Dear Friends and Supporters of Habitat Choptank,

FY18 was the fourth year of implementing a Board approved 5-year strategic plan. The five-year plan ushered in a season of challenge and change for our affiliate. However, one overriding goal has remained at the forefront of our mission of building homes, community and hope…and that is a desire to continue to meet the growing need for quality and affordable housing in Talbot and Dorchester Counties.

As a result of our strategic plan, the board and staff looked closely at how we approach this work in a way that leads to increases in sustainability, not just of the homebuyers that we serve, but of the communities in which our homebuyers live and work. And the board has been actively engaged in examining the leveraging of funds to help us meet the increased need for quality, affordable and energy-efficient housing.

I am pleased to report that in FY18 we had 13 homebuyers in the pipeline and another 35 interested in applying for partnership with Habitat. While wonderful news, more homebuyers in our pipeline means more houses that need to be built, which means more funds that need to be raised and more volunteers that need to be recruited. Growth requires change and we are pleased to report to our community partners and stakeholders some key changes that occurred in FY18.

Charlie Bohn welcomes volunteers, guests and supporters of Habitat Choptank to a home dedication on Port Street in Easton.
A change in the way we outreach and follow up with interested homebuyers.

Our staff implemented a new procedure involving one-on-one meetings with every single applicant with counseling provided to those who are not in a position to move into partnership with Habitat. This change in our approach to service delivery has resulted in an increase in the number of individuals and families reapplying after working on personal finance and credit issues and the steady building of the Habitat Choptank pipeline of individuals and families ready to take the next step in the journey toward home ownership.

Expanding our partnerships with other service providers and local governments in neighborhoods where we are building, rehabbing and repairing properties.

In the City of Cambridge, we implemented a plan of Neighborhood Revitalization in partnership with the City of Cambridge and the Department of Housing and Community Development. This $1.2 million-dollar project involves Habitat contributing nearly 40% of the funds and the City and State contributing the balance on the building of 3 new homes, 3 rehabs of existing homes and 3 owner-occupied repairs, all in a limited geographic service area for maximum impact.

In the Town of St. Michaels, we worked with Talbot County and the Town of St. Michaels to transition land that had been donated to Habitat Choptank by the Dodson family into buildable land which was then annexed into the Town of St. Michaels by Talbot County. Site development work was initiated to prepare the land for the building of the first of 7 homes on Brooks Lane.

Leveraging of public and private resources to assist new homebuyers and to assist the affiliate in reinvesting funds back into the community.

The use of USDA funding to provide mortgage assistance to Habitat homebuyers has assisted the affiliate in reinvesting funds back into building more homes while providing certain safety nets to homebuyers that a Habitat mortgage is unable to provide.

None of these accomplishments would have been possible without your gifts of time, talent or treasure. We thank you for your past support and welcome your continued involvement in the mission of Habitat Choptank. FY19 promises to be another season of challenges and growth where your support will be needed to continue sowing seeds of love and kindness so that God’s work can be accomplished in our communities.

Sincerely,

Charlie Bohn

Charles F. Bohn, Jr., President
Habitat for Humanity Choptank Board of Directors
4 home sales
Easton: 2
Cambridge: 1
Hurlock: 1

10 homes under construction
Easton: 4
Cambridge: 4
Hurlock: 2
1 home finished and waiting to be sold in Easton

Home buyers
121 Inquiries
15 Qualifying Applicant Interviews
9 New Partners Accepted

Land bank additions
5 properties purchased or donated
2 in Cambridge
2 in Hurlock
1 in Easton

Home Weatherizations and Preservation
42 Weatherizations
18 Preservations

Volunteer hours
In FY18, 486 volunteers invested 25,722 hours of service

Mortgages Shredded
2 homeowners were able to burn their mortgages as a result of satisfying a 20-year loan with Habitat Choptank.

“The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock.”
Matthew 7:25
Habitat Choptank is a 501(c)(3) nonprofit organization and one of over 1,200 Habitat for Humanity International (HFHI) independent affiliates serving local communities in the United States. Habitat affiliates can also be found operating in over 50 countries around the world. What unites us all is our mission to put Christian principles and God’s love into action by building homes, communities and hope. Habitat Choptank serves Talbot and Dorchester Counties and since its inception in 1992, has built and sold 78 homes to hard working low-income individuals and families.

