

CHM

CHESAPEAKE HOUSING MISSION



ANNUAL REPORT 2019



Our Mission

To provide vital housing repair services through Christian Mission to low-income families living in the Chesapeake Region as well as transformational life experiences to those we serve, volunteers offering their services, and entire communities.

LOVE YOUR NEIGHBOR

A MESSAGE FROM THE EXECUTIVE DIRECTOR AND 2019 BOARD CHAIRMAN

Dear Friends,

2019 is now history for all of us but the impact our sponsors, donors, and volunteers have made will live on for a very long time. We completed an amazing 103 projects, 18 more than the previous year. And, we continued to serve over 240 clients, family members, and caregivers—our most important statistic.

A record breaking 72 volunteer teams heeded our call to “Help their Neighbor” and made a stranger’s life a little better while impacting their own. Many of our volunteers see poverty for the first time and as Jesus taught us, “Love Thy Neighbor” no matter their race, ethnicity, religion, culture, or political views.

Our donations continue to grow which we view as a sign that we are in alignment with community expectations. We are the only agency in the lower four counties providing critical home repair and wheelchair ramp construction for those without the means to afford it themselves.

Did you know that your home has a significant influence on your health? Are you living in a healthy environment where your home is warm, safe, and dry? Do you know someone who is living in an unsafe environment? Did you know that the leading cause of death in adults over the age of 65 is falls? How many older mobile home leaky roofs do you think we have on the eastern shore? You will see much more on “Healthy Homes” in 2020 as we work with our four County Health Departments and Peninsula Regional Medical Center (PRMC) to educate more people on how to spot dangerous living conditions before someone is injured or dies.

It is now time for all of us to “Act on our Faith” and get more involved in our community. Our supporters provide funding, volunteer, and/or provide critical skills—all are necessary as we pull from these varied sources to make it all work. We also need your help getting the word out to everyone you know about our services. 30% of those we served in 2019 had already fallen or been hospitalized before we were called to help.

Are you willing to share your blessings with those in need?

God Bless You All,

Don and Rick

Donald Taylor, Executive Director

Rick Nelson, 2019 Board Chairman

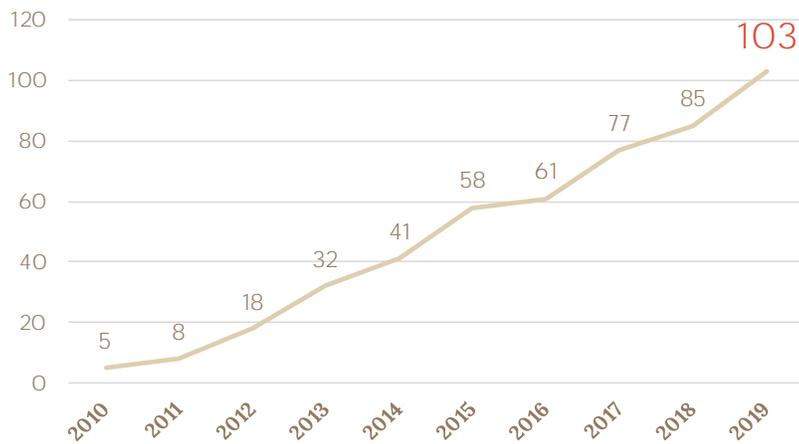


2019 in Review

2019 was another record breaking year for us. Not only did we have a 21.2% increase in the number of projects we performed over last year, going from 85 to 103, we were able to help 245 family members.

Veterans and their families were on the receiving end of 44.7% of our work. We are very proud of this number.

PROJECTS PERFORMED BY YEAR



103

2019 projects completed. Number of family members helped, 245.

21.2%

Project increase between 2018 (85) and 2019 (103).

