

2008 ANNUAL REPORT



The Keys to Homeownership





OUR MISSION:

To eliminate substandard housing in Talbot & Dorchester Counties in partnership with God's people in need.

Opening doors with Habitat

One of the most poignant times in the long path to becoming a Habitat for Humanity of Talbot & Dorchester Counties homeowner occurs during the dedication, when the family receives the keys to their new home from their sponsor. It is the moment when all the hours of sweat equity have been logged, education classes completed, money saved, and settlement documents signed. The smiles on the faces of the family and their words of thanks shine through the tears of joy on their faces. The day of dedication is only possible because of the hundreds of supporters who through their generosity have offered their gifts of talents and resources to help Habitat for Humanity of Talbot & Dorchester Counties



succeed in their mission. The commitment of members of the community to changing lives and building hope for deserving families in Talbot and Dorchester Counties secures our legacy as an exceptional community.

Susan Devlin, Executive Director

ON THE COVER: Angie Pinder receives the keys to her Habitat home from Miles Circo, Construction Volunteer. This moment is the key to a brighter future for our families and the community-at-large.



OUR PARTNER FAMILIES

Our families, like Brandon and Danette Haddaway (at left, earning sweat equity at our Edgewood Avenue, Cambridge job site), work diligently as partners with HFHT&DC to become homeowners. Along the way, they help build, learn life lessons through our homeowner education program, work with a volunteer sponsor, and save money for settlement. They long for the day when they receive their keys to homeownership.

Donors

The information contained in this report reflects cash and non-cash in-kind gifts received between July 1, 2007 and June 30, 2008.

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OUR VOLUNTEERS

We are grateful to the more than 300 individual and group volunteers who gave more than 11,000 hours between July 1, 2007 and June 30, 2008, and to these outstanding volunteer award winners:

Founders' Award: Jackalyn Noller

Golden Hammer Award: Chris Stauch

Golden Hardhat Award: Jamie McAnulty,
Alex Collins

President's Award: Jackalyn Noller,
Miles Circo (Gold); Kim Cassady (Silver)

Bronze: Chris Stauch, Hank Schilling, David Miller

Maryland Rural Council

Volunteer of the Year: Miles Circo

**Maryland's Most Beautiful People Award
for Talbot County:** Dan Higgins

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OUR DONORS

“In addition to having a kindred, Godly, and loving empathy toward those less fortunate than we, as well as a willingness to volunteer to build a home or serve on a committee, three other essential elements are necessary to maintain a Habitat affiliate. Whereas in business, it is location, location, location, for Habitat it is donations, donations, donations. Funds are needed to purchase land, to buy materials for construction, and to compensate a highly trained and competent administrative staff. Nearly all of this financing comes from the generous neighbors of our two counties. My wife, Jody, and I realize that by contributing, along with our fellow donors, we can collectively bring to fruition the attainment of an important key of homeownership.”

—BRAD BAKER, HFHT&DC BOARD MEMBER



Brad Baker (left) with Kris Kerns and Sue Connelly at the 2008 board retreat.

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“Prayer is the key, but it takes faith to unlock the door’ was the mantra for more than 30 churches, faith-based businesses, and individuals in pursuit of achieving the ‘Open Door Fund’ initiative. The closer we got to our goal, the closer we became to each other and the more we longed for our partner owner to achieve the dream of homeownership. It takes prayer, faith, and God’s people working together to make the mission of Habitat for Humanity of Talbot & Dorchester Counties actualized.”

—REVEREND KEITH K. CORNISH, CHURCH CREEK-CAMBRIDGE CHARGE, HFHT&DC BOARD MEMBER



Reverend Keith Cornish (center), along with Bill McDonnell and Melanie Young, volunteer at the Open Door BBQ in October 2007, which engaged African-American churches in HFHT&DC’s mission in Dorchester County.



Antonia Cuffee in front of the Habitat office.

OUR HOMEOWNERS

Our homeowners repay their no-interest mortgage providing HFHT&DC with a source of income called the "Fund for Humanity." This income is used to build future homes for additional families in need. Antonia Cuffee, the daughter of a Habitat homeowner, benefitted from her family's homeownership opportunity: "Eleven years later, I still carry the Habitat experience with me, and have achieved numerous goals using the values I learned from Habitat. As a result of hard work, dedication, ambition, and responsibility, I graduated from Temple University magna cum laude, with honors in my major. Last fall, I embarked on my biggest pursuit—attending law school at University of Maryland."