It costs an average of $125,000 to build a simple, affordable and energy efficient house using the Habitat volunteer model. This is the cost to cover building materials and some subcontracted labor such as roofing, mechanical, electrical and plumbing, but the hard work and sacrifice to build the home from the ground up, is done through the labor of volunteers and our home buyers.
VOLUNTEERS MAKE BUILDING AFFORDABLE HOMES POSSIBLE

OUR VOLUNTEERS

The following volunteers contributed an exceptional number of hours of service.

200 – 499 Hours
- Mike Allison
- Brad Baker
- Catherine Beam
- David Bergstrom
- Tony Breeze
- John Burtman
- Kevin Callahan
- Kim Cassady
- Tom Cornwell
- Brenda Fletcher
- William Griffith
- Fred Haller
- Stewart Hurtt
- Claude Maechling
- Steve Martinsen

500 – 749 hours
- Pam Martinsen
- Tom Monaghan
- Ray Mulready
- Tony Passarella
- David Perry
- Don Schmigel
- Gene Skinner
- John Tochko
- Wayne Towers
- Dick Weaver
- Bob Wenneson
- Tom Wilson
- Sandy Wrightson
- Skip Wrightson

600 – 749 hours
- Byron Belcher
- Rory Callahan
- Sandy Holicky
- Terri Spence
- Alan Spicher
- Chuck Weber

1,000 hours and greater (once again!)
- Nathan Kish

THIS YEAR’S AWARD-WINNING VOLUNTEERS:

Golden Hard Hat – John Burtman
The Golden Hard Hat recognizes a dedicated volunteer for continual dedication to Habitat Choptank; regular weekly commitment to the construction site in the past year; willingness to teach new volunteers skills needed to build homes; positive attitude; and presenting Habitat for Humanity’s mission to the community.

Golden Hammer – Fred Haller
The Golden Hammer Award is given to a volunteer that serves Habitat Choptank in more than one capacity in the past fiscal year; shows leadership in both committees and construction or office support; attends affiliate meetings and special events; has a generous spirit that affects those around them; and, is dedicated to the overall operations of the affiliate and the Habitat Choptank mission.

Business Partner of the Year – Friel Lumber Company
Business Partner of the Year Award honors a local business that generously provides key services to the affiliate operations, home building program or ReStore and expects little if any recognition in return; and has been a partner with Habitat Choptank for two or more years.

Golden Globe Award – Nathan Kish
The Golden Globe Award recognizes an outstanding volunteer for continual dedication to Habitat Choptank; regular weekly commitment to the ReStore for at least one year; willingness to teach new volunteers skills needed for successful store operations; enthusiasm in his volunteer role; and, serving as a community ambassador for the ReStore.
Our volunteers let their lights shine from their hearts through their hands at the Habitat Choptank Volunteer Appreciation Dinner in October 2018.

In FY18, 486 volunteers donated 25,722 hours of their time.

Golden Couple Award — Sandy & Skip Wrightson
The Golden Couple Award is given to a “couple” who volunteer in service to Habitat for Humanity Choptank’s mission by serving on at least one committee; contribute their resources to support the mission of Habitat Choptank; and daily live their faith.

Golden Years Award — Rose Madison
This was a new award this year created to recognize Rose Madison for her 8 years of service prior to retiring from Habitat Choptank. Rose served a vital role at the affiliate office and we will miss her dearly.

Founders’ Award — Charlie Bohn
The Founders’ Award is given “in recognition of outstanding volunteers who have embraced the vision of Habitat Choptank to transform communities and transform lives by building simple, decent and affordable homes.”

Past Founders’ Awardees
- Peggy Neviaser
- Franklin Hawkins (deceased)
- Anne Croker
- Jackalyn Noller
- Miles Circo
- Douglas Collison
- Kim Cassady
- Dick Deerin
- Fred Petze
- Jennifer Swann
- Steve Clineburg
- Charlie Bohn
VOLUNTEER GROUPS

Groups that volunteered between July 2017 and June 2018.