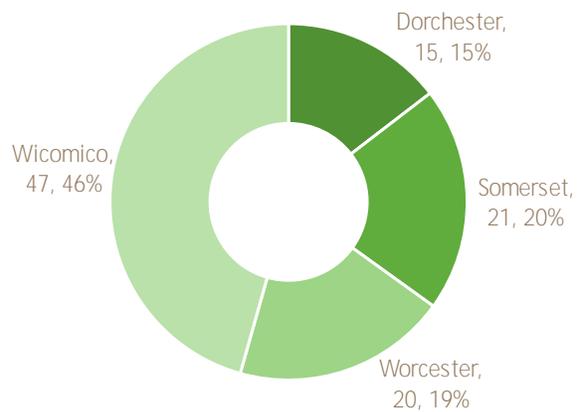
44.7%

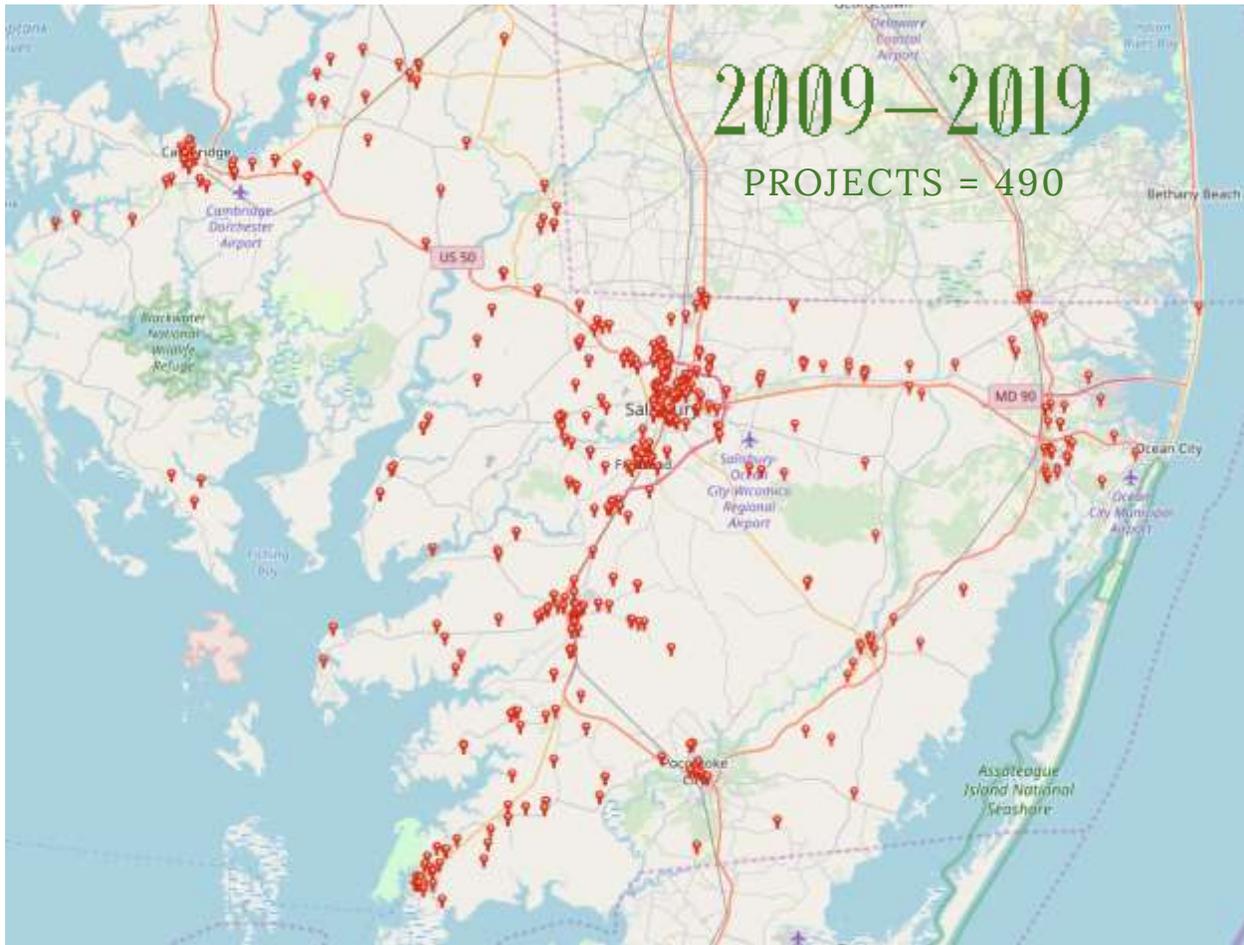
2019 projects performed for VETERAN Families (46). VETERAN Family Members Helped (155, 63.2%).

“This was my daughter’s and my first time on a ramp build with CHM. It was a great experience for both of us. I was amazed at how there were jobs for even the least experienced and we all got to feel like we were a part of completing the ramp. Necessary materials were available and there were leaders who were willing to teach us how to use new tools and complete new tasks. My young daughter was so excited to learn how to use a drill/driver and together with a few others, we were able to pre-drill the screws for the spindles and then see how our work helped make the final job of hanging them easier/quicker.”

- Bonnie Smith, Harvest Baptist Church Team

2019 BY COUNTY





9,078

Volunteers since 2011. Volunteers in 2019, 1,396.

58,997

Volunteer Hours since 2011. Volunteer Hours in 2019, 8,318.

72

Volunteer Teams in 2019

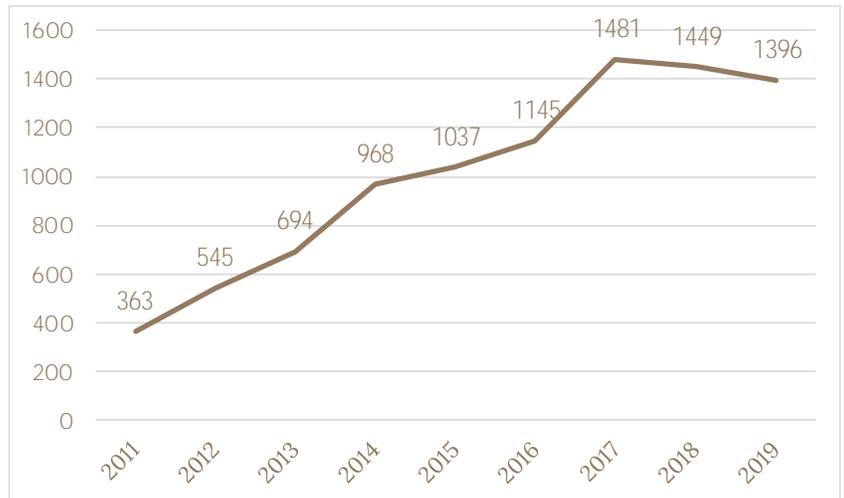
Our Volunteers

Volunteers are the lifeblood of CHM and at the heart of our efforts to help our neighbors living in poverty. As Jesus said, “Love thy neighbor” with no exceptions, not conditionally.

