

# CHM

CHESAPEAKE HOUSING MISSION



  
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MISSION

  
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ANNUAL REPORT 2020

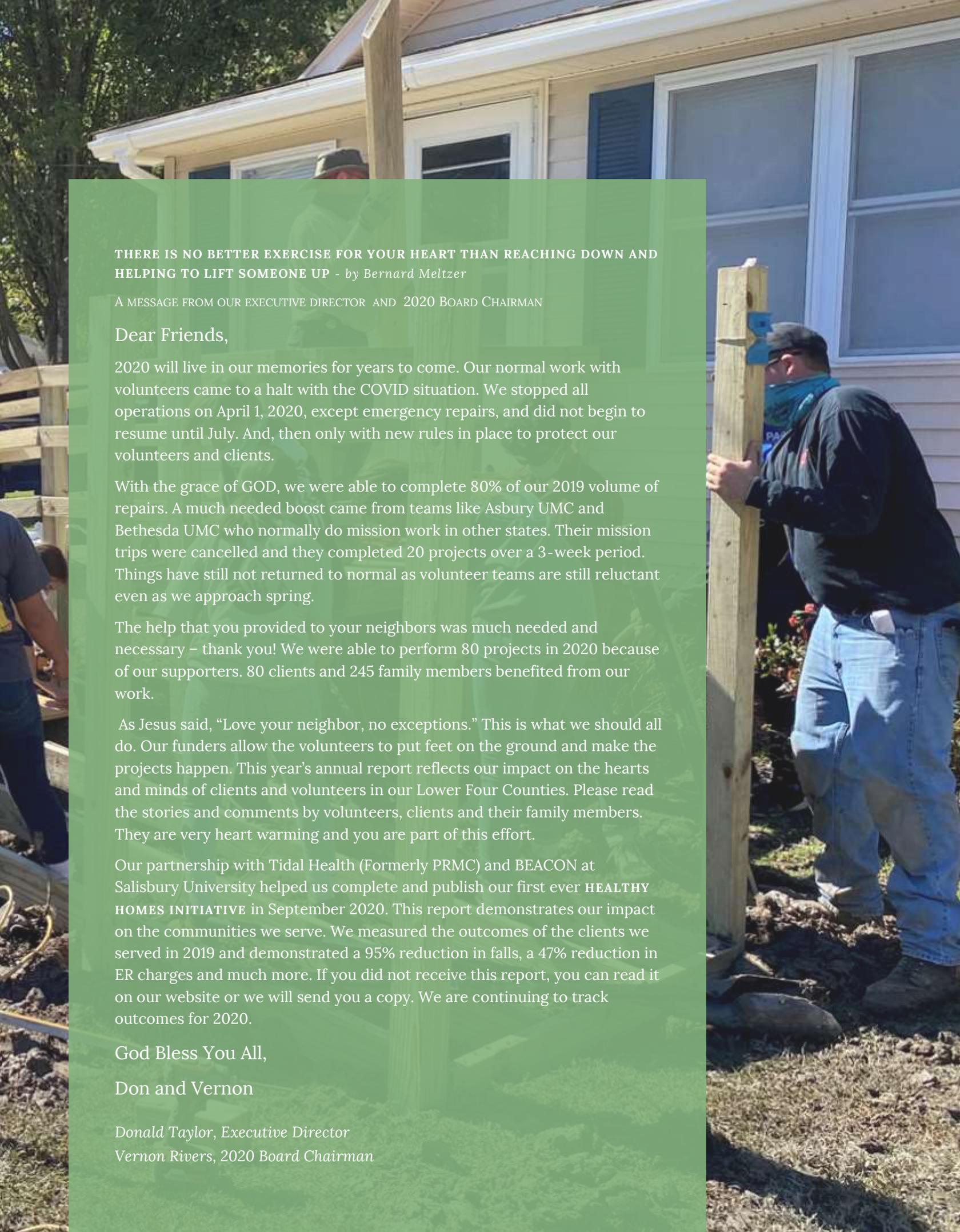
Pictured on cover: Mary Laurenzano and the JMB Middle School Teacher team presenting a Bible to Kerwan S., wheelchair ramp recipient, Somerset County