Cancer Center, Easton
Chesapeake College
Queen Anne’s Women’s Basketball Team
Christ Church St. Peter’s Parish, Easton
Church of the Holy Trinity, Easton
Hurlock Elementary
Konsyl Pharmaceuticals
Landon School

Mid Atlantic Farm Credit, East New Market
Presbyterian Church, Easton
Qlarant
Souhegan High School, New Hampshire
St. Lukes United Methodist Church, Cambridge
St. Marks United Methodist Church, Easton

Photo above: Mayor Michael Henry and Hurlock Town employees.

Photo at right: For more than 10 years, the Landon School for Boys from Bethesda, Maryland, has supported a one-week build at Habitat Choptank.

Photo below: Souhegan High School from Amherst, New Hampshire, returned for a one-week build.
The notion of collaboration and working together has become increasingly more important in putting God’s love into action by bringing people together to build homes, communities and hope. Here are just a few of the partnerships from FY2018.

**Qlarant**

Habitat Choptank partnered with The Chesapeake Bay Trust to fund a “Clean and Green” lot program which also involved partnering with Shore Rivers and 90 volunteers from the national corporation of Qlarant. Teams of volunteers worked to remove trash and invasive species from lots on High Street. Volunteers also worked with the Community Garden at Waugh Chapel to rebuild garden beds and build a community compost center. In addition, volunteers worked on construction projects on High Street and a home repair project on Glasgow Street.

**Pickering Creek**

Pickering Creek Audubon Center partnered with Habitat Choptank to create the Native Habitats for Habitat program, which allows our homeowners and home buyers the unique opportunity to learn the basics of gardening and landscaping, as well as the benefits of using native plants to landscape their homes.

**Women Build**

National Women Build Week encourages women nationwide to devote at least one day to help build decent and affordable housing in our local communities. Women have the strength and determination necessary to build Habitat houses, addressing the problem of affordable housing in a concrete way so that families can achieve stability and independence through safe, decent and affordable homes. Habitat Choptank male and female volunteers alike worked on homes in Cambridge, Easton and Hurlock in FY18.
The most visible part of the Habitat mission is the construction of simple, decent and affordable homes. However, the power of the Habitat mission lies in combining quality-built houses with education, mentoring, and personal determination. Throughout its 26-year history, Habitat for Humanity Choptank has worked to empower individuals and families to improve their housing conditions, primarily focusing on creating new home ownership opportunities for low and moderate income individuals and families. These opportunities involve working with home buyers over the course of 18 months to 2 years to achieve the level of financial savings and credit history that is necessary to successfully become a home buyer. In addition to saving a minimum of $4,500 for their closing costs, Habitat home buyers also put in sweat equity hours; 300 for an individual and 400 for a family. Sweat equity hours can involve attendance at financial education courses that Habitat Choptank provides as well as putting in time on the jobsite.

My command is this: Love each other as I have loved you. Greater love has no one than this: to lay down one’s life for one’s friends.”

John 15:12-13
Within the last few years, Habitat Choptank has expanded its mission to include an emphasis on Neighborhood Revitalization (NR). The NR program involves addressing all aspects of housing needs from new construction to rehabs and repairs as well as weatherizations. NR also looks at how those issues impact one’s overall quality of life. Perhaps more importantly, NR addresses neighborhood revitalization by building, strengthening and supporting relationships within the community that lead to vision, empowerment, and sustainable change.

Habitat for Humanity is just one part of a community-wide solution. Collaboration with other local groups is an essential ingredient of the NR Initiative which includes:

- Working with residents and other significant stakeholders in the community to develop a common plan of recovery and vision for the future.
- Forging both formal and informal partnerships and alliances at the local level.
- Joining or forming community coalitions.
- Rallying active neighborhood support.
- Advocating public policy for local housing initiatives.

Together, Habitat for Humanity, neighborhood residents and local partners can change the face of neighborhoods and the lives of the families who live there—forever.

COMMUNITY NEED

The housing need in the United States is significant—and growing. According to The State of the Nation’s Housing 2010 (Joint Center for Housing Study), roughly one in six Americans is in need of a decent, affordable place to live. Our nationwide economic crisis is creating financial difficulties for entire communities. They face not only foreclosures, abandonment and home-maintenance issues, but also the variety of problems that surface as a result. In short, families and communities are suffering.
We are blessed to be surrounded by those who give to support the mission of Habitat Choptank...building homes, community and hope in Dorchester and Talbot Counties. We thank you for sowing seeds into the mission of Habitat Choptank which has been transformational to the individuals and families that we’ve been privileged to serve. We continue to trust God for his guidance in the planting, his provision in the watering of those seeds and the bringing forth of much fruit.

“Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness.”

2 Corinthians 9:10 | NIV
The information contained in this report reflects total giving for all projects and campaigns conducted by Habitat Choptank including grants, cash gifts, Carpenter’s Club, Special Events, Nancy Andrew Team Development Fund, legacy, in-kind gifts, and all other special projects received between July 1, 2017 and June 30, 2018.
IN THEIR OWN WORDS

“The love that has been shown from each of you will not go unnoticed.”

The following is a letter from one of Habitat Choptank’s home buyers:

My name is Tanae Jones and I am excited to inform you that I am soon to be a Habitat homebuyer. It has been an honor partnering with Habitat for Humanity Choptank. I have learned and experienced great things within these last 2 years. Actually, I’ve known Habitat for as long as I can remember. I grew up in a Habitat home. My mom’s house was one of the first Habitat homes built in Dorchester County. Having a place to call home is very important to me and my family and this wouldn’t have been possible if it wasn’t for the supporters of Habitat. There are a lot of you who put forth your time, energy, money and resources to make building a community possible. It takes dedication, commitment and trust but most of all, it takes love.
And that’s what you’ve shown!
In the book of Matthew, Jesus talks about the wise and foolish man. The wise man built his house upon a rock and when the storms came, it did not fall. The foolish man built his house on sand. The rain came down, the streams rose, and the wind blew and beat against that house, and it fell.
Habitat for Humanity Choptank is like the wise man. The houses that are built have a firm foundation. It’s built upon a solid rock, Jesus Christ, and nothing can tear it down.
The love that has been shown from each of you cannot and will not go unnoticed. I would love for each of you to come to my home dedication so you can see what you have blessed. Thank you all for your support.
“Without Habitat Choptank, I would have never been able to get my debt and financial house in order.”

