

2016 ANNUAL REPORT



Building Neighborhoods Across Dorchester and Talbot Counties





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.

What does having a place to call home mean to you?

FROM THE PRESIDENT

People often associate home with family, security, and a stable place that provides a platform for success, both now and down the road. The idea of building a better future through home ownership is what the Habitat mission is all about and it is what your financial gifts support.

A decent place to live can remove barriers to opportunity, success and health that might have been a part of a family's life for years, if not generations. Better, affordable living conditions take a family from living day to day and create a foundation from which to make forward-looking choices.

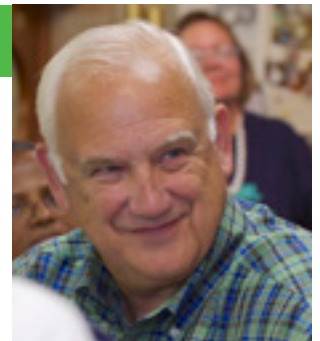
Our homeowners tell us about their children who now have a more positive outlook on the future. Many tell us about new job and educational goals they've set for themselves. All of this rooted in a new confidence and determination that was nurtured through their partnership with Habitat Choptank. Working hundreds of hours alongside volunteers to build our homes while learning construction skills. Attending education classes about budgeting

while creating new habits for savings, home maintenance, and being a good neighbor. Paying off any collectible debt and saving thousands of dollars toward costs at settlement. This for the opportunity to purchase a home with an affordable mortgage.

Every day we ask our home buyers to stretch themselves. All while going through the ups and downs of daily life, raising their families and going to work – often with multiple jobs – to achieve a goal as audacious as becoming a home owner.

You are an important part of every home buyer's journey. Because you give, Habitat's efforts around the Choptank region are growing. And with your continued investment, that impact will expand further for families and neighborhoods in Cambridge, Hurlock, Easton and St. Michaels.

Charles F. Bohn, Jr.
President



Donors

The information contained in this report reflects cash and non-cash in-kind gifts received between July 1, 2015 and June 30, 2016.

FOUNDATION FUND

\$100,000 OR >

Maryland Dept. of Housing & Community Development

Maryland Energy Administration

\$20,000 - \$49,999

Estate of Mr. Robert A. Reynolds

The Michael and Nancy Klein Foundation

Pauline F. and W. David Robbins Charitable Foundation

Mr. David H. Wilson

\$10,000 - \$19,999

Bank of America Charitable Foundation, Inc.

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

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Mr. and Mrs. Stephen R. Clineburg

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Mr. Derek John Weatherley Trust

Mr. and Mrs. Barry S. Wildstein

5,000-\$9,999

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Ferry Point Marina

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RPS ISG International

Safe Chain Solutions

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St. Mark's United Methodist Church

The Whalen Company

Waddell Foundation, Inc.

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Douglas Powers Charity Fund
Elks Lodge Dorchester I.B.P.O.E. of W. #223
ExxonMobil Foundation

Granville Fund at Mid-Shore Community Foundation

Mr. and Mrs. James R. Griswold

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Mrs. Patricia M. Ingram

Mr. and Mrs. Charles A. Lyons

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Merriwold Trust at Mid-Shore Community Foundation

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Presbyterian Church of Easton

Mr. and Mrs. Alfred Sikes

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Mr. and Mrs. Russell E. Stevens, Jr.

Sts. Peter and Paul Catholic Church

The Monet Family Fund of The Community Foundation of New Jersey

The Drug Store, LLC

Mr. and Mrs. John S. Toups
Ms. Sharon Borg Wall

Our Volunteers



^ Steve Martinsen with Golden Hard Hat Award

We are grateful for the more than 506 volunteers who contributed 28,364 hours of service during the year and to these outstanding volunteer award winners:

GOLDEN HARD HAT

AWARD: Steve Martinsen

GOLDEN HAMMER

AWARD: Mike Allison

GOLDEN COUPLE

AWARD: Fred and Lynn Hildenbrand

GOLDEN GLOBE

AWARD: Cathy Beam

SERVICE AWARDS:

1,000 hours > this year:

- Rory Callahan
- Nathan Kish

750 - 999 Hours:

- Wayne Young

500 - 749 Hours this year:

