

2009 ANNUAL REPORT



Building on Success



Habitat
for Humanity®
Choptank



OUR MISSION:

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

FROM THE EXECUTIVE DIRECTOR

Sustainable success

With 2009 behind us, it is worth pausing to remember that the year brought some of the most significant financial challenges that many of us have experienced in our lifetime. Few of us escaped the effects of the economic downturn.

Even in a strong economy, the Habitat business plan is an improbable model for success: build quality homes and sell them at cost to low-income families. This unlikely model is made possible by our careful stewardship of resources—both dollars and people—and a commitment to doing things with care. It is also this way of doing business combined with the many dedicated volunteers, generous donors, hardworking partner families, and loyal community partners that helped sustain us through a challenging time.

While the year's news was filled with many stories of home foreclosures, Habitat Choptank had none. Despite lost jobs and other challenges, our homeowners kept



making monthly mortgage payments. Often, this meant hard financial choices but at the year's end, they could still call their home their own. However, many more of our working neighbors are in need of simple, decent and affordable housing.

We closed out 2009 having developed the vision of our Board-approved Strategic Plan into a sustainable action plan to guide our future efforts under our new name—Habitat for Humanity Choptank. Looking ahead, we will be steadily increasing our home construction to eventually double our capacity by 2013 in response to the local need. I invite you to be part of this transformational work in 2010 and beyond. Thank you for your support.

Susan Devlin, Executive Director

Donors

The information contained in this report reflects cash and non-cash in-kind gifts received between July 1, 2008 and June 30, 2009.

FOUNDATION FUND

FOUNDERS' FELLOWS \$10,000+

Maryland Affordable Housing Trust

The Todd Fund at the Mid-Shore Community Foundation, Inc.

Nathan Foundation, Inc.

Maryland Agricultural and Economic Development Assistance Fund

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OUR VOLUNTEERS



Founder's Award recipient Myles Circo accepts a copy of "The Thursday Crew," a painting by fellow construction volunteer Dick Nolker.

We are grateful to the more than 400 individual and group volunteers who gave more than 12,400 hours between July 1, 2008 and June 30, 2009, and to these outstanding volunteer award winners:

Founders' Award: Myles Circo

Golden Hammer Award: Ann Crocker

Golden Hardhat Award: Norm Franck

Presidential Service Awards:

Silver (250-499 hours/year): Mike Allison, Sean Callahan, Kim Cassady, Dick Codrington, Alex Collins, Jerry Fairbanks, Claude Maechling, Dick Weaver

Gold (500 or more hours/year): Myles Circo

HABITAT CIRCLE \$500–\$999

Anonymous (2)

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Every effort was made to ensure the accuracy of this list. If you note an error or omission, please call 410-820-6186.

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OUR PARTNER FAMILIES



Allen and Tracy Lake at the groundbreaking of their home, Habitat Choptank's first LEED-certified home.

"When we started out with Habitat we had no experience of being homeowners, but after working with our Habitat sponsors and financial counselor, we have learned a lot of positive things. We are grateful to Rev. Keith Cornish for leading us to Habitat, which is a blessing from the Lord. Today we are paying rent but in the future we will be new owners of a LEED-certified home that will be easier to keep warm and a better place to live."

—TRACY AND ALLEN LAKE

OUR HOMEOWNERS



Patricia Berdan and her sons work on a Habitat home.

"I tell everybody I have a Habitat house and I am happy. We used to have to move every two years and my sons were tired of it. Today, they have a home where their friends can come visit. The mortgage is the first bill that goes out every month. I'd get rid of everything else first if I had to but no one will take my house away."

—PATRICIA BERDAN, HABITAT HOMEOWNER SINCE 2007

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 Mr. and Mrs. Richard D. VanGilder

OUR DONORS



Tom Hill celebrates another Habitat home dedication with Mary Anderson and her daughter Jhunteria.

"Habitat teaches self reliance and responsibility. The partner families put in their required sweat equity hours. They pay their mortgages. They maintain their homes themselves when repairs are needed. In short, they work for what they receive. We love helping Habitat Choptank."