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OUR BUSINESS PARTNERS

"For many years I have tried to make connections between the building materials industry in Talbot and Dorchester Counties and Habitat. I see that relationship as a key to homeownership and 'win-win' as the companies can donate, or sell at cost, materials from their excess inventory, thereby cleaning up their yards and stores (and books). At the same time they can feel good that they have been able to help families move into affordable housing. There are a number of community-conscious firms—Lowe's, the Roof Center, 84 Lumber, R. Brooks & Son and others—that have helped by donating materials in this way. Similarly, construction companies and sub-contractors have given their labor and skills either for free or at a significantly reduced cost to build Habitat homes. This is extremely helpful in that it speeds up the building process and adds professionalism to the finished product."

—SETH WARFIELD, CONSTRUCTION VOLUNTEER



Lowe's of Easton Manager Al Santilli (right) presents a check to Susan Devlin to celebrate the grand opening of their new store. In addition to a financial contribution, Lowe's of Easton donated construction materials throughout the year.

OUR STAFF

"I have the opportunity to change the lives of families. My 40 years of experience in the building industry has prepared me well to work with the partner families and volunteers to build homes and hope. As a member of the staff, I feel a part of a team that believes that every person deserves to live in a safe, decent, affordable home."

—BILL BAYLESS, HFHT&DC CONSTRUCTION SUPERVISOR

Bill Bayless works with volunteers on the job site.



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Easton High School students represent Habitat in the Oxford Day Parade along with the late Linda 'Sunday' Fellows (right), a true champion for the next generation.

THE NEXT GENERATION

"As faculty advisor to the HFH Campus Chapter at Easton High School, I am proud to mentor such dedicated students as they perform all sorts of work for families they have never met. From fundraising to leveling crawlspaces, painting, or pounding nails, they are uncomplaining and cheerful—they have the true spirit of volunteerism—doing for others!"

—JON HAMMOND, LCDR, USCG (RET.),
 SENIOR NAVAL SCIENCE INSTRUCTOR,
 EASTON HIGH SCHOOL NJROTC



LOCAL GOVERNMENT

“The key to successful homeownership involves the commitment to build a home that is affordable *and* meets the needs of local residents. The City of Cambridge and Habitat for Humanity of Talbot & Dorchester Counties have worked cooperatively in the past and will continue to do so in the future. We look forward to additional deserving members of the community obtaining the keys to homeownership and becoming empowered homeowners.”

—VICTORIA JACKSON-STANLEY,
MAYOR OF THE CITY OF CAMBRIDGE

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Canvasback Restaurant
and Pub
Carpenter Street Saloon
Darnell’s Grill & Catering, LLC
General Tanuki’s
J-Bird’s Church Creek Cafe
Latitude 38
Martini’s
Mason’s
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Old Salty’s Inc.
Out of the Fire
Peking House
Pizza Ziya
Pope’s Tavern at
The Oxford Inn
Portofino Ristorante Italiano
Robert Morris Inn
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Restaurant
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The Cambridge Grill
The Inn at 202 Dover

RAISE THE ROOF

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Greaney, Brad and Allison
Hill, and Brett and Jamie
Summers

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 BIRDHOUSE AUCTION
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**Ed Colaprete and Habitat
 homeowner Sharanda
 Wilson display energy-
 saving lightbulbs (CFLs)
 donated to Habitat by
 Delmarva Power.**

GOING GREEN

“A home cannot be considered affordable if it is not durable, energy efficient, and healthy. In 2008, we began to lay the plans for implementing green building strategies throughout our homeownership process. In 2009, we will turn those plans into reality with our first LEED (Leadership in Energy and Environmental Design) for Homes-rated project to begin in Cambridge (Maryland). By turning our attention to the environment, community, and time-tested common sense homebuilding concepts, we are looking at not only building costs but also the cost of the entire homeownership experience. A green home consumes less energy, creates less waste, uses less water, and demands fewer natural resources. A green home is healthier and more comfortable for its occupants, our partner families. Green building is a ‘key to homeownership’ because it exemplifies the principles of sustainability that contribute to a stable homeownership experience.”

—EDWARD P. COLAPRETE JR., LEED AP,
 CO-CHAIR, SUB-COMMITTEE ON SUSTAINABLE BUILDING

HABITAT FOR HUMANITY INTERNATIONAL

"The tithe can best be described as a cycle of sharing. Every time a Habitat organization in any location builds a house, that Habitat group is asked to contribute to the construction of another Habitat home somewhere else in the world. That means that every gift made to Habitat for Humanity continues in that perpetual cycle of sharing. In 2008—when we served 55,000 families worldwide—the tithe, that cycle of sharing, enabled U.S. affiliates to provide 3,000 families outside the U.S. with a decent home."