- Byron Belcher
- Fred Haller
- Alan Spicher
- Chuck Weber

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

\$500-\$999

Benevolent Protective Order
of Elks Lodge No.1272

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Britt Family Fund

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The Rev. and Mrs. Keith
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Zuleika Ghodsi

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Church

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\$250-\$499

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Hendon

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Marian and Jim Brodsky
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Stauch

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Ms. Ruth D. Braxton

Mr. and Mrs. Scott R. Brayton

Mrs. Dorothy A. Brittingham

Mr. and Mrs. Joseph Brooks

Ms. Mildred C. Bullock

Mr. and Mrs. Drew Buniski

Our Home Owners

Joanne Stanford
was one of two
home owners to
make their final
mortgage payments
during the year.

Joanne, an employee
at The Calhoon
MEBA Engineering
School, purchased
her St. Michaels

home in 1995. 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 Joanne 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. Raymond G.
Busen

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Dudrow

Mr. Christopher F. Dungan

Easton Church of the
Brethren

Easton High School Habitat
Campus Chapter

Easton Utilities - Friday
4 A Cause

Mr. and Mrs. Claude Edwards
Face to Faith Ministries

Mr. David J. Feickert

Ms. Susan Feickert

Mr. and Mrs. Paul R. Fine

Mr. and Dr. Douglas L. Firth

Mr. and Mrs. Paul Fischer

Ms. Diana M. Flagler

Our Donors



Tom and Trish Reynolds

The Reynolds have been involved with Habitat Choptank for over 20 years and Carpenter's Club members for as many years. Trish served on the Board as Treasurer, Vice-President and Chair. She is one of the two advisors of the Shakespeare Fund, a scholarship fund created by her friend, the late Anne Shakespeare, to provide educational funds to Habitat Choptank home owners and their families.

"We give because we truly believe in the Habitat mission. We appreciate the fact that Habitat doesn't give anything away. The potential home owners have to really work hard to purchase their homes. And through Habitat, people of all backgrounds work together to make things happen." —TRISH REYNOLDS

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 Mr. and Mrs. Samuel R. Sparks

Our Faith Partners



^ Members of Hurlock United Methodist Church generously prepared and served the meal for Habitat Choptank's prayer breakfast.

Hurlock United Methodist Church

For FY16 as the mission expanded into North Dorchester County, Habitat Choptank hosted its annual prayer breakfast in Hurlock. Hurlock United Methodist Church opened their doors on a cold and rainy February morning. Church members provided a hearty breakfast to over 80 citizens, elected officials, and current Habitat supporters who joined together in faith around Habitat's housing ministry and the start of home building in Hurlock.

Mr. and Mrs. Timothy A. Springer
 Mr. and Mrs. John A. Stalfort
 Mr. Edward L. Strohbahn, Jr.
 Mr. and Mrs. Daniel W. Swann
 Mr. and Mrs. David W. Taylor
 Temple B'Nai Israel
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 Tidewater Cleaning Service
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 Mr. and Mrs. Robert Zillig
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Our Business Partners

Chuck Mangold, Jr., Business Partner of the Year

An Associate Broker with Benson & Mangold Real Estate, Chuck has lent his time and service to help further the Habitat mission over the past 10 years. After serving two terms on the Board of Directors, his support and generosity toward the affiliate have not wavered. He offers his services to help acquire property for redevelopment, introduces the affiliate to possible home buyers and future Board members, and helped secure leases for the ReStore.



“Habitat is one organization in our community that truly helps people change their lives for the better. The quality houses they build are important and so is the support and education that staff and volunteers provide to the home buyers.”

—CHUCK MANGOLD

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 Mrs. Elizabeth Y. Foulds
 Mr. Gary Geffken and Ms. Julie McCahill
 Mr. and Mrs. John N. Gray
 Ms. Rhonda Gray

WOMEN BUILD HOUSE

(Gifts received between July 1, 2015 and June 30, 2016.)

\$5,000 - \$9,999

ANONYMOUS

\$2,500 - \$4,999

Mr. John A. Novak
 Women and Girls Fund

\$1,000 - \$2,499

Mr. and Mrs. Frederic R. Hildenbrand
 Mr. and Mrs. Stephen P. Martinsen
 Oxford Garden Club

\$500 - \$999

Ms. Nancy Andrew
 APG - The Star Democrat
 Christ Church St. Michaels Parish
 ECW of All Faith Chapel
 ECW of Christ Church, St. Michaels

**MULTI-YEAR
PLEGGED GIFTS**

**25 IN 5: BUILDING
FOR THE FUTURE**

Multi-year contributions made to our 5-year campaign ending in fiscal year 2015

\$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.