—TOM AND CATHY HILL

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Ms. Brenda E. Deal
Mr. Dustin Flay
Mr. and Mrs. Peter Geyer

OUR FAITH PARTNERS



“For over 100 years, the motto of our church’s Sunday School class called Baraca has been, ‘OTHERS.’ In the book of John, we are told, ‘Let us not love with words or tongue but with action in truth.’ For me, and, I believe the volunteers I have worked with, Habitat for Humanity provides a way for us to put into action the ‘love’ we feel for OTHERS by helping families own a place to live.”

—WAYNE TOWERS, VOLUNTEER

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 Ms. Kim Baxley:
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In Memory of
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 Mr. Scott Myers

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

In Honor of
 Ms. Vicki Helm:
 Mrs. Abbie Watson

MILESTONE TO KEYSTONE



Toby Hughes, son of a Habitat family partner, stands in front of his future homesite at Mileston on Clay.

The Campaign to Set the Next Milestone

The Milestone to Keystone campaign is the furtherance of Habitat Choptank's commitment to infill multi-unit development. In response to a unique land acquisition opportunity in Easton, and neighboring our 10-home Milestone on Clay development, we had the opportunity to purchase a piece of property that would provide home ownership opportunities to six future families. This next milestone was made possible by our loyal donors who responded by making additional contributions to this targeted campaign. Through their collective generosity, Habitat Choptank successfully raised \$160,000 for the acquisition of a unique downtown property on Port Street in Easton.

*In Honor of
Dawn Henckel:*
Mr. and Mrs. Donald E. Roe

*In Honor of
Bill and Lyn Bill and Lyn
Hendon:*
Mr. and Mrs. Maurice Hendon

*In Honor of
Mrs. Melisa Alejandra Ingram:*
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Ms. Pat Jordan:*
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*In Memory of
Mr. Phillip J. Kolakowski:*
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*In Memory of
Ms. Joan Lewis:*
Mr. and Mrs. Joseph Darrah

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*In Memory of
Ms. Shirley M. Palmos:*
Ms. Linda Miller
Ms. Arelene Schock

*In Memory of
Our Parents:*
Mr. and Mrs. William E. Aberg

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Marilyn & Ed, John &
Cynthia Schmidt:*
Mr. and Mrs. David H. Morris

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Mr. Ted Taylor:*
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Mr. Donald Norman Valentine:*
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*In Honor of
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MAKE A DATE TO MAKE A DIFFERENCE

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Latitude 38
Shore Restaurant

GOLF OUTING

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Columbia Triathlon Association

OUR GOVERNMENT PARTNERS



Cambridge Mayor Victoria Jackson-Stanley and Habitat Choptank Executive Director Susan Devlin at the groundbreaking for the affiliate's first LEED-certified home.

"In 2003, the City of Cambridge introduced Neighborhood Conservation Zones, establishing compatibility standards of architectural styles and land use. After an influx of new infill development, Planning and Zoning determined that the ordinance was limiting, so in 2009, we decided to review it. We asked Habitat to participate. Habitat's involvement in this process was tremendous and included taking the standards and testing them with Habitat's product. Together we came up with a new way of looking at the standards that preserves the historic fabric of our communities and encourages better affordable housing."

—ANNE ROANE, CITY OF CAMBRIDGE,
CITY PLANNER

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Post 243

OUR COMMUNITY PARTNERS



“Providing low-cost, workforce housing in Maryland is a difficult feat, given the ever-rising cost of land, raw materials, and municipal services. To address this challenge, we are partnering with Habitat Choptank in a non-profit joint venture known as ‘Milestone on Clay’ to provide 10 new duplex homes on Clay Street in Easton, half targeted at lower income Habitat families, and half targeted at moderate income families. This partnership is an innovative way to address the workforce housing issue, and will hopefully become a model for how a nonprofit and a for-profit developer can work cooperatively to improve neighborhoods and the community. Working with Habitat Choptank has been an eye-opening and rewarding experience.”