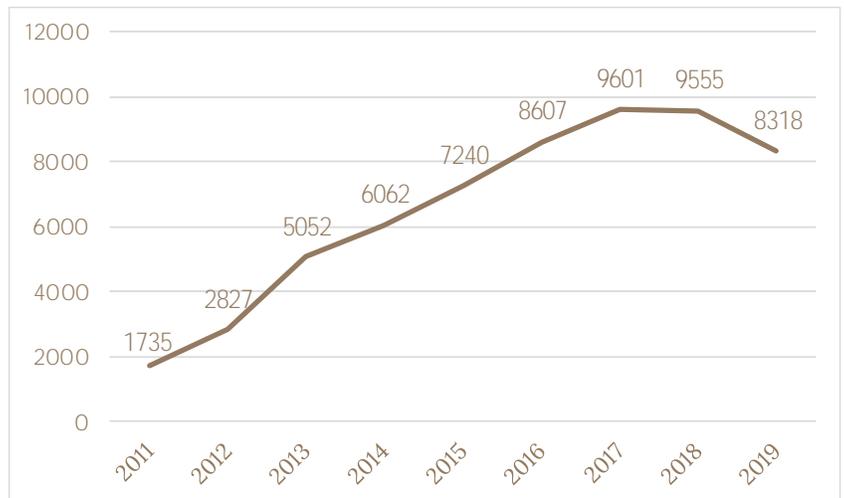
Our mission has 4 critical components in order to work: Donors, Agency Case Managers, Organizational Logistics, and Volunteers. We can’t function without any of these.

Have you thought about, “GIVING A DAY?” Seems like such a small thing but it has the power to change you forever in how you look at people living in poverty at no fault of their own. God calls us to be there for one another and He is calling you at this very moment!

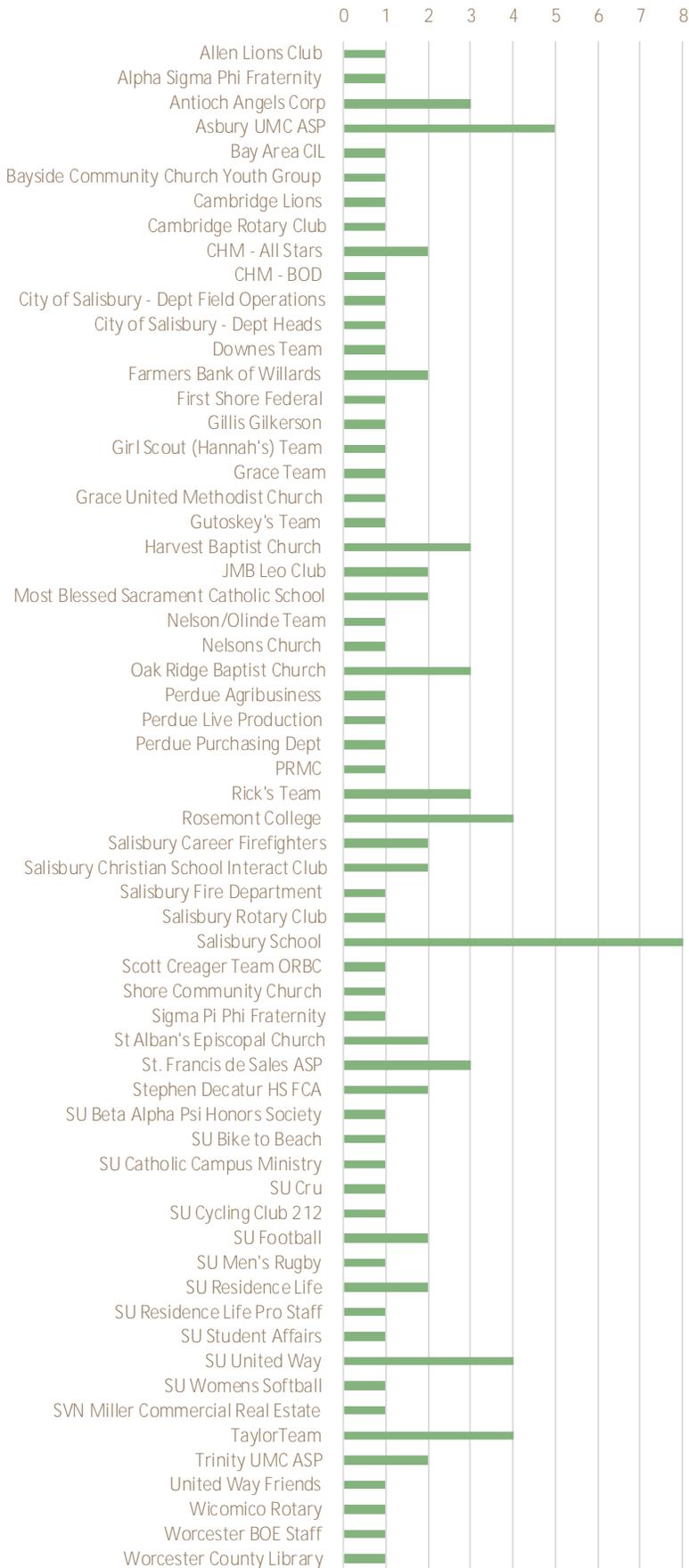
VOLUNTEERS BY YEAR



VOLUNTEER HOURS BY YEAR



2019 VOLUNTEER TEAM PROJECTS



Helping People, Changing Lives.



Volunteer Team: Trinity UMC ASP

Project Date: 11/30/19

Location: Wicomico County

Living in a trailer home where she has resided for the past few years, we first met Miss M. Hook back in 2018. She was very emotional and appreciative of our visit. Miss Hook has lived a challenging life, including health issues.

The project was determined to be quite large involving construction of a wheelchair ramp, door replacement, deck board replacement, and bedroom floor replacement due to water damage. Board Member Dave Downes served as project manager and led the Oak Ridge Baptist Church team to replace the floor and door. The wheelchair ramp and deck project were assigned to the Trinity UMC ASP team.

“The Trinity ASP team enjoyed a great day on December 7th,” says Steve Mason, project manager for the Trinity team. “It was a pleasure to assist Miss Hook with her ramp. For many, it was their first experience and was very positive. Miss Hook was very thankful and appreciative at the teams’ work and completion of

Pictured: Trinity UMC ASP Team and Miss M. Hook (Insert)

the ramp. We appreciate your (CHM’s) time and assistance with organizing the project.”