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Mr. Rick Leader and Ms. Nancy L. Andrew

Mr. and Mrs. James McCloud

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Mr. and Mrs. Gregory M. Whitten

\$5,000 - \$9,999

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Mr. and Mrs. Michael S. Hiner

Mrs. Bette S. Kenzie

Mr. and Mrs. Vernon Murray, Sr.

The Revs. Mark and Abigail Nestlehutt

Mr. and Mrs. David S. Perry

\$1,000 - 2,499

Mr. Jonathon Jay Powers

\$500 - \$999

ANONYMOUS

Mr. and Mrs. George DeSimone

**WE ARE HABITAT:
Building
Neighborhoods
Across Dorchester
and Talbot Counties**

Inaugural multi-year pledges made to our next campaign to grow the mission

\$5,000 - \$9,999

Mr. Rick Leader and Ms. Nancy L. Andrew

Mr. and Mrs. Robert Perkins (St. Michaels)

\$2,500 - \$4,999

Mrs. and Mrs. Roscoe Handy

Mr. and Mrs. David S. Perry

Our Government Partners



^ Habitat and town leaders meet

Construction began on the first home in North Dorchester County with encouragement from the Town of Hurlock. The Mayor and Town Council generously donated an infill single family lot which is serving as the first home site. Town leaders also agreed to waive water and sewer connection fees for Habitat Choptank, a \$10,000 savings for this build.

Ms. Susan Haggerty

Ms. Lois J. Hamilton

Ms. Linda Harrison

Mr. and Mrs. J. Edward Heikes

Ms. Traci Jordan

Ms. Shawna Kelly

Ms. Kathleen A. Kleppinger

Ms. Mary Jo Kubeluis

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 Ms. Kathleen Witte and Mr. Stephen Leocha
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 Mr. and Mrs. Larry J. Young

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 Mr. and Mrs. Roy L. Andrew
In Memory of Mr. Bozy Blades
 Ms. Elsa B. Williams

In Honor of Jim and Sue Chambers
 Mr. and Mrs. Howe Lagarde

In Honor of Mrs. Grace Cooper
 Ms. Brenda C. Davidson

In Memory of Mr. Daniel P. Dullea
 ANONYMOUS

In Honor of Ms. Rhodana Fields
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In Memory of Ms. Lois Fletcher and Dennis Smith
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In Honor of Joe and Bonnie Painter Habel
 Mr. and Mrs. Charles F. Bohn, Jr.

In Honor of Bill and Lyn Hendon
 Mr. and Mrs. Maurice D. Hendon

In Honor of Mr. Brendan Keegan
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In Memory of Ms. Elizabeth B. Kehoe
 Ms. Susan Kehoe

In Memory of Mrs. Beth Loker
 Mr. and Mrs. Kim Cassady

In Honor of Mr. Claude Maechling
 Mr. David J. Feickert
 Ms. Susan Feickert

In Honor of Kristin and Melisa Ingram McNavage
 Mrs. Patricia M. Ingram

In Honor of The Rev. Abigail Crozier Nestlehutt
 Ms. Nancy Andrew
 Mrs. Patricia M. Ingram
 Ms. Emily Lynn

In Memory of Mr. Sandy Orem
 Ms. Nancy Andrew
 Mrs. Patricia M. Ingram
 Mr. and Mrs. Claude Maechling
 Robbins, Adams & Co.

In Memory of Mr. and Mrs. Jacob and Ida Schiffman and Mrs. Herta Bernardis
 Mr. Giovanni Bernardis & the Hurlock Citizens Association

In Memory of Mr. Robert H. Smith
 Mr. and Mrs. Charles F. Bohn, Jr.