—MIKE BURLBAUGH, P.E.,
ELM STREET DEVELOPMENT

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Akridge III
Benson and Mangold Real
Estate – Chuck Mangold, Jr.
Mr. and Mrs. Scott Brumbaugh
Mr. and Mrs. William Corace
Decorating Den Systems, Inc.
Mr. and Mrs. James B.
Deerin Jr.
Susan T. Forlifer
Mr. and Mrs. Timothy R. Furey
Mr. and Mrs. Richard C.
Granville
Mr. and Mrs. Bruce
Hammonds
Mr. and Mrs. Paul T. Hanrahan
Ilex Construction &
Development, Inc.
Kellogg Collection Inc.
McDonald’s/Hoff Companies
Mr. and Mrs. William C. Millar
Shannahan Artesian Well
Company Inc.
David and Pattie Sherrill

DONORS:

Anonymous
Dr. and Mrs. Edmund Connelly
Dr. and Mrs. John J. Devine
Skip Elderkin and Louise
Edmunds
Charles and Iris Fricker
Mr. and Mrs. Andrew Heiss
Mr. and Mrs. William C.
Hightower
James M. Duffy and
Jill A. Jasuta
Ms. Ann Packard Ladd
Donald Rice and
Elizabeth Loker
Mr. and Mrs. David F. Miller
The Revs. Mark and
Abigail Nestlehutt
Mr. and Mrs. Peter Pinkard
Mr. David Robinson
Mrs. Samuel H. Shriver Jr.

Mr. and Mrs. H. D. Slaughter II
Mr. and Mrs. Jack Swope
Ms. Sharon Borg Wall
Mr. and Mrs. Charles E.
Wheeler

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, 2008 and June 30, 2009.

A.E. Walbridge Company
Ace Hardware
Mr. and Mrs. Daniel Adams
Mr. Walter Adcock
Mr. and Mrs. John E.
Akridge, III
Dr. and Mrs. L. Todd Albrecht
Aqua Premier Pools & Spas
Mr. George Asplen
Atelier 11 Ltd.
Auction Now Group/
Mr. Kim A. Leatherman
Avalon Foundation, Inc.
Avery Hall Benefit Solutions
Believe in Music
Ms. Amy Berry
Mr. and Mrs. Russell Black
Bryan and Sons, LLC
Mr. John Bullock
Mr. and Mrs. Kim Cassady
Clearview at Horn’s Point
Douglas Collison – Kopen
and Collison LLP
Mr. and Mrs. Paul Connolly
Mr. and Mrs. William Corace
Mr. and Mrs. Douglas Croker
Mr. Bill Damour
Daniel Arnold Historic
Restoration
Ms. Elizabeth Daniels
Daniels Vending, LLC
Matt and Tonya DeFelice
Mr. and Rev. L. H. Dorfman

Easton High School Habitat Campus Chapter	Mr. and Mrs. William Kirtland Knights of Columbus – Regina Coeli Council	Jackie Noller	Mr. and Mrs. Brett Summers
Easton Ice Company	Dr. and Mrs. Benjamin Knox	Mr. and Mrs. Darriel Park	Mr. and Mrs. Michael Tappan
Skip Elderkin and Louise Edmunds	Kool Ice & Seafood, Inc.	Mr. and Mrs. Andrew Pasden	Mr. and Mrs. Richard Tennant
Elm Street Development, Inc.	Kopen and Collison, LLP	Mr. and Mrs. Anthony H. Passarella	Mr. and Mrs. Paul Thomson
Dr. and Mrs. Michael Fisher	Mr. and Mrs. Roger Krhounek	Mr. and Mrs. Charles E. Pax	Topper Construction, Inc.
Food Lion	Lane Engineering, LLC	Peachblossom Inc.	Total Systems and Communications
Mr. and Mrs. Winn Frank	Mr. and Mrs. Charles A. Leaver	Peninsula Construction	Cleo Braver & Alfred Tyler II
G&D Automotive, Marine and Diesel	Mr. and Mrs. F. Graham Lee	Mr. and Mrs. Melvin Potter	Mr. John Valliant
G&G Distrubutors	Mr. Larry Lewin	ProBuild Holdings, Inc.	Mr. and Mrs. Robert L. Van Fossan
Mr. Bernie Gallagher	Mr. and Mrs. Michael Lytell	Mr. and Mrs. Eugene Rall	Venture Title Company
Graul's Market	M&T Bank	Resource One International	Wal-Mart of Easton
Mr. Christopher Guy	Mr. and Mrs. John P. Magee	Mr. and Mrs. Warren Rich	Dr. and Mrs. Michael Ward
Habitat for Humanity International	Mr. and Mrs. Charles Mangold, Jr.	Mr. David Robinson	Mr. and Mrs. Seth Warfield
Mr. and Mrs. Paul T. Hanrahan	Mr. William D. McDonnell	Mr. and Mrs. John Robinson	Washington College – GIS Program
Mr. and Mrs. Charles R. Harrison	Megan Nabb Insurance Agency, Inc.	Rusticana Pizzeria of Easton	What's Up Publishing
Ms. Pat Heffelfinger	Mr. and Mrs. Frederick Morgan	Mr. and Mrs. Henry Schilling	Whirlpool Corporation
Mr. and Mrs. Michael Henry	Ms. Nancy Mullen	Mrs. Linda S. Schnabl Simpson	Whitten Insurance & Financial Services
Mr. and Mrs. Bradley V. Hill	Mr. and Mrs. Patrick Murphy	Ian and Glynis Scott	Mr. and Mrs. Ed Wildasin
Historic Tidewater Inn	The Revs. Mark and Abigail Nestlehutt	Mr. and Mrs. William Shannahan	Willow Construction, Inc.
Mrs. Patti Lucas Hopkins	New Queen Esther AME Church	David and Pattie Sherrill	Wishing Well Liquors
Mr. and Mrs. Bob Horvath	Mr. Don Ney	Mr. Ralph Smith	Ms. Kathy Witte
Illinois Tool Works	Mr. and Mrs. Richard Nolker	Square D	Mrs. William P. Woolston
Interstate Container		Drs. Zuleika Ghodsi and Ali Soulati	Ms. Anne Worthington
		St. Mark's United Methodist Church	Ms. Melanie Young