Habitat Homeowner
Mr. and Mrs. Howe Lagarde
Lane Engineering, LLC.
Mr. and Mrs. W. Jack Lane
Ms. Carolyn Lane
Mr. and Mrs. Charles A. Leaver
Karl Lemp Giving Fund
Mr. Karl C. Lemp
Mr. and Mrs. Henry T. Leonard, III
Mr. and Mrs. Ronald E. Lesher, Sr.
Mrs. Catherine J. Liebl
Mr. and Mrs. John P. Lippke
Mr. and Mrs. Mason H. Little
Mr. Robert K. Lloyd
Mr. and Mrs. Eugene A. Lopez
Ms. Marjorie S. MacSorley
Ms. Kelley K. Malone
Mr. and Mrs. Thomas C. Malone
Mr. John Marrah, III
Mr. and Mrs. Stephen P. Martinsen
Maryland Association of
Realtors, Inc.
Ms. Robin May
Dr. and Mrs. James McAnulty
Mr. and Mrs. Michael J. McCafferty
Mr. William McNair
Dr. and Mrs. Donald R. Merryfield
Mr. and Mrs. Jack Meyerhoff
Mid-Atlantic Tire Pros
Ms. June H. Middleton
Ms. Cynthia Carrington Miller
Anthony and Diane Mohan
Ms. Judy Lynn Moore
Mr. Johnathan Murphy
Anonymous
Ms. Honor Murphy and
Ms. Sara Flynn
Mr. and Mrs. Bill Napier
New St. John’s United Methodist
Church
Mr. and Mrs. Maurice E.
Newnam, III
Mr. and Mrs. Rolf R. Nordlie
Ms. Joyce A. Norris
Mr. John A. Novak
Dr. and Mrs. David Oliver
Mrs. Cynthia P. Orem
Ms. Nancy A. Orr
Mr. and Mrs. James Aaron
Pardo, Jr.
Parker Counts
Ms. Mildred F. Parrott
Mr. and Mrs. Andrew Pasden
Mrs. Delphine M. Peck
Mr. and Mrs. Nathan Perkins
Mr. Paul E. Peters
Mr. and Mrs. Frederic W. Petze
Mr. Eugene M. Pfeifer
Mr. W. Lee Phillips
Piazza Italian Market
Mr. John M. Pinney and
Ms. Donna Cantor
The Hon. S. Jay Plager
Mr. and Mrs. John F. Plaskon
Mr. and Mrs. Frank Polkinghorn
Mr. Frederick C. Pomeroy and
Ms. Lexine Lowe
Ms. Terry H. Price
Mr. and Mrs. William Quick
Mr. Clifford J. Quinn, III
Mr. Michael Racine
Ms. Karol B. Redline
Reliable Pest Control
Mr. and Mrs. Stephen H.
Reynolds, Jr.
Ms. Sandra L. Richardson and
Mr. Nicholas H. Dryland
Hon. and Mrs. Stephen W.
Rideout, (Ret)
Dr. and Mrs. William G.M. Ritchie
Mr. Brian Roche
Anonymous
Mr. Richard Rountree
Rusticana Pizzerias of Easton
Mr. and Mrs. James K. Sadler, Jr.
The Rev. Nancy L. Sajda
Anonymous
Mr. and Mrs. Lawrence P.
Sanford
Schauber Van Schaik Insurance
Agency
Ms. Sheila Schnellenberger
Mr. and Mrs. George G. Scholley
Mr. and Mrs. James W. Scott
Anonymous
Mr. and Mrs. Stephen Shearer
Mrs. Eunice B. Shearer
Mr. Jason Shorter
Mr. Eugene Skinner
Estelle and Elizabeth Slaughter
Mr. and Mrs. Alan Sleeper
Mr. and Mrs. Henry W. Smith, Jr.
Mrs. Marsha D. Smith
Mr. Albert L. Smith and
Ms. Eleanor B. Dallam, Jr.
Mr. Richard J. Smith
Mrs. Deborah M. Smith
Ms. Sharon B. Smith
Ms. Ellen J. Solomon
St. Paul’s United Methodist
Church
Mr. and Mrs. William B. Stagg
Mr. and Mrs. John A. Stalfort
Mr. Thomas O. Stanley
State Farm Insurance
Elizabeth A Stevens
Mrs. Sarah Stoner
Mrs. Jo Ann Storey
Mr. Edward L. Strohbehn, Jr.
Mr. and Mrs. Samuel M.
Strong, III
Sump & Associates P.C.
Ms. Peggy Tarburton
Temple B’Nai Israel
Mr. and Mrs. George A. Thomas
Mr. William L. Thompson and
Ms. Susan H. Russell
Mr. and Mrs. Clifford I.
Thompson
Anonymous
Mrs. Frances A. Thorington
Mr. and Mrs. John S. Tocho
Mr. and Mrs. Halden Totten
Mr. and Mrs. John Trax
Mrs. Margaret B. Trever
Mr. and Mrs. Richard C.
Trippe, Sr.
Mr. and Mrs. Thomas R. Urso
Mr. and Mrs. James A. Vail
Mr. and Mrs. J. Van Lott
Decent and affordable housing provides a CORNERSTONE for stability, security and opportunity. The Cornerstone Society is comprised of donors who have chosen to give to Habitat Choptank through their estate or long-term financial plans. Our Cornerstone Society members provide a stable, financial base on which we can build our programs and provide solutions for affordable housing here in the Choptank region, across the United States and around the world.

If you have made a planned gift to benefit Habitat for Humanity Choptank, please let us know. We will respect your privacy and anonymity if desired. We wish to make sure your gift is appropriately worded and structured so that your wishes are fully understood and properly carried out.

Planned Gifts

Below are the names of those who have remembered Habitat Choptank in their estate planning and we want to acknowledge the legacy that they left which continues to pave the way for the creation of affordable housing in Dorchester and Talbot Counties.

