OR <

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Ms. Margaret O. Cheesman
Mr. and Mrs. William W. Deissler, Jr.
Mr. and Mrs. George DeSimone
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Mr. and Mrs. Francis H. Wrightson
Mr. Calvin O. Yowell, Jr.
Mr. and Mrs. Robert Ziegler

WOMEN BUILD HOUSE

(Gifts received between July 1, 2014 and June 30, 2015.)

\$5,000 - \$9,999

Crozier Family Fund

\$500 - \$999

Episcopal Church Women of
All Faith Chapel

Trinity Cathedral

\$249 or <

Mr. and Mrs. Neil D.
Armstrong

Mr. and Mrs. Thomas W.
Baxter

Mr. and Mrs. Edward L.
Bednarz

Mr. and Mrs. Charles F.
Bohn, Jr.

Mr. and Mrs. Terrence C.
Burke

Mr. and Mrs. Roger B. Burt

Mr. and Mrs. Griffin Vann
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Mendenhall

Rt. Rev. and Mrs. Henry N.
Parsley, Jr.

Mr. and Mrs. David S. Perry

Ms. Alice T. Petizon

Mr. and Mrs. Thomas
Piccirillo

Mrs. Louisa M. Rey

Mr. William A. Schauer and
Ms. Susan P. Dickinson

Ms. Elizabeth M. Singley

Ms. Mary Anne Truscello

Mr. and Mrs. Richard P. Verne

Mr. and Mrs. Myron D.
Walker

Ms. Marylou Whelan

ANONYMOUS

Womens Association of the
Presbyterian Church

Mr. and Mrs. Francis H.
Wrightson

Mr. and Mrs. Larry J. Young

TRIBUTE GIFTS

*In Memory of Mr. Bozy
Blades*

Ms. Elsa B. Williams

*In Honor of Charles and
Jan Bohn*
Trinity Cathedral

*In Honor of The Drapeau
Family*

Mr. and Mrs. Howe Lagarde

In Honor of Ms. Helen Biehl
Mr. and Mrs. John Biehl

*In Memory of Mr. James A.
Goodyear*
The James A. and Patricia O.
Goodyear Family
Foundation

*In Honor of Bill and
Lyn Hendon*

Mr. and Mrs. Maurice D.
Hendon

*In Memory of Mr. David J.
Hoffman*

Ms. Nancie B. Cameron
Mr. and Mrs. Michael J.
Cannizzo

Mr. and Mrs. Wayne R. Fritz
Ms. Judith H. Gallagher
Mr. and Mrs. Raymond W.
Gallagher

Mr. and Mrs. James E.
Hamm, Jr.

Mr. and Mrs. John E.
Hennessey

Mr. and Mrs. Greg Hoffman

Our Community Partners



Education and support are core components of Habitat's housing program. Workshops on issues important to home ownership are held throughout the year for the families who are working toward purchasing their homes and remain open to all the families post-purchase. Educational opportunities for 2015 addressed the following topics and involved these community partners:

TOPICS:

Being a Good Neighbor

Budgeting 101

Painting Tips and How-Tos

Power Tool Safety

Safety in the Home and Community

COMMUNITY PARTNERS:

Easton Volunteer Fire Department

Easton Police Department

Lowe's

Mid Shore Community Mediation Center

Mr. Philip W. Jones
Mr. Rick Leader and
Ms. Nancy L. Andrew
Neighbor to Neighbor S V
Outreach Program, Inc.

Mr. and Mrs. Earl R.
Quandt, Jr.

Mr. Patrick Shaughnessy
Mr. and Mrs. Jason C. White
Ms. Janet H. Zadera

In Honor of Mr. John Ingram
Mrs. Patricia M. Ingram

*In Honor of Mrs. Melissa
Ingram*

Mrs. Patricia M. Ingram

*In Honor of Mr. Claude
Maechling*

Mr. David J. Feickert
Ms. Susan Feickert

*In Honor of Mrs. Kristin
Ingram McNavagef*
Mrs. Patricia M. Ingram

*In Honor of Mr. Ryan
McNavage*

Mrs. Patricia M. Ingram

In Honor of The Rev. Abigail Crozier Nestlehatt
Gardner Construction, LLC

In Memory of Mrs. Agnes Z. Orban
Mr. and Mrs. Bill G. Hendon

In Honor of Ms. Mildred Schipper
Mr. and Mrs. Roger B. Burt

In Memory of Mr. Ray Schucker
Mr. and Mrs. James J. Healey

In Honor of Mr. Wayne Towers
Mr. and Mrs. John S. Touts

In Memory of Mr. Ernest C. Vernon
Mr. and Mrs. E. Bayly Orem, Jr.