Pictured below: St. Francis de Sales ASP team wheelchair ramp project for Mary B., Somerset County



## 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.



**THERE IS NO BETTER EXERCISE FOR YOUR HEART THAN REACHING DOWN AND HELPING TO LIFT SOMEONE UP** - by Bernard Meltzer

A MESSAGE FROM OUR EXECUTIVE DIRECTOR AND 2020 BOARD CHAIRMAN

Dear Friends,

2020 will live in our memories for years to come. Our normal work with volunteers came to a halt with the COVID situation. We stopped all operations on April 1, 2020, except emergency repairs, and did not begin to resume until July. And, then only with new rules in place to protect our volunteers and clients.

With the grace of GOD, we were able to complete 80% of our 2019 volume of repairs. A much needed boost came from teams like Asbury UMC and Bethesda UMC who normally do mission work in other states. Their mission trips were cancelled and they completed 20 projects over a 3-week period. Things have still not returned to normal as volunteer teams are still reluctant even as we approach spring.

The help that you provided to your neighbors was much needed and necessary – thank you! We were able to perform 80 projects in 2020 because of our supporters. 80 clients and 245 family members benefited from our work.

As Jesus said, “Love your neighbor, no exceptions.” This is what we should all do. Our funders allow the volunteers to put feet on the ground and make the projects happen. This year’s annual report reflects our impact on the hearts and minds of clients and volunteers in our Lower Four Counties. Please read the stories and comments by volunteers, clients and their family members. They are very heart warming and you are part of this effort.

Our partnership with Tidal Health (Formerly PRMC) and BEACON at Salisbury University helped us complete and publish our first ever **HEALTHY HOMES INITIATIVE** in September 2020. This report demonstrates our impact on the communities we serve. We measured the outcomes of the clients we served in 2019 and demonstrated a 95% reduction in falls, a 47% reduction in ER charges and much more. If you did not receive this report, you can read it on our website or we will send you a copy. We are continuing to track outcomes for 2020.