Tribute Gifts In Honor Of

Nancy Andrew
Mr. George K. Dappert and Ms. Judy A. Wixted
Mrs. Patricia M. Ingram
Ms. Cynthia Carrington Miller

Dr. and Mrs. Bradley Baker
Mrs. Marcia P. Kirby

Charlie Bohn
Ms. Elizabeth Painter

Mr. Tom Cornwell
Mr. and Mrs. Bill Napier

Susan D. Devlin
Mr. Rick Leader and Ms. Nancy L. Andrew

Mr. Fred Haller
Mr. Justin Burrows

Bill and Lyn Hendon
Mr. and Mrs. Maurice D. Hendon

The Lambert Family
Susan M. Hayes and Guy A. Conover

Mr. Claude Maechling
Ms. Susan Feickert
Mr. David J. Feickert

Mr. Tome C. Malone
Ms. Kelley K. Malone

Mr. Chuck Mangold, Jr.
Mr. and Mrs. James R. Griswold

Edmund and Lynn Partridge
Ms. Carolyn Hollenbeck

Tom and Trish Reynolds
Ms. Leigh Garry

Ms. Sharon B. Smith
Ms. Ellen J. Solomon

Joyce and Frank Spillman Wise
Mr. James W. Wise

Russ and Cindy Stevens
Mr. and Mrs. Nathan Perkins

Tribute Gifts In Memory Of

Mr. Herbert Andrew
Mr. and Mrs. Jack Batty

Mr. Bozy Blades
Ms. Elsa B. Williams

Mr. Ricard Henry Boisclair
Ms. Sandra L. Holicky and Ms. Teresa Spence

Mr. Eugene Pfeifer
Mr. John C Staton, Jr.
Mr. and Mrs. Mark A Jensen
Ms. Sheila Williams
Mr. and Mrs. James Aaron Pardo, Jr.

Dr. Ray Schucker
Mr. and Mrs. James J. Healey

For in Scripture it says: “See, I lay a stone in Zion, a chosen and precious cornerstone, and the one who trusts in him will never be put to shame.”

1 Peter 2:6 New International Version (NIV)
CARPENTER’S CLUB

Habitat Choptank’s Carpenter’s Club provides an opportunity to join other humanitarians to provide shelter and safety for local, hardworking individuals and families that need a helping hand. Depending upon the donor’s desire, every time Habitat Choptank sells and dedicates a home, or on a monthly basis, Carpenter’s Club members make a commitment to donate a set amount. That set amount and consistent giving makes a real difference.

When we know we have a recurring amount coming in from dedicated Carpenter’s Club members, we can effectively plan for the future.

Carpenter’s Club Member Benefits

• Each contribution is 100% tax-deductible
• Have the satisfaction of knowing that you have a hand in building every house for every family served by Habitat Choptank.
• Receive invitations to each home dedication ceremony to celebrate and meet Habitat homeowners.

“The King will reply, ‘Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.’”