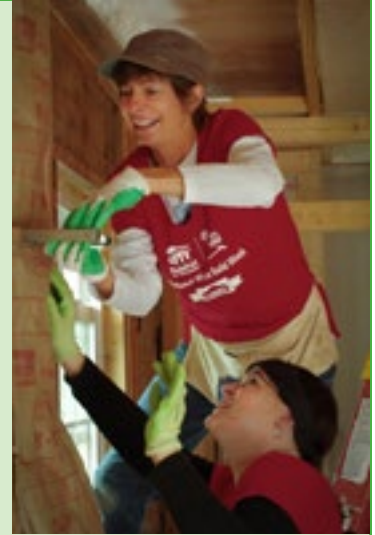
In Honor of Mrs. Sara Walker
Mr. and Mrs. Thomas W. Mendenhall

Neighborhood Revitalization

For 2015, Habitat Choptank completed nine weatherization projects with low-income home owners in neighborhoods where it is building. These homes are now safer, healthier and more energy efficient. For each project, homeowners are projected to save an average of \$386 annually.

This pilot repair project is becoming a part of something that can provide greater impact: Neighborhood Revitalization. The Neighborhood Revitalization program will serve more families by responding to community goals with an expanded array of services and partnerships, empowering residents to revive their neighborhoods and enhance their quality of life.

Neighborhood Revitalization goes beyond providing repairs to focus on a specific neighborhood and respond to the community aspirations of those who live there. By collaborating with residents and other organizations, Habitat Choptank can multiply the range of housing solutions it offers to help measurably improve overall quality of life.



REIMAGINE RESTORE

SPONSORS:

PLATINUM HAMMER
\$5,000 and above
Mr. and Mrs. Peter A. Fellowes

GOLD HAMMER
\$2,500 - 4,999
Mr. and Mrs. William C. Millar

SILVER HAMMER
\$1,000 - 2,499

Benson & Mangold Real Estate
Mr. and Mrs. Stephen R. Clineburg
Coldwell Banker Chesapeake Real Estate, LLC

Cooke's Hope Properties, LLC
Mr. and Mrs. Thomas Hill - Llandaff Family Trust
Out of the Fire
Whitten Insurance & Financial Services

BRONZE HAMMER
\$500 - \$999

Action Carpet and Cleaning, Inc.
Annapolis Paint Eastern Shore
Avon-Dixon Agency, Inc.
Mr. and Mrs. James B. Deerin, Jr.

DELCO Packaging Products
Friel Lumber Company
Miles & Stockbridge
Mr. and Mrs. Leslie A. Roslund

Mr. and Mrs. Tom D. Seip
Mr. and Mrs. Fred Suss
Mr. and Mrs. George S. Webb
Mr. and Mrs. Barry S. Wildstein

IRON HAMMER
\$50 - \$499

Mr. and Mrs. Charles F. Bohn, Jr.
Mr. and Mrs. Kim Cassady
Gardner Construction, LLC
Mr. and Mrs. Scott Brayton

Ms. Jessie E. Browne
Ms. Katherine M. Christensen
Commerce Properties
Ms. Mary Emrich
Mr. and Mrs. Paul R. Fine
Mr. and Mrs. Richard B. Firth
Mr. and Mrs. John K. Hyatt, Jr.