We also heard from Miss Hook after the wheelchair ramp and deck work was completed. “I can’t begin to say how blessed I really feel inside, that so, so many people showed up to fix my deck and build me a ramp today! God sent them all to do all this for me! I live with pain and at times it’s really hard to go up and down steps. This will make more blessed days for me now. I will never forget how many people God touched and sent to make my life so much easier for me!! Remember those shows on T.V., “Home Makeovers?” They always made me cry happy tears! That’s just how all these caring people make me feel!!! So Blessed & special too. Thank you!!! God Bless.”



Pictured: Mrs. G. Insley (seated) with The Cambridge Rotary Club

Volunteer Team: Cambridge Rotary Club

Project Date: 4/11/19

Location: Dorchester County

Born on Hoopers Island, Mrs. G. Insley has lived her entire life on the Eastern Shore of Maryland. She has been widowed since her husband passed in 2016 – they were married for 66 years. Mrs. Insley and her husband have 5 children with one serving in the Marines around the time of the Vietnam War.

The steps at both entrances to Mrs. Insley’s home were causing difficulty for her family to get her out of the home for medical appointments. It was determined by CHM’s design team that a wheelchair ramp could be constructed at the back of the home where there was more space.

In many cases CHM is able to meet a Volunteer team’s special requests and this was one of those cases. The Cambridge Rotary Club had requested to be paired with a client that was a veteran or part of a veteran’s family.

“I want to thank you nice people for building the ramp for me,” said Mrs. Insley. “Your people are a blessing. I want to say God Bless you all. I want to thank you all.”

Volunteer Team: United Way of LES

Project Date: 10/12/19

Location: Dorchester County

“I am a 99 year old lady and what a blessing this was for me. My new ramp has been a blessing to me and my family as they have had to lift me up and down the steps. Thank you all for providing me a better way to get outside to the car for my doctor appointments. May God bless the Chesapeake Housing Mission for all of their hard work and dedication in helping so many people to feel safe and secure as they go about their day to day life. The ramp was built so nice and spacious, I was able to go outside easily and I rolled down the ramp smoothly. It has been a joy to go outside knowing it won't be a strain on those who assist me. My family and I pray for you all as you move to the next family to bless them as well. Thank you and may God Bless Your Mission.”

- Mrs. J. Travers





Volunteer Team: Rosemont College

Project Date: 3/4/19—3/8/19

Location: Wicomico and Somerset Counties

Rosemont College from PA has been volunteering with CHM since 2016 and we were so glad to have them back! This year they spent 2 days working with board member Dave Downes at the Christian Shelter and 2 days working with Operations Coordinator Mason Olinde at a client site. The client that was blessed to be served by this amazing group was Ms. J Cottman,

Ms. Cottman lives with one of her daughters. Her daughters provide her care and it was critical that a wheelchair ramp be built.

“I would like to express my gratitude to you and your organization for helping our family by building a ramp,” said her daughter A. Maddox. “Now our mother is able to go to her doctor’s appointments. She can also enjoy being outside sitting on the ramp. Before the ramp was built, we were unable to get her out of the house and had to cancel all her doctor’s appointments. Everyone was just so friendly and caring, I enjoyed each and every one of you. You and your organization are truly appreciated! Thanks from the bottom of our hearts.”

Her daughter G. Todd said, “The ramp has helped my mother feel better connected with her neighbors. We are very grateful to Chesapeake Housing Mission.”

Pictured Left: Rosemont College Team

Volunteer Team: Shore Community Church

Project Date: 3/23/19

Location: Worcester County

Mrs. V. Wharton was born in Berlin MD and still finds her home in Worcester County, living in the same home for 18 years. She worked at the nearby Tyson’s chicken plant for many years and then worked at Atlantic General Hospital as a lead phlebotomist (17 years), after receiving her Associate Degree at Wor-Wic Community College.

This past January, CHM was contacted by the Worcester County Commission on Aging (WorCOA) to let us know that Miss Wharton was in need of a wheelchair ramp. Miss Wharton has mobility issues and uses a wheelchair. Her sister currently looks after her.

“Thank you Chesapeake Housing Mission. The team spent the whole day building the ramp and they did not stop until it was done,” said her sister. “They are amazing and we feel blessed. You have given my sister her life back! She is able to go to bible study and go to church. We cannot put into words how blessed we feel.”



Pictured Right: Shore Community Church Team (Top), Original Unsafe Ramp (Bottom)

We receive the most amazing feedback!

“

On April 6th, GGI teamed up with Chesapeake Housing Mission to build a ramp for Ms. Johnson, a very deserving homeowner in Worcester County, Maryland. **Thank you Chesapeake Housing Mission for giving us the opportunity to put our skills to work!**

- Gillis Gilkerson April Newsletter

“

Thank you! Thank you! For the wonderful rail for the step. **As I have aged my balance has not been good enough to allow me to go up steps without something to hold on to.** For some time I have had to put an old lawn chair next to the step and reached for that as I climbed the steps, which was not a good solution.

- Mrs. D. Era

“

If someone told my I would be in need of a ramp several years ago and I would be losing my leg, I would have told them they had the wrong person. ... I've been in construction almost 40 years and was amazed 1000 times over on how they did this awesome great looking job. **Now when it snows or rains I won't be trapped in the house with no way out safely.**

- Mr. J. Tente

“

I'm elated that Chesapeake Housing Mission was able to help me with my roofing as well as flooring. My roof was leaking, now it no longer has that problem. I live in a mobile home so the flooring isn't that good after years. Thanks be to God Chesapeake helped me with this problem as well. **Thanks so much for your blessings towards me. It is a true benefit to me and people who can't afford to have the work done.**

- Ms. B. Jarmon

“

They (Sigma Pi Phi Fraternity) were magnificent - so fun loving, talented and gentle in their giving. It was a blessed day. Beautiful weather, wonderful fellowship and a much needed work to be accomplished.