Every effort was made to ensure the accuracy of this list. If you note an error or omission, please call 410-820-6186.

OUR BUSINESS PARTNERS



Habitat Choctank Executive Director Susan Devlin presents Spence Stovall and Phil Stovall of Higgins and Spencer with an award to recognize their contributions of donated materials and skilled labor.

“Last year, we were looking for another creative way to serve the community, so I contacted Habitat to see if they could use the help of our store and staff. Habitat found plenty for us to do, installing appliances, donating and installing Hunter Douglass blinds, and working with the construction staff. With our work in the furniture business, I see the importance of owning a home. I think it makes a person a better citizen.”

—PHIL STOVALL, PRESIDENT OF HIGGINS AND SPENCER, INC.

SUSTAINABLE BUILDING



Habitat volunteer Norm Franck demonstrates insulating concrete forms used in Habitat Choptank's LEED-certified homes, as Del. Addie Eckardt and others look on.

"Sustainable building works hand in hand with the Habitat Choptank mission. Building sustainably means being good stewards during the design, construction, and operation of our homes. By adapting our design to conserve materials, we ensure that we are maximizing the number of homes we can build through donated funds. Sustainable construction also means ensuring that a home is energy efficient, durable, low maintenance and healthy, giving our partner families every opportunity to be successful homeowners."

—RHODANA FIELDS, CONSTRUCTION SUPERVISOR

VOLUNTEER GROUPS

We are grateful to these businesses, organizations, churches and school groups for volunteering with Habitat Choptank between July 1, 2008 and June 30, 2009.

Avalon Theatre
 Avery Hall Benefits Solutions
 Bank of the Eastern Shore
 Channel Marker, Inc.
 Chesapeake College
 Choptank Transport

Christ Church,
 St. Michaels Parish
 Christ Church,
 St. Peter's Parish
 Church of the Holy Trinity
 Coldwell Banker
 Diocese of Wilmington
 Catholic Youth Organization
 – Pitcher & Basin
 Eastern Shore Land
 Conservancy
 Easton High School Habitat
 Campus Chapter
 Easton Rotary Club
 First Wesleyan Church

Grace Lutheran Church
 Gunston Day School
 Hampton Inn
 Higgins and Spencer
 Knights of Columbus
 LaMotte Properties
 Landon School
 Lord of Life Lutheran Church
 Maryland Department of
 Housing and Community
 Development
 Mates of the States
 Presbyterian Church of Easton

Schauber-Van Schaik
 Insurance Agency
 St. Mark's United Methodist
 Church
 Sts. Peter and Paul
 High School Key Club
 Talbot Bible Church
 Talbot County Young
 Professionals
 Waldorf School of Baltimore
 Washington College
 Willow Construction
 Wye River Upper School



Hampton Inn is one of many local businesses whose employees volunteered with Habitat Choptank during the year.