Matthew 25:40
Carpenter’s Club Members in FY18

Mr. and Mrs. Bruce C. Armistead
Mr. and Mrs. Marion W. Beward
Dr. and Mrs. Stuart M. Bounds
Mrs. Carlyle P. Brady
Mr. and Mrs. Raymond B. Case, Jr.
Mr. Robert L. Case
Mr. and Mrs. Kim Cassady
Mr. and Mrs. Donald Casson
Mr. and Mrs. Stephen R. Clineburg
Mr. and Mrs. Louis A. Codispoti
Mrs. Catherine E. Coffield
Mrs. Joan W. Cox
Mrs. Joan A. Crowley
Mr. and Mrs. John T. Detwiler
Dr. Thomas Divilio and Ms. Lisa Gritti
Mr. and Mrs. H. Wade Dudrow
Mr. William H. Dunton
Mr. Willard T. Engelskirchen and Ms. Anne L. Pilert
Mr. and Mrs. George P. Eysymontt
Mr. Gerald A. Fairbanks and Ms. Jean E. Rhian
Mr. and Mrs. George J. Fox, III
Mr. and Mrs. Lawrence C. J. Fricke
Ms. Caroline George
Mr. and Mrs. Kenneth H. Gibson
Dr. Roberta R. Gribbon
Mr. and Mrs. Lee Grier
Mr. and Mrs. Paul R. Haddaway
Mr. and Mrs. A. Carl Helwig
Mr. and Mrs. Frederic R. Hildenbrand
Mr. and Mrs. Thomas E. Hill
Mr. and Mrs. Porter Hopkins
Mrs. Martha F. Horner
Dr. and Mrs. William R. Houck
Mr. and Mrs. Peter B. Howell
Mrs. Doris S. Hughes
Mrs. Marsha T. Kacher
Mr. and Mrs. John G. Kaestner
Mr. and Mrs. Richard L. Kelly
Mrs. Bette S. Kenzie
Mr. and Mrs. Cyrus Knowles
Mr. Karl F. Krieger
Mr. and Mrs. Robert A. LaForce
Mr. and Mrs. Maurice E. Newnam, III
Mr. and Mrs. Rolf R. Nordlie
Mr. Rick Leader and Ms. Nancy L. Andrew
Drs. David E. and Daniele H. Lees
Mr. Karl C. Lemp
Karl Lemp Giving Fund
Mr. and Mrs. Henry T. Leonard, III
Mr. and Mrs. Ronald E. Lesher, Sr.
Mrs. Catherine J. Liebl
Ms. Rosemary Madison
Mr. and Mrs. Thomas C. Malone
Cdr. and Mrs. Albert E. Miller, USNR Ret
Mr. and Mrs. Richard S. Miller
Mr. John A. Novak
Mrs. Linn W. Ong
Ms. Nancy A. Orr
Ms. Mildred F. Parrott
Mr. and Mrs. Charles E. Pax
Mr. and Mrs. David S. Perry
Mr. Paul E. Peters
Mr. and Mrs. Frederic W. Petze
Anonymous
The Hon. S. Jay Plager
Mr. and Mrs. John F. Plaskon
Mr. and Mrs. Frank Polkinghorn
Mr. Frederick C. Pomeroy and Ms. Lexine Lowe
Ms. Terry H. Price
Mrs. Ellen Rajacich
Mr. and Mrs. Thomas H. Reynolds, Jr.
Dr. and Mrs. William G.M. Ritchie
Mr. and Mrs. James K. Sadler, Jr.
Mr. and Mrs. George G. Scholley
Mr. and Mrs. James W. Scott
Mrs. Eunice B. Shearer
Mr. and Mrs. Stephen Shearer
Mr. and Mrs. Michael D. Sheridan
Mr. Eugene Skinner
Mrs. Deborah M. Smith
Mrs. Marsha D. Smith
Mr. Albert L. Smith and Ms. Eleanor B. Dallam, Jr.
Mr. and Mrs. William B. Stagg
Mr. Thomas O. Stanley
Mrs. Jo Ann Storey
Mr. and Mrs. Samuel M. Strong, III
Mr. and Mrs. George A. Thomas
Ms. Naomi D. Thomas
Mr. and Mrs. Thomas. R. Urso
Mr. William L. Thompson and Ms. Susan H. Russell
Mr. Randall Walbridge
Mr. and Mrs. Charles J. Weber, Jr.
Ms. Doris Weber
Mr. Robert Wenneson and Ms. Cynthia J. Lilley
Mr. and Mrs. Barry S. Wildstein
Mr. and Mrs. Campbell R. Wright
Mr. and Mrs. Francis H. Wrightson
Mr. Calvin O. Yowell, Jr.
Dr. Thomas Divilio and Ms. Lisa Gritti
Dr. David E. and Dr. Daniele Lees
REVENUE FY18

- Contributions & Special Events: 36%
- Grants: 25%
- Program Services: 30%
- Other: 5%
- ReStore Net Revenue: 4%

Total Revenue: $2,646,145

EXPENSES FY18

- Program: 86%
- Management: 8%
- Fundraising: 6%

Total Expenses: $1,935,077
FINANCIAL NOTES

Habitat Choptank had ten projects in progress during the fiscal year with four homes completed and sold. The apparent gain shown here is the result of the way the affiliate must account for the home sales financed with traditional Habitat mortgages. Mortgages are recorded at the gross amount of the payments to be received over the lives of the mortgages ranging from 20 – 30 years. These 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.

*Program includes 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, neighborhood revitalization projects; volunteer recruitment, engagement, and supervision.
Habitat ReStores are operated by local Habitat for Humanity organizations to support the mission of building homes, community and hope. They accept donations and sell home improvement items to the public at a fraction of the retail price. We are fortunate to operate our own ReStore on Commerce Drive in Easton to support our work in Dorchester and Talbot Counties. In FY18, $157,103.28 in funds went directly to support the cost of building homes.

Volunteers are critical to the operation of our ReStore and opportunities range from cashiers and customer service to interior decorators and designers. Just like the inventory of every ReStore is different, so are the volunteer needs. We encourage you to reach out to our local ReStore to see what donations they accept and what volunteer opportunities are available.