- Dave Downes, Board Member and Project Manager (Project for Mrs. R. Fisher)

“

Thank you so much for donating your time and expertise in building my steps and deck. For several years I have been navigating around these broken down steps. **I have fallen off the steps because they were broken. Being on a fixed income, it's hard to make home repairs as things start to break or fall apart.**

- Ms. Faye Watters

“

We would like to thank CHM for the excellent work that you done for us at our home, it is truly a big help, with R. being disabled and I getting up in age. It has made our lives so much easier, as far as getting the grocery into the house it is a blessing. **...we can be seen sitting out front enjoying the traffic going by and waving to friends who do not have the time to stop by for a visit.**

- Partner of Miss R. Moss, client

“

You all did a great job. Everyone was very pleasant and friendly. They all worked very hard and it was good to see that you have girls in the organization also! **The ramp looks great and now we will be able to get him outside and to all his doctor appointments.**

- Mr. and Mrs. J Scherback

“

Miss Andrea (Volunteer Coordinator Andrea Ingersoll) was very nice while explaining the work they were going to do. I was really surprised and delighted when she told me all they were going to do. They (Salisbury School) gave me new railings and fixed my porch floor that had rotted out. ...I love the work they did.

- Miss P. Clark

In the News

CHESAPEAKE HOUSING MISSION COMPLETES PROJECT 100 IN 2019



Pictured: CHM Board Members back row left to right: Bill Ferguson (Treasurer), Dave Mayonado, Rick Nelson (Chairman), Stacey Norton, Dave Downes, Steve Hearne, Vernon Rivers, Dave Gutoskey. Front Row: Don Taylor (Executive Director). Inset: Maureen Williams (Secretary). Not pictured: Allen Brown, Peggy Bradford, Robert Smith.

Chesapeake Housing Mission completed their 100th project for the year on 12/7/2019. Having been in a wheelchair for the past 2 years and struggling to get in and out of her home, Mrs. Saunders, age 80 and living in Fruitland MD, received the gift of a wheelchair ramp.

“As the only organization providing critical home repair to low income residents in the lower four counties of Maryland, we are very proud of this amazing milestone,” said CHM Executive Director Don Taylor. “This has only been accomplished because of our local jurisdictions and CHM’s generous and supportive donors, sponsors, volunteers, staff, and partner agencies – all working together to take care of our fellow citizens.”

Labor for the project was provided by CHM’s Board of Directors

over a 2-day period. “I am so appreciative of all the time the board gives throughout the year and am especially proud that they volunteered to participate in this significant project”, said Taylor.

“This ramp will help me with everything,” said Saunders. “I can now get in and out of my house and I can go places. I can go to the grocery store and get my hair done. I am so excited that I can leave my house and go to church. I haven’t been in several months... I want to thank God for all he has done for me including this wheelchair ramp.”

The referral for the project came from MAC, Inc. (Maintaining Active Citizens, Inc.), one of CHM’s many partner agencies, skilled in assessing physical and financial need. Partnerships with these local agencies help CHM to locate those with the greatest need and provide guidance to CHM on the projects that will improve the client’s living situations.

MAC’s Executive Director Pattie Tingle commented, “MAC has a long standing and supportive relationship with Chesapeake Housing Mission. CHM’s ability to harness volunteers and attract resources to support our communities’ frail, aging, disabled and veteran populations makes life-changing impact for our rural underserved area.”

“Today’s shifting health care approach motivates seniors now, more than ever, to want to ‘age-in-place’,” said Tingle. “That one place is most frequently their home, filled with a lifetime of memories and comfort. Many frail, low-income seniors are challenged to maintain their homes. Safe entry and exit is critical and CHM helps make this possible. MAC is very grateful for the gap-filling assistance CHM provides.”



Pictured: (Left) Dave Gutoskey Board Vice Chairman, (Right) Stacey Norton Board Assistant Secretary

CHM NOW OFFERS TRAILER ROOF SEALING

Have you ever had to worry about being warm, safe and dry from the weather? Not a concern for most of us but 25-30% of our neighbors face some of these issues.

When a mobile home is over 20 years old, it is usually starting to leak. Allowing moisture into the home can create unhealthy situations such as mold. Until now, the only option to resolve this issue was roofing tar or some other type of coating costing \$3,000 to \$5,000, a very large expense to someone living below the poverty level.

After a country-wide search and with other home repair non-profits, we came up with a solution and have tested it on two homes. The verdict is it works!

We power wash the roof and apply 2 coats of a silicone based coating —No Leaks! The cost of this solution is typically around \$1,000, far less than other available options. Effective for up to 10 years, this long-term roofing repair solution offers a significant opportunity to help a great number of residents on the lower shore.



RICHARD A. HENSON AWARD FOR NON-PROFIT EXCELLENCE AWARDED TO CHESAPEAKE HOUSING MISSION IN 2019



The Community Foundation of the Eastern Shore (CFES) annually recognizes a nonprofit organization that has made an outstanding contribution to the wellbeing of residents of the Lower Shore through the Richard A. Henson Award for Non-Profit Excellence. Each year, a Committee of Community Volunteers seeks nominations on behalf of local nonprofits. Their commitment to finding organizations that excel and meet Mr. Henson's vision is no small task, as the Lower Shore is fortunate to have a strong and vibrant nonprofit sector.