The Hon. and Mrs. Donald Johnson

ANONYMOUS

Mr. Rick Leader and Ms. Nancy L. Andrew
Ms. Charlotte D. Meyer
Ms. Ann R. Rever
Ms. Sharon Rieck
Mr. and Mrs. Peter B. Rohman
Mr. Richard J. Smith
Dr. and Mrs. Nelson Trujillo
Mr. and Mrs. David W. Tuthill
Mr. and Mrs. J. Christopher Walsh
Ms. Barbara Watters
West & Callahan, Inc.
Mr. and Mrs. Tom Wheeler

RESTORE RELOCATION DONORS

This is a cumulative list of gifts received for the relocation of the ReStore.

\$20,000 - \$49,999

Commerce Properties
Grayce B. Kerr Fund, Inc.
The Michael and Nancy Klein Foundation

\$2,500 - \$4,999

Mr. and Mrs. Stephen R. Clineburg
Mr. and Mrs. Seth L. Warfield

\$1,000 - 2,499

Mr. and Mrs. W. Norman Franck

Mr. and Mrs. Tom D. Seip
ANONYMOUS

\$500 - \$999

Mr. and Mrs. Michael B. Bracy
Friel Lumber Company
Mr. and Mrs. Christopher K. Gilson

Sustainable Building

Sustainably built homes are durable, healthy to live in and affordable to operate and maintain, as well as affordable to purchase. Habitat Choptank meets these goals while reducing costs by utilizing construction techniques such as value engineered framing, right sized overhangs, and high heel trusses to build a well-insulated home. Materials are chosen that will minimize health risks, reduce maintenance costs, and contribute to good air quality such as hard surface flooring, ceramic tile, and masonry porches. Partnerships with national gift in kind programs and grant funding make it possible to install Energy Star appliances, water heaters and HVAC equipment.

Building homes sustainably also means thinking about how a family will grow and utilize the home in the future. Making small changes in the design of a home can make aging in place a possibility. Habitat Choptank reviews and develops plans to meet these high sustainability standards with the goal of reducing the overall cost of homeownership. Every dollar low-income families save on energy usage, and reduced upkeep costs from a well-built home, can go toward their home mortgages and other necessities.



^ A quality, durable, and energy efficient home.

\$249 or <

Mr. and Mrs. F. William Chapman

ANONYMOUS

Mr. and Mrs. Dennis Jackman

GOLF OUTING

SPONSORS:

SILVER HAMMER

\$1,000 and above

1880 Bank

Bay Country

Communications, Inc.

RAMS, LLC

Shoregate Partners, LLC

Mr. and Mrs. Roger S.

Valentine

Whitten Insurance &

Financial Services

BRONZE HAMMER

\$500 - \$1,499

Mr. and Mrs. William C. Millar

RBC Wealth Management

Town and Country Wine,

Liquor, Etc.

IRON HAMMER

\$250 - \$499

DELCO Packaging Products

Farmer's Insurance

Mr. and Mrs. Barry L. Newton

Mid-Shore Fund Raising Consulting

Ms. Alice R. Ryan

State Farm Insurance -

The Phillips Agency

TEE SIGN SPONSORS

\$150 - \$249

Avery Hall Benefit Solutions

Mr. and Mrs. Stephen R.

Clineburg

DC Electric, Inc

Doc's Downtown Grille

Earth Data Incorporated

Easton Utilities Commission

Frampton Funeral Home

Gardner Construction, LLC

Mr. and Mrs. Brian K. Grimm

Hair O' The Dog

Wine and Spirits

Hebron Savings Bank

imPRESSive Printing Co., Inc.

Lane Engineering, LLC.

Lighthouse Marine & Engine

Service

Mr. and Mrs. Mason H. Little

Preston Ford, Inc.

ProBuild of Easton

RAR Brewing

Rauch Inc.

Reliable Pest Control

Robert W. Baird & Co. Inc.

Talbot Bank

The Drug Store, LLC

Willow Construction, LLC

Wye Financial & Trust

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, 2014 and June 30, 2015.

Acme Markets, Inc

Mr. and Mrs. Herbert L.

Andrew, III

Mr. Thomas Rory Callahan

Ms. Kara Browne Crissey

Diving Dog Productions

Gifts in Kind - Habitat for

Humanity International

Mid Shore Appraisal

Services, Inc.

Choptank Electric Trust, Inc.

Robert M. Hughes &

Associates, Inc.