God Bless You All,

Don and Vernon

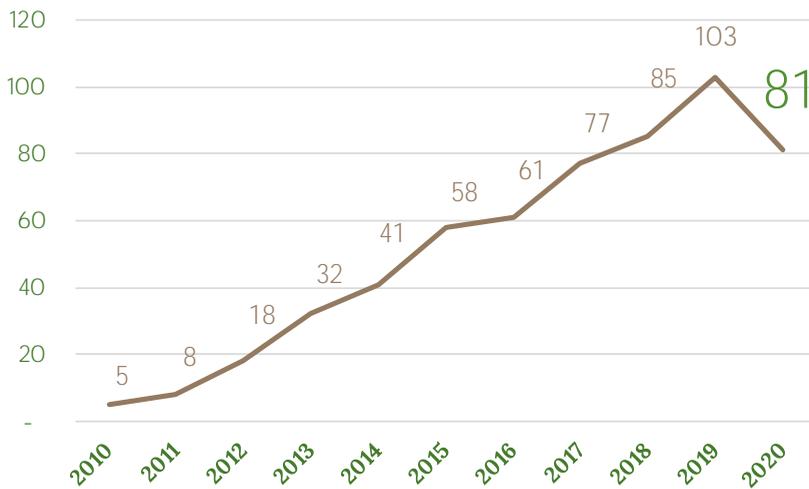
*Donald Taylor, Executive Director*

*Vernon Rivers, 2020 Board Chairman*

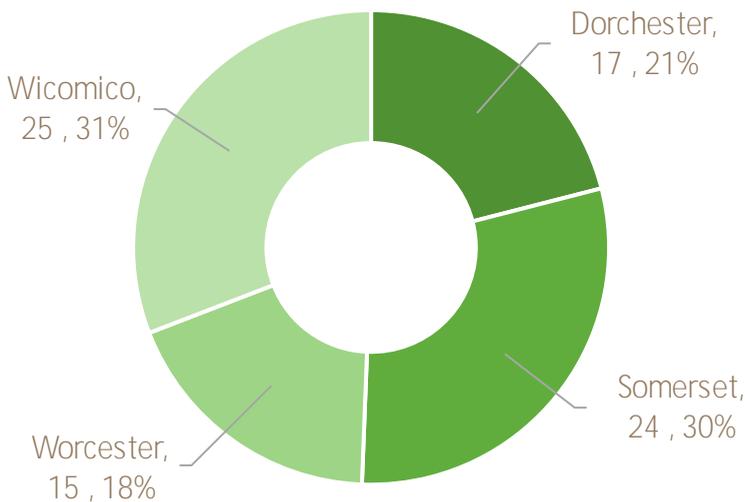
# 2020 in Review

2020 was our most difficult year ever. With many volunteers uncomfortable with the COVID –19 situation and our lumber prices in some cases doubling, we needed a great deal of help everywhere. With God watching over us, we were able to complete 80% of our 2019 project load with no COVID infections. We helped 81 families and 197 family member in 2020. Veterans and their family members were 46.9% of that number.

PROJECTS PERFORMED BY YEAR



PROJECTS PERFORMED BY COUNTY



571

Total projects completed through 2020.

1,808

Total family members helped through 2020.