In Honor of Master Matthew Suggs
 Mr. and Mrs. Alan Schultz

In Memory of Bill Westphal
 Mr. and Mrs. George DeSimone

REIMAGINE RESTORE

SPONSORS:

PLATINUM HAMMER
 \$5,000 - \$9,999
 Clark Charitable Foundation
 The Star Democrat

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 2016 addressed the following topics and involved these community partners:

TOPICS:

- Preventative Home Maintenance & Repairs
- Personal Finance and Budgeting
- Save Energy, Save Money
- Safety in the Home & Community
- Eating Healthy on a Budget
- My Yard, My Way

COMMUNITY PARTNERS:

- University of Maryland Cooperative Extension Service
- Easton Volunteer Fire Department
- Town of Easton Police Department
- Lowe's of Easton

GOLD HAMMER
 \$2,500 - 4,999

Mr. and Mrs. Stephen R. Clineburg

SILVER HAMMER
 \$1,000 - 2,499

Action Carpet and Cleaning, Inc.
 Coldwell Banker Chesapeake Real Estate, LLC

Delco Packaging
 Mrs. Elizabeth Y. Foulds
 Mr. and Mrs. Thomas E. Hill
 Mr. and Mrs. William C. Millar
 Ms. Donna Pierson
 Mr. and Mrs. Barry S. Wildstein

BRONZE HAMMER
\$500 - \$999

Akridge Family Foundation
Avon-Dixon Agency, Inc.
Mr. and Mrs. Kim Cassady
Mr. and Mrs. James B. Deerin, Jr.

ANONYMOUS

Fluharty's Electric, Inc.
Ms. Tamara Haddad
Ms. Traci Jordan
Lane Engineering, LLC.
Long & Foster Real Estate
Mr. and Mrs. David E. Sherrill

IRON HAMMER
\$50 - \$499

Mr. Rick Leader and
Ms. Nancy L. Andrew
Mr. Matthew Albers
Mr. Montez Badger
Ms. Susan Bishop
George H. Borowsky and
A. Irene Schmidt
Mr. James Brady
Ms. Dorothy A. Burton
Ms. Katherine Christensen
Mrs. Dawn M. Coleman
Commerce Properties
Mr. and Mrs. Dan Cowee

Ms. Robin Daumit

ANONYMOUS

Mr. and Mrs. Richard A. DeTar
Dr. Thomas Divilio and
Ms. Lisa Gritti
Eastern Shore Vacation Rentals, Inc.
Ms. Shakia Ellicott
Exit on the Bay
Ms. Julia Fickes
Mr. and Mrs. Paul R. Fine
Mr. Sean Fine
Mr. and Mrs. Michael Fischetti
Mr. and Mrs. Thomas D. Fischetti
Mr. and Mrs. Lawrence C. J. Fricker
Ms. Kimberly Fritts

Neighborhood Revitalization

For 2016, Habitat Choptank completed a record 38 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 weatherization program is part of a broader effort to have a greater impact. Six years ago, Habitat International officially launched Neighborhood Revitalization and in 2016, Habitat Choptank made the commitment to being a 'NR affiliate.'

Neighborhood Revitalization focuses on listening to residents' challenges and aspirations and then creating partnerships to make changes that are important to those residents. As one partner of many, Habitat can create a mix of affordable housing products and services to help measurably improve overall quality of life in a community. Other partners might offer help in reducing crime, building parks, or making jobs more available. The involvement of a variety of partners and the input of community members are keys to NR success and are the focus of Habitat Choptank's growing initiative.



^ Adrian Holmes and Jermaine Anderson from Alpha Genesis Community Development Corporation in Cambridge with Rhodana Fields, NR Manager for Habitat Choptank, attending community development training.

Mr. and Mrs. Michael G. Gardner
Mr. and Mrs. Adrian Green
Mr. and Mrs. Richard B. Grieves
Mr. and Mrs. Frederick R. Haller
Mr. and Mrs. Cy E. Hammond
Mr. and Mrs. Udo Heckenbach
Ms. Karen P. Hicks
Mrs. Martha F. Horner
Ms. Jennifer Kauffman
Mr. and Mrs. R. James Latham
Ms. Aida Leisure
Ms. Emily Lynn
Ms. Rosemary Madison
Mr. and Mrs. Kenneth Mann