Action Carpet and

Cleaning, Inc.

Albrecht Building and

Inspections

Mr. James T. Mueller

Mrs. Camealia I. Smith

Food Lion

GKD-USA, Inc

Ms. Sandra T. Hale

Higgins & Spencer, Inc.

Hyatt Regency Chesapeake

Bay Resort

Mr. James M. Duffy and

Ms. Jill A. Jasuta

Piazza Italian Market

River Marsh Golf

Club/Pro Shop

Ruark Golf

Talbot Bank

Town and Country Wine,

Liquor, Etc.

Tractor Supply

Ms. Margaret Bruce

Wellington

CARS FOR HOMES

Ms. Nancy L. Andrew

Mr. Thomas Batchelor

Ms. Tellie Anne Baltes

Mr. and Mrs. Keith Ghezzi

Mr. and Mrs. William L.

Lane, Jr.

Mr. Robert W. Lucas

Mr. George Wilburt

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



Habitat for Humanity Choptank ReStore

Thank you to the more than 800 businesses, contractors and individuals who donated home improvement goods, furniture and appliances to the ReStore this year!

During the year, the Habitat Choptank ReStore completed the build out and relocation to a larger facility at 8610 Commerce Drive. Habitat ReStores are outlets that accept donated home improvement goods and building materials for resale. Items are contributed by local retailers, contractors, businesses, churches and individuals, and sold to the public at a fraction of retail prices to help Habitat Choptank fund operations for its affordable home ownership program.

While the build out and move took longer than planned, the ongoing flow of donated items from our generous community resulted in a great inventory for the Grand ReOpening in May. The first Saturday open in the new facility set a new record sales day!

By the end of June 2015, the ReStore and its dedicated crew of volunteers had produced great results, netting \$402,096 since the store was founded in October 2010. These monies pay for the affiliate's operating costs. In this way, local contributions and grants can then go to fund costs related to the home ownership program.



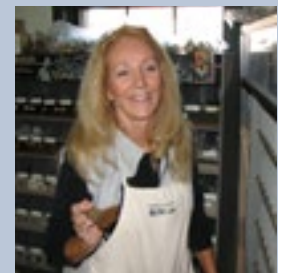
^ Line out front for the Grand Reopening.



^ The first customers into the new store facility.



^ Talbot County Chamber of Commerce ribbon cutting at the new location.



^ Volunteer Linda Fairbanks joined the staff team as donations coordinator.

The 2015 Golden Globe award for outstanding ReStore volunteer was presented to Lynn Leibig. >



^ Team ReStore includes store manager Chris Smith (center), Keith Myers (left) and Sylvester Williams.



^ Shoppers in the hardware and lighting sections.

Volunteer Groups

July 1, 2014 to June 30, 2015

Action Carpet
 Chesapeake College – Alternate Spring Break
 Chesapeake College – Leadership Academy
 Christ Episcopal Church
 Christ Church St. Peter’s Parish

Church of the Holy Trinity
 Church of Jesus Christ of Latter Day Saints
 Coldwell Banker – Chesapeake Real Estate Company
 Easton High School - Habitat Campus Chapter
 Friendship United Methodist Church
 Landon School
 Morgan Stanley – Easton Branch
 Oxford Community Center

Pierce Home Builders
 Pitcher & Basin
 Presbyterian Church of Easton
 Rotary Club of Cambridge
 Rotary Club of Easton
 Royal Oak United Methodist Church
 St. Paul’s United Methodist Church
 St. Luke’s United Methodist Church
 St. Mark’s United Methodist Church

Saints Peter & Paul High School - Key Club
 The Talbot Bank
 Talbot County Public Schools - Transportation Department
 Upper Shore Workforce Investment Board
 UM Shore Regional Health - Nursing Shared Leadership Global Council
 U.S. Naval Academy Midshipmen



^ Talbot County Public Schools



^ National Women Build Week



^ Pitcher and Basin



^ Rotary Club of Cambridge



^ Chesapeake College Leadership Academy



^ United States Naval Academy



^ Coldwell Banker



^ Clergy Build



^ Morgan Stanley

THANK YOU! A special thank you to our regular construction volunteers including the Tuesday and Thursday Crews in Easton and the dedicated crews volunteers on Wednesdays, Thursdays and Saturdays in Cambridge.