The Committee looks for nonprofits that are operating well across many aspects – board engagement, volunteers, donors, and services. Although we just achieved our 10 year milestone in 2019, CHM was able to demonstrate just that .

We are grateful to Melody Nelson, humanitarian and former CFES Board Chairman, for nominating CHM. "I recognized over the past decade the growth and community impact by Chesapeake Housing Mission and how it aligned with Richard A. Henson's vision for excellence within a nonprofit," says Melody. "From the beginning I have witnessed Don Taylor's leadership, compassionate heart and internal drive to make a difference as

he shared a vision to support local impoverished families with an inability to meet their daily needs."

Working with Don Taylor over the past 20 years as board members serving several organizations, Melody continues, "he shared his initial plans and vision for CHM and I introduced him to my husband, Rick Nelson for volunteer support. In 2019, Don appointed Rick as the Director of Operations and I witnessed the dedication, hard work and sincere commitment from the board members, staff and the many volunteer groups to pull together and complete these projects solely focused on making life better, bringing Neighbor to help Neighbor and building a stronger and healthier community."

"We can't begin to express our surprise and pure joy to be the award recipient, says Don Taylor, CHM Executive Director. "As a relatively young organization, we find the support on the shore from organizations such as CFES, to be very uplifting to our hearts and our mission. The Community Foundation's support of area nonprofits is so very critical to building a better community for all and we are glad to be part of that process. "



Pictured: Mason Olinde
Operations Coordinator
(Left) and Harvest Baptist
Church Team members
performing new trailer roof
sealing process.

LOCAL APPALACHIA SERVICE PROJECT TEAMS VOLUNTEER



Pictured: (Top) Trinity UMC ASP Team performing project for Mr. H. Waller on 3/2/19, (Middle) St. Francis de Sales Catholic Church ASP Team performing project for M. E Holden on 5/18/19, (Bottom) Asbury UMC ASP Team performing project for Mr. J. Brooks on 3/23/19

.After serving over 20 years with Asbury United Methodist Church in the poorest regions of Appalachia, Don Taylor, CHM’s Executive Director, along with several other Appalachia Service Project (ASP) experienced long timers formed CHM to help the less fortunate right here in our own community. This has not only allowed CHM to serve those in need but also gives the 3 local ASP teams the opportunity for a one-day service project to help them prepare for their trip to Appalachia. CHM’s combined partnerships with Trinity UMC ASP, Asbury UMC ASP and St. Francis de Sales Catholic Church ASP have to date helped over 35 individuals, their families, and their caregivers.

Carlton Bradshaw, Asbury UMC’s ASP Team Leader, touched on this when he said, “As an ASP group, we used to struggle to find

opportunities to train our youth in the safe and proper use of tools and give them the opportunity to meet and serve people in need. Through our partnership with CHM, those opportunities are easily planned.”

When recalling his most impactful memory, Carton reminds us that the clients we serve make lasting impressions on us. He tells a story of a 90 year old gentleman named Mr. Jackson that insisted he didn’t need a ramp. “Resigned to the reality that the ramp was going to be built, his last complaint was that the ramp would be too close to the house for him to drive his lawnmower in between. We altered the design to extend the platform far enough to meet his lawnmower needs. When the ramp was finished and with tears in his eyes, Mr. Jackson thanked us for the beautiful ramp that had been built to accommodate his lawn mowing. Sometimes the things that seem so small to us mean so much to the person being served.” Carlton believes as followers of Christ, “it is my duty to help those who do not have enough.”

Maureen Williams, Trinity UMC ASP’s Team and CHM Board Secretary, has been involved with ASP since 2001 and ASP is what brought Maureen to CHM. When asked why she chooses to serve with both ASP & CHM, Maureen responds, “Both programs attempt to make persons lives better by improving their living conditions while at the same time offering hope through the volunteers who give their time, energy and spirit.” This truly is the heart of CHM and we couldn’t have stated it better than that. Maureen adds that she loves working with youth because “we are planting the seed of service and volunteerism at a very impressionable time in their lives. I love the slogan ‘Pay it Forward’ – simple yet profound!”



Pictured: Miss Carmine and her fiancée

Joe Flanagan, team leader, and Kevin Johnson, team leader and CHM Project Manager, provide leadership for the St. Francis de Sales Catholic Church ASP team. Joe believes that every build is special and loves to see Christ at work. “ASP is a relationship ministry with construction on the side,” says Joe. “I like to say the construction is just the catalyst to the real ministry. ASP and CHM strengthen a volunteer’s relationship with Christ through service. It is hard to deny the power of Christ when you witness a homeowner come down the ramp and you know this is the first time in over a year they have been out of the house.”

PROJECT MANAGER SPOTLIGHT: DAVE PHIPPIN

The project that Joe is referring to was performed this past year for Miss Carmine in Somerset County. Kevin recalls that prior to the wheelchair ramp construction, her fiancée had to carry her in and out of the home.

“I am a single Mama to a five year old boy,” says Miss Carmine. “I have recently become disabled due to paralysis in the right side of my body. The majority of the time I am in a wheelchair. There are a few good days where I can get around with my crutches and my full leg brace. Those days are few and far between. I cannot begin to express what the group has given me. This ramp is not only a way for me to safely travel but it means freedom! It allows me to go outside with my son. Grab my own mail! The little things in life that I use to take for granted. The group from St. Francis has gone above and beyond what I ever thought would happen. They were all so welcoming and no one looked at me as if I was ‘broken’, which means so much to me.”

THE NICHOLS SISTERS AND FAMILY GOSPEL SINGERS HOLD A BENEFIT CONCERT FOR CHM



Pictured: The Nichols Sisters and Family Gospel Choir with CHM Board Members.

A free concert performed by the Nichols Sisters and Family Singers (NSFS) and benefitting CHM was held on December 1, 2019 at Asbury United Methodist Church.