Mr. Richard Marks
Mr. and Mrs. Robert Morris
Mr. and Mrs. Larry Neviasek
Mr. and Mrs. Matt Nicholson
Out of the Fire
Mr. and Mrs. Anthony H. Passarella
Mrs. Ellen Rajacich
RAMS, LLC
Remax Blakeney, LLC
Ms. Adelina Reyes-Gavilan
Ms. Edith Robb
Mr. and Mrs. Donald E. Roe
Mr. and Mrs. D. Bruce Rogers
Mr. Frank Sarlo
Ms. Barbara Schuster
Shore United Bank
ANONYMOUS

Ms. Gayla Strannahan
Mr. and Mrs. Fred Suss
Ms. Trevy Thomas
Mr. and Mrs. David W. Tuthill
Mr. and Mrs. William F.H. U'Ren, Jr.
Mr. and Mrs. Robert G. Valenti
Mr. and Mrs. Cordell Vitkun
Ms. Sheila A. Washburn
Mr. and Mrs. Edmund L. Wellington, III
Mr. Robert Wenneson and
Ms. Cynthia J. Lilley
Ms. Mary K. Witte
Ms. Rosamond Witte

Sustainable Building

Habitat Choptank builds homes that are designed and built for sustainable and affordable living. Since 2008, the affiliate has implemented a variety of "green" construction techniques for new home building in an effort to create a more efficient, durable and healthy home. Habitat uses these techniques in its rehab projects as well. As these homes are sold, this helps to improve the existing housing stock in Habitat Choptank's target neighborhoods. The overall benefits of these strategies for homeowners are many and include saving money on utilities, lower maintenance costs, improved air quality, and a home that a family can age into.



^ A quality, durable and energy efficient duplex home

GOLF OUTING

TITLE SPONSOR

\$5,000 and above

RAMS, LLC

SILVER HAMMER SPONSORS

\$1,500 - \$2,500

Roger & Aly Valentine

ShoreGate Partners LLC

The Whalen Company

Whitten Insurance &

Financial Services

SKEET SHOOTING SPONSOR

Bay Country

Communications, Inc.

GOLF BALL SPONSOR

1880 Bank

BRONZE HAMMER SPONSORS

\$1,000 - \$1,499

Benson & Mangold Real Estate

Coldwell Banker Chesapeake

Real Estate, LLC

Talbot Smokehouse

IRON HAMMER

\$250 - \$500

Kohl's

Bill & Maxine Millar

Mr. and Mrs. Barry L. Newton

Town & Country Wine &

Liquor

ENTERTAINMENT SPONSOR

The Drug Store, LLC

(Hurlock, MD)

BEVERAGE CART SPONSORS

Safe Chain Solutions

State Farm Insurance

Wye Financial & Trust

TEE SIGN SPONSORS

\$150 - \$249

Accounting Strategies

Group, LLC

Avery Hall Benefits Solutions

Avery Hall Insurance

Solutions

Mr. Tony Breeze

Stephen R. Clineburg -

St. Michaels Bookman

Craig's Institutional Pharmacy

DELCO Packaging Products

Earth Data Incorporated

Eastern Shore Title Company

Farnell and Gast, LLC

Fink, Whitten and

Associates, LLC

Dr. Michael Fisher -

Go in the Hole!

Gardner Construction, LLC

Gearhart Real Estate

Services, Inc.

Hair O' The Dog Wine

and Spirits

Hebron Savings Bank

Hyatt Regency Chesapeake

Bay

imPRESSive Printing Co., Inc.

Meredith Fine Properties -

Trey Rider, Realtor

Merrill Lynch Wealth

Management, Inc.

Osprey Point Retreat &

Conference Center

Preston Ford, Inc.

Provident State Bank

RAR Brewing

RAUCH Inc.

RBC Wealth Management

Reliable Pest Control

State Farm Insurance -

The Huber Agency

State Farm Insurance -

The Phillips Agency

The Talbot Bank

Willow Construction, LLC

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, 2015 and June 30, 2016.

Acme Markets, Inc

Action Carpet and

Cleaning, Inc.

Albrecht Building and

Inspections

Mr. and Mrs. Herbert L.

Andrew, III

Annapolis Exteriors, Inc

Mr. and Mrs. David C. Baker

Bury, LLC

Mr. William Craig

ANONYMOUS

Mr. Brian Gearhart

GKD-USA

Mr. and Mrs. Timothy Haynes

Higgins & Spencer Inc.

Hopkins Sales, Co.