—JONATHAN RECKFORD, CEO, HABITAT FOR HUMANITY INTERNATIONAL

In 2008, HFHT&DC was recognized by HFHI for its exemplary participation in the tithe program and was among the Top 25 for comparably-sized affiliates. Our tithe, in part, was a "Key to Homeownership" for families in Guatemala.



TRIBUTE GIFTS

In Memory of Mr. Bozy Blades:

Mr. and Mrs. Howard H. Williams, III

In Honor of Mr. John Carty:

Mr. and Mrs. Anthony H. Passarella

In Honor of Rex Beaton & Cordelia White:

Mrs. Patricia M. Ingram

In Honor of HFHT&DC's Wednesday Construction Crew:

Anonymous

In Memory of Mr. John F. Devlin, Sr.:

Ms. Marilyn Croteau

In Honor of Mr. and Mrs. Levin and Effie Elzey:

Mr. and Mrs. David Kreek

In Honor of Jeff and Sunday Fellows:

Mr. and Mrs. Ulrich J. Dembowski

In Memory of Ms. Mary Giambalvo:

The Orthopedic Center

In Memory of Mr. John Hawkins:

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The Rev. Douglas Ridley

In Memory of Mr. Robert A. Hurford:

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In Memory of Mr. Phillip J. Kolakowski:

Mrs. Phillip Kolakowski

In Honor of Mrs. Jody K. Krebel:

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Passarella

In Honor of Mr. and Mrs. Harry and Jo Meyerhoff:

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In Memory of Mr. Guy Toms:

Ms. Mary P. Coulby

In Honor of Mr. and Mrs. Frank and Eleanor Veltre:

Mr. and Mrs. David Kreek

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, 2007 and June 30, 2008.

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Mr. David Ames

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 Ms. Lori Yates

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

Financial & Program Highlights

At Habitat for Humanity of Talbot & Dorchester Counties, we appreciate all of the “keys to homeownership” which enabled us to serve families in need. In Fiscal Year 2008, 81 percent of our expenses supported programming, including homeowner education seminars and land and construction material purchases. The donations of time, talent, and treasure during the last fiscal year directly resulted in the following results:

- 4 homes transferred to Habitat partner/owners
- 5 new homes under construction
- 9 families earning sweat equity toward homeownership
- 4 homeowner education seminars offered. Topics included: Introduction to Habitat, Budgeting, Settlement, and Landscaping

STATEMENT OF ACTIVITIES: FISCAL YEAR 2008*

REVENUE

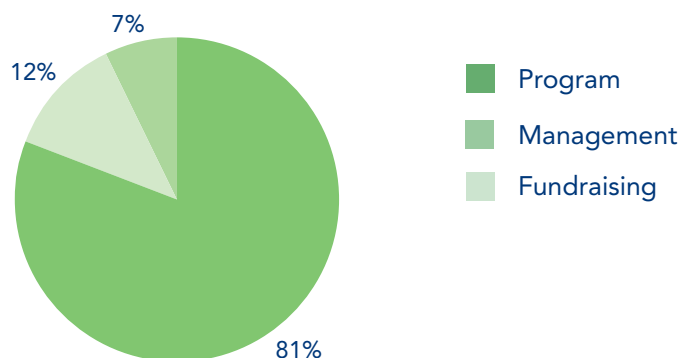
Contributions and Special Events	\$532,312
Restricted Grants	\$101,500
Other Revenue	(\$5,889)
Total Contributions & Other Revenue	\$627,923
Program Services Revenue	\$691,526
Total Revenue	\$1,319,449

EXPENSES

Program	\$981,840
Management	\$83,885
Fundraising	\$141,510
Total Expenses	\$1,207,235
<hr/>	
Increase (Decrease) in Net Assets	\$112,214

* A copy of our audited financial statement is available upon request by calling 410-820-6186.

HOW WE SPEND YOUR MONEY



Habitat for Humanity of Talbot & Dorchester Counties Board of Directors, 2007–2008

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Secretary:
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 Eleanor K. Shriver Magee, Director of Development
 Pat Ingram, Program & Finance Manager
 Abbie Baxley, VISTA Volunteer Coordinator
 Rhodana Fields, AmeriCorps Construction Assistant



Talbot County: P.O. Box 2366 Easton, MD 21601 410-820-6186 info@hfhtdc.org	Dorchester County: 501 Race Street Cambridge, MD 21613 410-476-3204 www.hfhtdc.org
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