Financial & Program Highlights

The Habitat mission is made possible through the collective support and involvement of our many partners. The donations of time, talent, and financial support during the last fiscal year directly led to the following results:

HOME SALES: 3 homes were transferred to home buyers during the year: the new construction Dorchester County Ecumenical Build home plus 2 rehab houses in Cambridge.

HOME CONSTRUCTION: 2 duplex homes at 233 Port Street, Easton were substantially completed and a rehab at 443 Oakley Street in Cambridge got underway.

HOME BUYERS: 7 qualifying buyers, selected from among 202 candidates, were served through mentoring, financial counseling, home owner education seminars, and sweat equity hours. Plus, with Habitat Choptank's tithe to Habitat International, 3 families were served through global building.

LAND BANK: 10 properties were acquired for future development: 6 lots and 4 single family homes for rehab.

NEIGHBORHOOD REVITALIZATION: 9 weatherization projects were completed with income-qualifying home owners through our pilot repair program.

VOLUNTEER HOURS: 524 individual and group volunteers shared their time in construction, office support, committees and the Board of Directors, and at the ReStore, contributing 25,757 hours of service in support of the mission.

Habitat Choptank assumes multiple roles in delivering its mission, serving as a human service agency, construction company, land developer, and mortgage lender. Each of these roles brings specific legal, financial and accounting responsibilities.

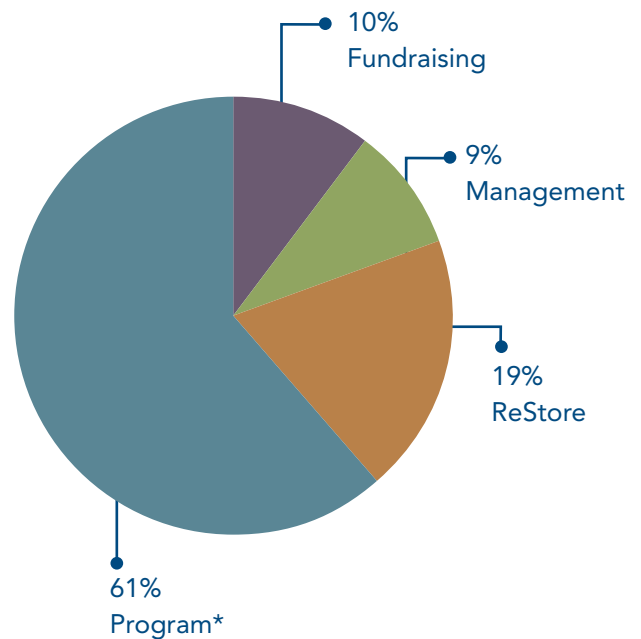
STATEMENT OF ACTIVITIES: FISCAL YEAR 2015

REVENUE

Contributions & Special Events	\$551,734
Grants	\$647,688
ReStore	\$267,863
Other Revenue	\$1,345
Total Contributions & Other Revenue	<u>\$1,468,630</u>
Program Services Revenue	<u>\$490,300</u>
Total Revenue	<u>\$1,958,930</u>

EXPENSE

Program*	\$892,447
ReStore	\$282,093
Management	\$136,976
Fundraising	\$142,641
Total Expenses	<u>\$1,454,157</u>



Habitat Choptank had seven projects in progress during the fiscal year with three completed and sold. The apparent gain shown here is the result of the way the affiliate must account for home sales. Mortgages are recorded at the gross amount of the payments to be received over the lives of the mortgages ranging from 20 to 30 years. All mortgages provided by Habitat Choptank are non-interest bearing and each note is discounted at inception with a rate that is set annually by Habitat International. This is a noncash transaction; hence the gain does not affect our present cash position.

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

A copy of our full Fiscal Year 2015 audited financial statement is available for review by calling 410-476-3204 to receive a copy.