81

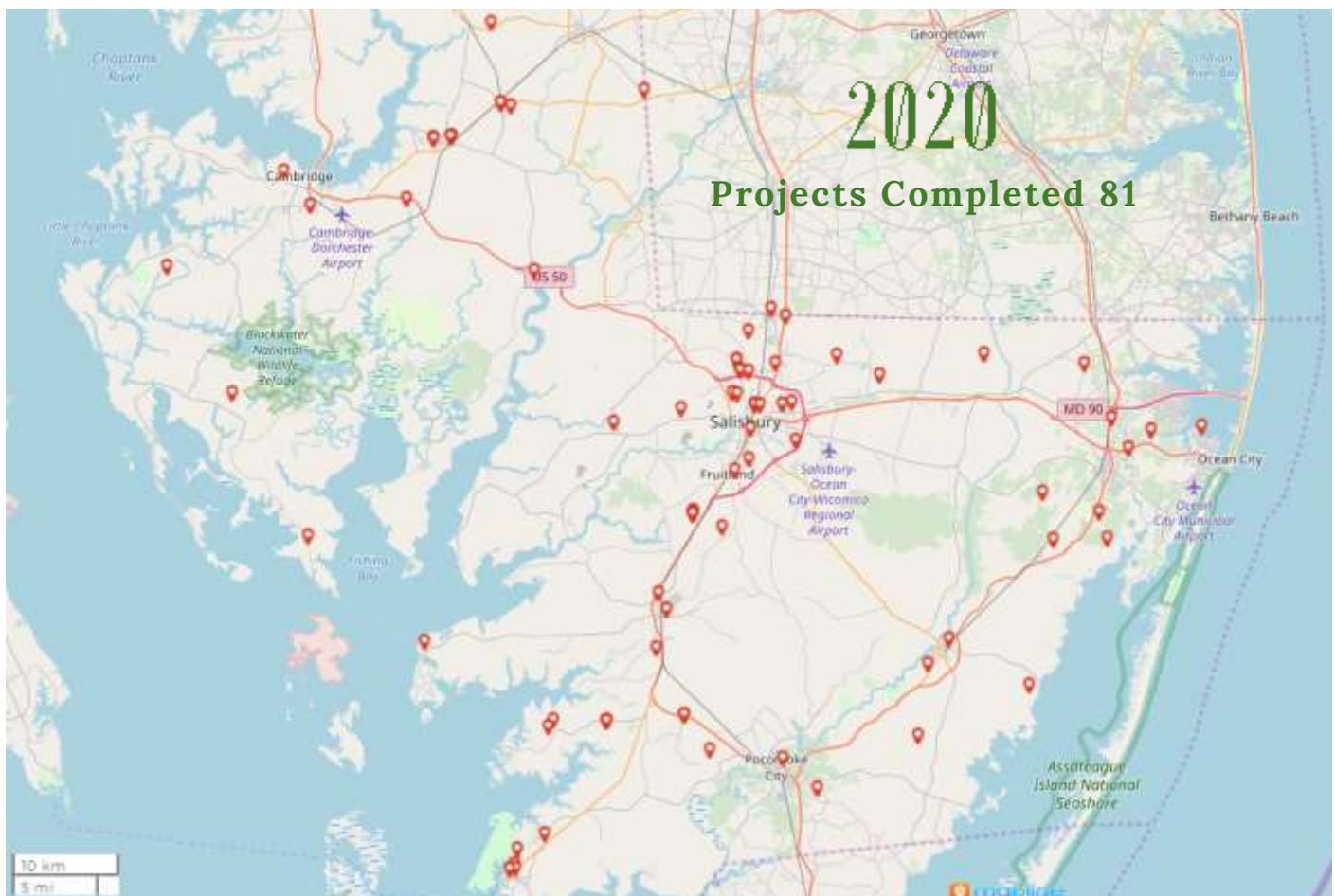
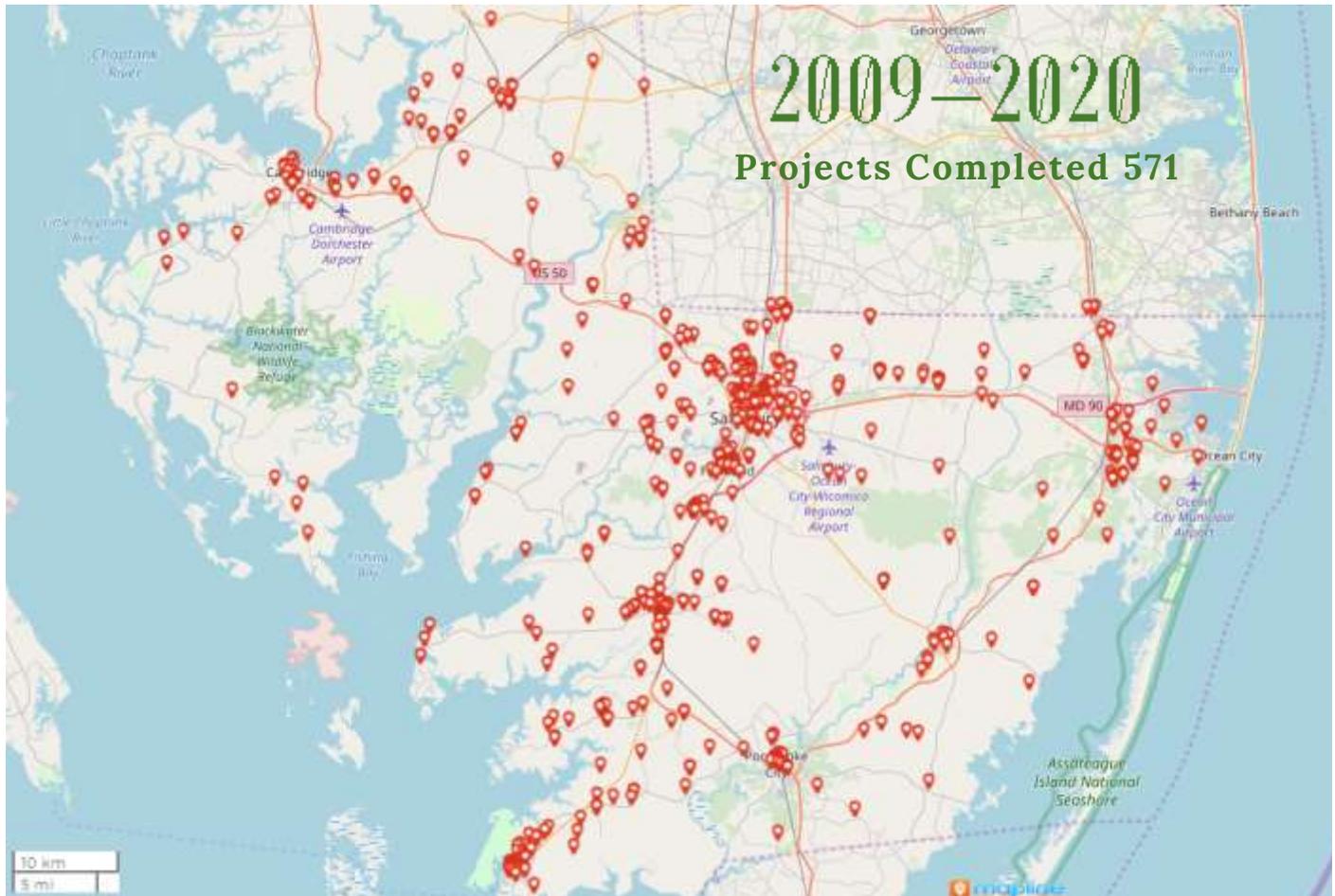
2020 projects completed. Number of family members helped, 197.