The Nichols Sisters started singing together over 68 years ago as the “Seven Nichols Sisters” of Mardela Springs, MD. They are the direct descendants of the late William and Bethina Nichols. Since then, the family of singers has grown to as large as 16 members at any given time—consisting of four generations. Five of the original sisters are still singing today and active in their mission to spread the gospel of Jesus Christ: Christina Jones, Betty Stewart, Joyce Batson, Phyllis Bivens, and Rev. Janice Austin.

“Our time on this earth is short. Do stuff that matters.”

-author unknown



Pictured Right: Dave Phippin

For over four years, CHM has partnered with The Salisbury Fire Department. Dave Phippin, Salisbury Career Fire Fighter Swift Coordinator, is the team’s project manager.

Dave, who’s first involvement with CHM was through his association with the Trinity UMC ASP team, takes joy in serving in the community where he lives—this is one reason why Dave and the Salisbury Fire Department make such a great fit with CHM’s mission. When Dave is on a job, he and his team work together to do whatever it takes to accomplish the task at hand. Dave remembers one particular project where the constructed wheelchair ramp was designed to wrap around a tree—Of course, that didn’t stop them from building a spectacular ramp for our client!

CHM is so grateful to have Dave and all our Salisbury Fire Fighters join with us to serve our neighbors.

PLEASE JOIN US IN WELCOMING TWO NEW BOARD MEMBERS IN 2020



Niki Gwaltney Rutter (*left*) started her career at Perdue Farms in 2016 and is currently Vice President of FP& A. After volunteering for a ramp project she knew that CHM was an organization with which she wanted to be involved.

Christina Burke (*right*) will serve on CHM’s Advisory Board. She also works at Perdue and has held various accounting positions, becoming a licensed CPA in 2016. Christina believes that the CHM Advisory Board is a great way for her to use her skills within the community.

2019 Board



Don Taylor
Executive Director

Founding Member, Designer
Wicomico County, Project
Manager

Retired, Chief Information Officer
Perdue Farms Inc.

"We are a working board growing an organization that believes God calls us to help and serve one another without judgement."



Rick Nelson
Chairman

Designer Worcester County,
Project Manager

Retired, Nelson Insurance Agency

Rick became involved with CHM in 2013 - "I find the experience to be both spiritually and personally rewarding."



Vernon Rivers
Vice Chairman

Retired, Assistant Superintendent, NY
Public Schools

Moving to the Eastern Shore in 1991, Vernon has always enjoyed volunteering in the community where he resides.



Bill Ferguson
Treasurer

Salisbury Sunrise Rotary Club president
2010-11
Rotary District 7630 District Governor
2019-20

"Life has many twists and turns during your lifetime and many opportunities to help our communities. I enjoy volunteering and giving back to help someone's be better and brighter."



Stephen Hearne
Assistant Treasurer

Founding Member, Former Board
Chairman

Attorney, The Law Office of Stephen M. Hearne

Steve has served on the Boards of various civic and religious organizations, honing his skills at servicing others. He derives great joy and a warm heart assisting in the construction of many wheelchair ramps each year.



Maureen Williams
Secretary

Project Manager Trinity UMC ASP
team

Retired, Student Advisor, Bennett High
School, Salisbury MD

"It is so inspiring to see the response of our volunteers when they realize the impact they have had on a person and the quality of that person's life."



Stacey Norton
Assistant Secretary

Human Resource Director, Worcester County Government

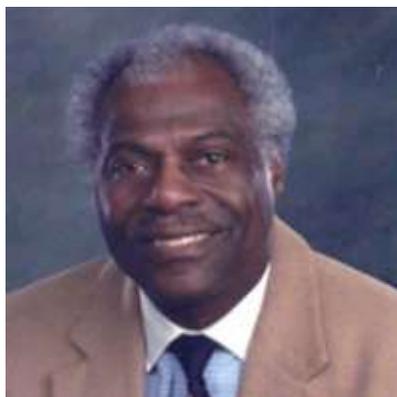
Stacey was taught at an early age the importance of **volunteerism** and helping others. Joining the board in 2017, she uses this inspiration to serve others.



Peggy Bradford
Grant Writing

Retired, Executive Director for Nonprofit Organization

Peggy's career has been devoted to providing services to older persons and their caregivers.



Allen Brown (pictured below left)
Past Chairman

Retired, Assistant Superintendent for Student Services, Wicomico County BOE

Allen has served on numerous boards, and committees and finds it both rewarding and enjoyable to serve the community as part of CHM.



David Downes
Founding Member, Designer
Wicomico County, Project
Manager

Retired, Owner and CEO of Downes Associates, Inc.

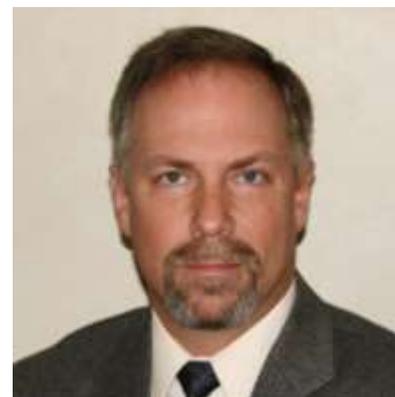
Dave loves to help people and has a special passion for the spiritual growth of our youth. He believes that youth are at their best when they are working to help others in need.



David Gutoskey
Project Manager

Director, Housing and Residence Life,
Salisbury University
(continued)

Dave feels blessed to have received his academic and spiritual education in the Jesuit tradition of St. Ignatius de Loyola and believes the unselfish work accomplished by CHM represents the same core values of this tradition.