The Cornerstone Society

Bring security and self-reliance to future generations of families in need

Your support today makes it possible for us to reach out today to empower working people in our communities build a better future through home ownership. But when you give to Habitat for Humanity Choptank through your estate or long-term financial plans, you are forging your life legacy with our housing ministry and ensuring that later generations can secure quality, energy efficient and affordable housing.

Charitable Gift Annuity

Habitat Choptank is pleased to partner with the Mid-Shore Community Foundation (MSCF) to offer a charitable gift annuity. Because of its assets, and its track record offering charitable gift annuities to a wide range of clients for more than 10 years, the MSCF will provide the annuity to clients who wish to name the Habitat for Humanity Fund at MSCF the designated charity for their annuity. In today's economic environment, a charitable gift annuity offers you an exceptionally high rate of return for the rest of your life. You will also earn a tax deduction at the time of your gift and a portion of every payment that you receive will be tax-free for approximately the first 10 years of the annuity.



For more information about planned giving opportunities, contact Habitat Choptank Development Officer Emily Lynn at 410-476-3204 or Mid-Shore Community Foundation at 410-820-8175.

Leadership

Habitat for Humanity Choptank Board of Directors, 2014-2015

<i>President:</i> Greg M. Whitten	<i>Treasurer:</i> George J. Fox
<i>Vice-President:</i> Charles F. Bohn, Jr.	<i>Secretary:</i> Stephen R. Clineburg

Immediate Past President: David J. DeLuca

Members

Katherine M. Christensen	Rev. Emanuel Johnson
Edward P. Colaprete, Jr.	Horace M. Lowman, Jr.
Judann Culver	Charles A. Lyons
Steven P. Doehler	Jeffrey Pritchett
Roscoe Handy	Myron D. Walker
Michael S. Hiner	Charles J. Weber, Jr.
	Barry S. Wildstein

Emeritus

Josephine Merrill	Hugh Smith
Larry Neviaser	

Current Staff

Construction Supervisor – Gary Felling
Construction Supervisor – Jim Thomas
Development Officer – Emily Lynn
Director of Construction – Wayne Suggs
Executive Director – Nancy Andrew
Finance Manager – Michelle Smith
Neighborhood Revitalization Coordinator - Rhodana Fields
Program Administrator – Rose Madison
Program Manager – Pat Ingram

Current ReStore Staff

Donations Coordinator – Linda Fairbanks
Manager – Chris Smith
Sales Department Coordinator – Keith Myers
Shop/Building Coordinator – Lewis Fritze
Transportation Coordinator – Sylvester Williams

Thank you to volunteers Jill Jasuta and Tim Poly for contributing the photos used in this report.



25 in 5: Building for the Future

With the close of fiscal year 2015, Habitat Choptank completed a five-year strategic plan to expand its capacity to build homes that are sold to income-qualifying home buyers and repair houses for owner-occupied homes in and around neighborhoods where Habitat builds. As a result of "25 in 5: Building for the Future," Habitat Choptank built and sold 17 homes, had four houses nearing completion, and completed 14 home weatherization projects.

Toward this multi-year effort, volunteers donated a total of 121,091 unique hours of service and Habitat Choptank invested more than \$4 million to build or improve 31 housing units in Talbot and Dorchester counties, purchase properties, and assist 17 hard-working families in becoming homeowners.

Equally important the organization expanded its capacity, including:

- Greater access to capital for low-cost mortgages.
- An increase in income to cover organization overhead costs with additional leadership in fundraising and the expansion of the ReStore.
- Growth of Habitat volunteer and staff leadership to be able to build more homes and develop more homeowners annually.
- Continuing its focus on quality construction practices so that Habitat homes are "sustainably built," making them more durable and energy efficient.

THE NEW PLAN:

For the next growth phase, the fiscal year 2016-19 strategic plan provides a blueprint toward expansion:

- operating in multiple communities within the two counties: Easton, St. Michaels, Cambridge and Hurlock;
- building stronger neighborhoods through quality and sustainable new construction and rehabbed homes and through Neighborhood Revitalization;
- developing well-prepared home owners using right-sized mortgages combined with education, support and relationships pre- and post-settlement.



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Trappe, MD 21673

Mailing
P.O. Box 2366
Easton, MD 21601

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www.HabitatChoptank.org