Grace Lutheran Church is among Habitat Choptank's faith partners who regularly volunteer on the construction sites.

Financial & Program Highlights

During Fiscal Year 2009, Habitat Choptank focused on the ongoing construction of simple, decent and affordable homes for qualifying working families in Dorchester and Talbot Counties. The year's activity also included the 10-unit Milestone on Clay development, our most ambitious venture to date, in which our affiliate assumed the dual roles of general contractor and developer. The complexity and scale of this project, including the installation of site infrastructure with a state-of-the-art storm water management system and fire sprinklers, pushed the delivery of homes into the 1st quarter of Fiscal Year 2010. In addition to building, we were actively recruiting new partner families, and helping those low-income first-generation home buyers prepare to assume the responsibilities of home ownership. Our combined efforts produced these results:

- 4 homes under construction with infrastructure completed on an additional six homes
- 8 new lots purchased in Easton and Cambridge
- 11 qualifying partner families—selected from among 92 applicants in Dorchester and Talbot Counties—served through mentoring, financial counseling, homeowner education seminars, and sweat equity hours
- 400+ individuals and group volunteers shared their time in construction, office support, committees and Board work, contributing over 12,400 hours of service in support of the mission.

Habitat Choptank is unique among nonprofits for its multiple roles, serving as a social service agency, construction company, and mortgage lender. Each of these roles brings specific legal and accounting responsibilities. Below is a summary presentation of our affiliate's cash flow for Fiscal Year 2009.

STATEMENT OF ACTIVITIES: FISCAL YEAR 2009

REVENUE

Contributions/Special Events	\$398,368
Grants	\$111,690
Mortgage Payments and Other Revenue	<u>100,793</u>
Total Cash Revenue	\$610,851
Volunteer Service* Value	<u>\$251,100</u>
Total Revenue	\$861,951

EXPENSES

Homebuilding	\$442,854
Administration Expenses	\$82,242
Fundraising Expenses	<u>\$131,430</u>
Total Expenses	\$656,526

* 12,400 volunteer hours for Fiscal Year 2009 valued at \$20.25 per hour (Independent Sector, http://www.independentsector.org/programs/research/volunteer_time.html)

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

The financial highlights above are on a 'cash basis.' Our full Fiscal Year 2009 (July 1, 2008–June 30, 2009) audited financial statement is available for review at www.HabitatChoptank.org or by calling 410-820-6186 to receive a copy.

Leadership

Habitat for Humanity Choptank Board of Directors, 2008–2009

President:

Dick Deerin

Treasurer:

Kim Cassady

Past President:

David Miller

Secretary:

Aly Valentine

Vice President:

Jackalyn Noller

Members:

JoAnn Asparagus

Robert LaForce

L. Bradley Baker

Chuck Mangold

Keith Cornish

Bill McDonnell

Corey Duncan

Brad Messenger

Gordon Firstman

David Deluca

Julie Fox

Abigail Crozier

Gail Jones

Nestlehutt

JoAnn Miller

Emeritus:

Josephine Merrill

Larry Neviaser

Hugh Smith

Habitat for Humanity Choptank Current Staff

Susan D. Devlin, Executive Director

Rhodana Fields, Construction Supervisor

Steve Thomas, Construction Supervisor

Nancy Andrew, Deputy Director

Pat Ingram, Program Manager

H.D. Slaughter, Finance Manager



Same mission. Snappier name.

Our affiliate is the result of the merger of two originally separate Habitat efforts. A financially autonomous Dorchester County branch of Habitat, which was initiated in 2004, began building its operations in 2005 under the guidance of the established affiliate, Habitat for Humanity of Talbot County, Inc. The Talbot County affiliate dates back to 1992. Ultimately, the two groups recognized their shared mandate and joined together under the name Habitat for Humanity of Talbot and Dorchester Counties. To further the integration of its two-county mission, the organization formally changed its name to Habitat for Humanity Choptank in 2009.



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501 Race Street
Cambridge, MD 21613
410-476-3204

Talbot County:
218 N. Washington Street
Suite 108
Easton, MD 21601
410-820-6186

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