David Mayonado
Project Designer, Project Manager,
Former Board Chairman

Technology Development Manager,
Monsanto Company

"It is such a privilege to be part of a ministry that makes an immediate impact for those who cannot leave their home without a ramp."



Robert Smith
Retired, State Assessor for
Worcester County

Bob served in the military for 25 years (6 active, 19 reserves), retiring from service in 1996. He has served on the Board of many nonprofit organizations.

Allen Nelson
Advisory Board Member
Retired

Christ has no body now on earth but yours; no hands but yours; no feet but yours.



Yours are the eyes through which compassion of Christ must look out on the world.

Yours are the feet with which He is to go about doing good.

Yours are the hands with which He is to bless His people.

- Attributed to St. Teresa of Avila
(contributed by Dave Gutoskey, Vice Chairman)

The Principles of a Healthy Home

Housing conditions can and should support good health. But what makes a healthy home environment?

Dry: Damp houses provide a nurturing environment for mites, roaches, rodents, and molds, all of which are associated with asthma.

Clean: Clean homes help reduce pest infestations and exposure to contaminants.

Pest-Free: Inappropriate treatment for pest infestations can exacerbate health problems, since pesticide residues in homes pose risks for neurological damage and cancer.

Ventilated: Studies show that increasing the fresh air supply in a home improves respiratory health.

Safe: The leading cause of death for adults over 65 is falls.

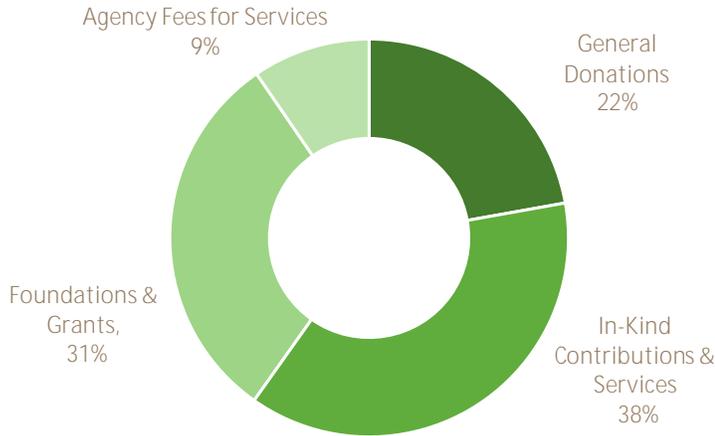
Contaminant-Free: Chemical exposures include lead, radon, pesticides, volatile organic compounds, and environmental tobacco smoke.

Maintained: Poorly maintained homes are at risk for moisture and pest problems.

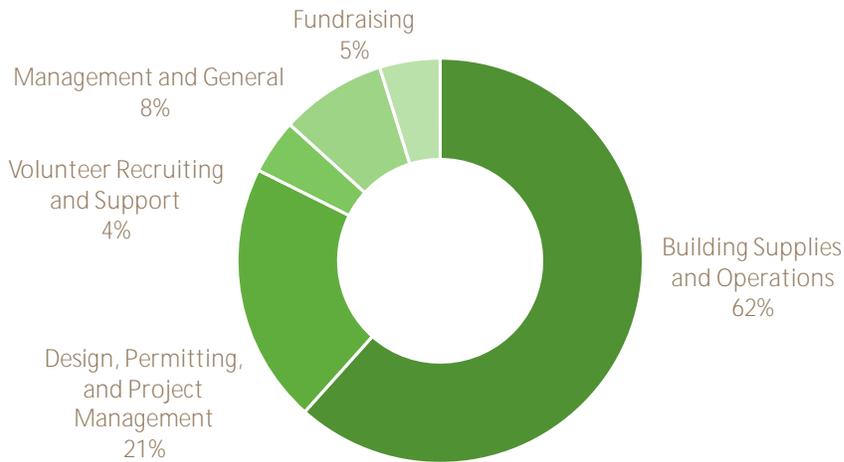
Thermally Controlled: Tenants and homeowners are at risk for various health problems related to prolonged exposure to excessive heat or cold when their homes do not maintain adequate temperatures.

Source: Center for Disease Control

Where Our Money Comes From



Where Our Money Goes



86.8%
Program Cost

\$1,555
Average Cost of Each Project

13.1%
Management/Overhead Cost *(increased fundraising in 2019)*

17.11%
Percentage of donations from donors less than \$1,000



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We are so grateful for the support of these wonderful foundations, agencies, individuals and businesses. Their partnerships, financial and in-kind support is invaluable to our mission.

Thank you

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●  Richard A. Henson Foundation
... so that other lives may soar...

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Agency Partnerships

Bay Area Center for Independent Living (BayCIL)
Delmarva Community Services, Inc. (DCS)
Maintaining Active Citizens (MAC)
Peninsula Regional Medical Center (PRMC)
Somerset County Commission on Aging
Worcester County Commission on Aging (WorCOA)

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Granger & Magee, CPAs *101 Williamsport Cir, Salisbury, MD 21804*
MAC (Maintaining Active Citizens) *909 Progress Circle Salisbury, MD 21804*
Dewalt Manufacturing Company

Part-time Staff

Sue Cehovic, Volunteer Coordinator
Bill Craig, Operations Coordinator
Jill Fears, Volunteer Coordinator
Ed Hastings, Operations Coordinator
Andrea Ingersoll, Volunteer Coordinator
Mason Olinde, Operations Coordinator
Laura Schmader, Outreach Coordinator

“Wow...! We were so impressed with your annual report and the impact your program is having in the surrounding communities. Was not aware of the number of veterans your organization has helped. Great Job!”

- Anonymous Donor

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Pictured: PRMC Team with Mrs. Jones, wheelchair ramp recipient



Chesapeake Housing Mission

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