Howard Roe Masonry

Hyatt Regency Chesapeake

Bay

Ms. Jill A. Jasuta

Latitude 38 Bistro and Spirits

Mid Shore Appraisal

Services, Inc.

Miles & Stockbridge

Paris Foods Corporation

Photography by Annie

Piazza Italian Market

RAR Brewing

River Marsh Golf Club /

Pro Shop

Robert M. Hughes &

Associates, Inc.

Rock Lobstah

Shore United Bank

Talbot Country Club

Talbot Smokehouse

Ms. Margaret Bruce

Wellington

Mr. Brett Whitehead

Xtreme Tree Service

CARS FOR HOMES

Mr. Thomas Batchelor

Mr. and Mrs. Michael G.

Gardner

Habitat for Humanity

Choptank

Mr. and Mrs. Mark Mayher

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

2016 was a success for the ReStore thank you to the generous supporters, who through drop-offs and pick-ups by the ReStore truck donated over 3,342 times during the year!



^ New ReStore truck.

The Habitat Choptank ReStore enjoyed its first full year in its expanded location at 8610 Commerce Drive in Easton. 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.

With donations being the lifeblood of a successful ReStore, a second truck was acquired during the year. Koons Easton Toyota generously sponsored the purchase of this truck which can now be seen crisscrossing the roads of Dorchester and Talbot Counties.

By the end of June 2016, the ReStore staff and dedicated volunteer crew had produced great results, netting \$505,196 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.



^ The new storefront



^ ReStore volunteer Catherine Beam receives the Golden Globe Award.



^ Truck sponsor Koons Easton Toyota



^ Display spaces staged for Relmagine ReStore 2016

Volunteer Groups

July 1, 2015 – June 30, 2016

LOCAL GROUPS:

Chesapeake College - Leadership Academy
 Chesapeake College - Women's Basketball Team
 Christ Church St. Peter's Parish

Church of the Holy Trinity
 Davita Dialysis
 Easton High School Habitat Campus Chapter
 Habitat Choptank Board of Directors
 Hurlock Elementary School Staff
 Hyatt Regency Chesapeake Bay
 Morgan Stanley – Easton Branch

Presbyterian Church of Easton
 RAMS
 Rotary Club of Easton
 RPS-ISG
 St. Christopher's Church
 St. Luke United Methodist Church
 St. Marks United Methodist Church
 Sts. Peter & Paul High School Key Club

Unity Washington United Methodist Church Youth
 Upper Shore Workforce Investment Board
VISITING GROUPS:
 Bay Forest Apartments (Annapolis, MD)
 Landon School (Bethesda, MD)
 Pitcher & Basin (Students from around the Wilmington Diocese)
 Souhegen High School (Amherst, NH)



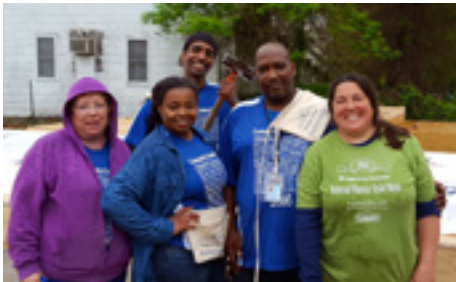
^ Morgan Stanley — Easton Branch



^ Pitcher & Basin



^ Rotary Club of Easton



^ Bay Forest Apartments



^ Hurlock Elementary School Staff



^ Chesapeake College Women's Basketball Team



^ Landon School



^ National Women Build Week



^ Unity Washington United Methodist Church Youth

THANK YOU! A special thank you to our regular construction volunteers, including the Tuesday and Thursday Crews in Easton and the dedicated crew volunteers on Wednesdays and Thursdays in Cambridge. We look forward to growing a new crew for Hurlock.

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: in Easton a rehab house and one of the multi-family units on Port Street; in Cambridge, a rehab house.

HOME CONSTRUCTION: 6 other homes were in progress: 2 new construction homes in Easton; 2 rehabs and 1 new construction in Cambridge; and 1 new construction in Hurlock.

HOME BUYERS: 5 qualifying buyers, selected from among 236 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: 5 single family lots in Cambridge and 3 in Easton plus 2 houses for rehab in Cambridge.