Our construction team can also be scheduled for home deconstruction services if there are items that can be salvaged for resale in our ReStore.

Dustin Joy and Keith Myers represent Habitat Choptank’s ReStore in conducting community pick-ups.
INVESTING IN OUR STAFF AND VOLUNTEERS

NATD FUND

Nancy Andrew Team Development Fund (NATD Fund)

In honor of Nancy Andrew and her professional and personal contributions to the success of Habitat Choptank during her eight-year tenure as Development Director, Deputy and then Executive Director, the Board of Directors established the Nancy Andrew Team Development Fund as an endowment fund with the Mid Shore Community Foundation.

A hallmark of Nancy’s leadership was the profound respect and gratitude she consistently extended to the staff and volunteers. Understanding that their commitment is essential to the organization’s success, the Board wanted to recognize investing in this precious asset. Such an investment can translate to a more effective and efficient delivery of Habitat’s programs and services, as well as increasing the satisfaction and enthusiasm staff and volunteers have for the organization.

The Nancy Andrew Team Development Fund was created to support training and educational opportunities for staff, Board and committee members, and volunteers to advance their engagement with Habitat Choptank.

Mr. and Mrs. Neil Armstrong
Mr. and Mrs. Charles Bohn
Dr. Paul Brant - Cambridge Family Eye Care
Mr. and Mrs. H. Mac Brittingham
Mr. and Mrs. Kim Cassady
Mr. and Mrs. Stephen Clineburg
Mr. and Mrs. Roy Cowdrey
Anonymous
Mr. and Mrs. David DeLuca
Mr. and Mrs. W. W. Buck Duncan
Mr. and Mrs. Gordon Firstman - The Firstman Family Foundation, Inc.
Mr. and Mrs. Clayton Fisher
Mr. and Mrs. George Fox
Mr. R. Graves and Ms. Phyllis Rambo
Mr. and Mrs. Lee Grier
Mr. and Mrs. Fred Haller
Ms. JoAnn Hansen
Mr. and Mrs. Thomas Hill - Llandaff Family Trust
Mr. and Mrs. Michael Klein - The Michael and Nancy Klein Foundation
Mr. and Mrs. Eric Lowery
Mr. and Mrs. Horace Lowman
Ms. Kate Mansfield
Ms. Marsha Meek - Koons Tyson Toyota
Mr. and Mrs. James W. Scott
Mr. and Mrs. Russell Stevens
Mr. and Mrs. Wayne Towers
Mr. and Mrs. Myron Walker
Mr. and Mrs. Charles Weber
Mr. and Mrs. Barry Wildstein
Mr. and Mrs. Christopher Wright
WHO WE ARE

BOARD & STAFF

FY18

Members of the Board

Charlie Bohn
Paul Brant
Roy Cowdrey
Steve Doehler
George Fox
Jennifer Grier
Fred Haller
Eric Lowery
Kate Mansfield
Gerri McGuire
Larry Neviaser
Phyllis Rambo
Cindy Stevens
Chuck Weber

Current Habitat Choptank Staff

Trina Batson, Assistant ReStore Manager
Scott Baynard, Construction Supervisor
Linda Fairbanks, ReStore Donations Coordinator
Tara Feltz, Family Services Coordinator
Rhodana Fields, Neighborhood Revitalization Manager
Lew Fritze, ReStore Sales Floor Supervisor
JoAnn Hansen, Executive Director
Pat Ingram, Client Services Manager
Dustin Joy, ReStore Donation Crew Member
Dan Kurth, Construction Supervisor
Keith Myers, ReStore Donations Manager
Jenny Schmidt, Development & Communications Manager
Nora Skiver, Volunteer Coordinator
Chris Smith, ReStore Manager
Kiesa Smith, Americorps Outreach Coordinator
Wayne Suggs, Construction Director
Jim Thomas, Construction Supervisor
Tracy Tracy, Finance & Office Manager

Habitat for Humanity Choptank

Office
29350 Maple Avenue
Trappe, MD  21673
410-476-3204  |  info@habitatchoptank.org

Mailing
P.O. Box 2366
Easton, MD  21601

ReStore

Location: 8610 Commerce Drive
Easton, MD 21601
410-820-6186
ReStore@habitatchoptank.org

www.HabitatChoptank.org