NEIGHBORHOOD REVITALIZATION: 38 weatherization projects were completed with income-qualifying home owners.

VOLUNTEER HOURS: 506 individual and group volunteers shared their time in construction, office support, committees and the Board of Directors, and at the ReStore, contributing 28,364 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.

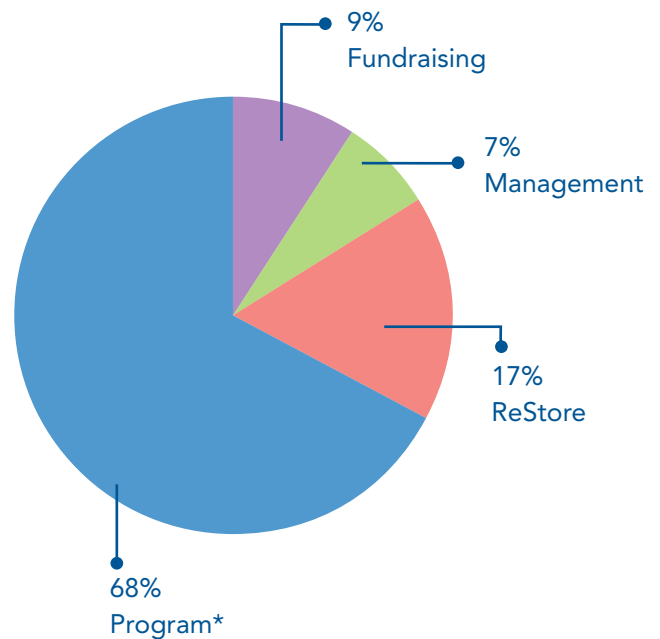
STATEMENT OF ACTIVITIES: FISCAL YEAR 2016

REVENUE

| | |
|-------------------------------------|--------------------|
| Contributions & Special Events | \$611,776 |
| Grants | \$635,769 |
| ReStore | \$412,442 |
| Other Revenue | \$103,559 |
| Total Contributions & Other Revenue | <u>\$1,763,546</u> |
| Program Services Revenue | <u>\$567,006</u> |
| Total Revenue | \$2,330,552 |

EXPENSE

| | |
|-----------------------|--------------------|
| Program* | \$1,314,711 |
| ReStore | \$324,477 |
| Management | \$131,835 |
| Fundraising | \$167,259 |
| Total Expenses | \$1,938,282 |



Habitat Choptank had nine 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. Those 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 2016 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 at 410-476-3204 or Mid-Shore Community Foundation at 410-820-8175.

Leadership

Habitat for Humanity Choptank Board of Directors, 2015-2016

| | |
|--|---|
| <i>President:</i> Greg M. Whitten | <i>Treasurer:</i> George J. Fox III |
| <i>Vice-President:</i> Charles F. Bohn, Jr. | <i>Secretary:</i> Horace M. Lowman, Jr. |

Members

| | |
|--------------------------|-----------------------|
| Katherine M. Christensen | Charles A. Lyons |
| Edward P. Colaprete, Jr. | Gerri D. McGuire |
| Judann Culver | Cindy Stevens |
| Steven P. Doehler | Myron D. Walker |
| Jennifer Grier | Charles J. Weber, Jr. |
| Frederick R. Haller | |
| Rev. Emanuel Johnson | |

Emeritus

| | |
|-------------------|------------|
| Josephine Merrill | Hugh Smith |
| Larry Neviaser | |

Current Staff

Construction Supervisor – Jim Thomas
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

Donation Ambassador / Driver – Karen Endley
Donation Ambassador / Driver – Ed Langluttig
Donations Coordinator – Linda Fairbanks
Manager – Chris Smith
Shop/Building Coordinator – Lewis Fritze

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



Our Strategic Plan

Building Neighborhoods across Dorchester and Talbot Counties



We continue efforts to grow the Habitat Choptank mission and multiply the impact of this work. The fiscal year 2016-19 strategic plan provides a blueprint toward this expansion with key targets for:

- 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.

Thank you for your support and partnership in this life-changing ministry. Together we are empowering our hardworking neighbors who are in need to build strength, stability, and self-reliance.



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29350 Maple Avenue
Trappe, MD 21673

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Mailing
P.O. Box 2366
Easton, MD 21601



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www.HabitatChoptank.org