21.4%

Project decrease between 2019 (103) and 2020 (81).

46.9%

2020 projects performed for VETERAN (38). VETERAN Family Members Helped (125).



10,214

Total Volunteers through 2020.  
Volunteers in 2020, 906.

65,116

Total Volunteer Hours through 2020.  
Volunteer Hours in 2020, 5,332.

36

Volunteer Teams in 2020



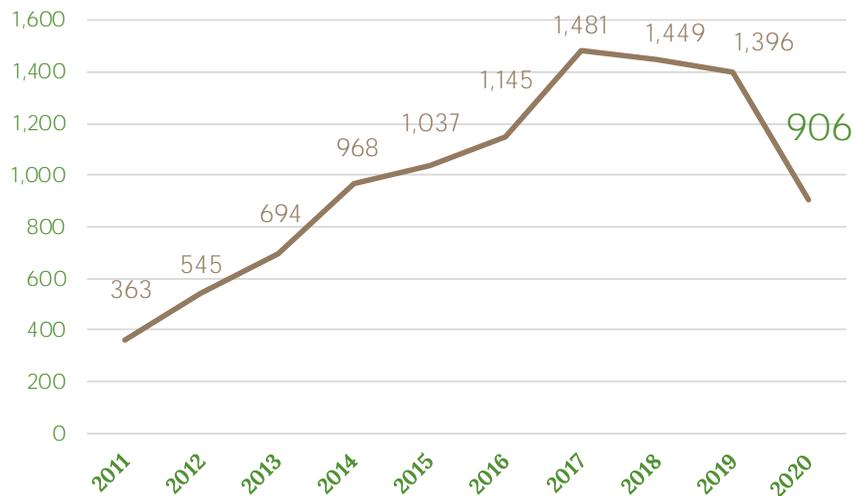
# Our Volunteers

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.

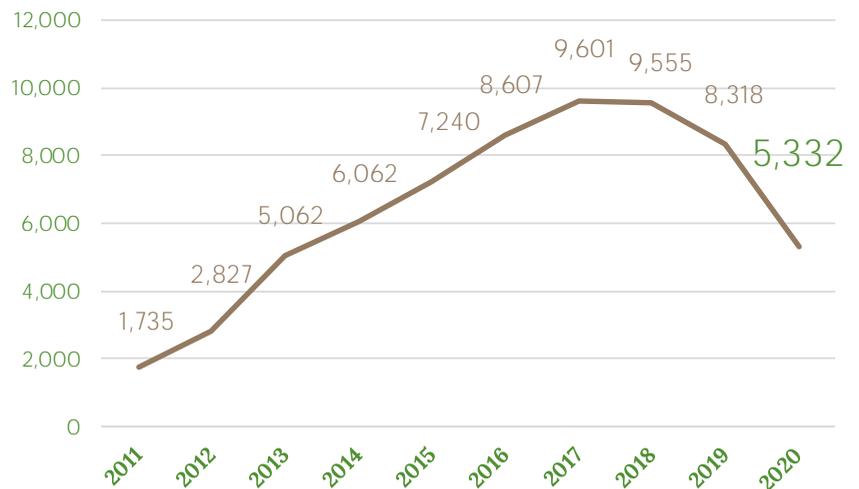
Our mission has 4 critical components in order to work: Donors, Agency Case Managers, Organizational Logistics, and Volunteers. We can’t function without any of these.

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!

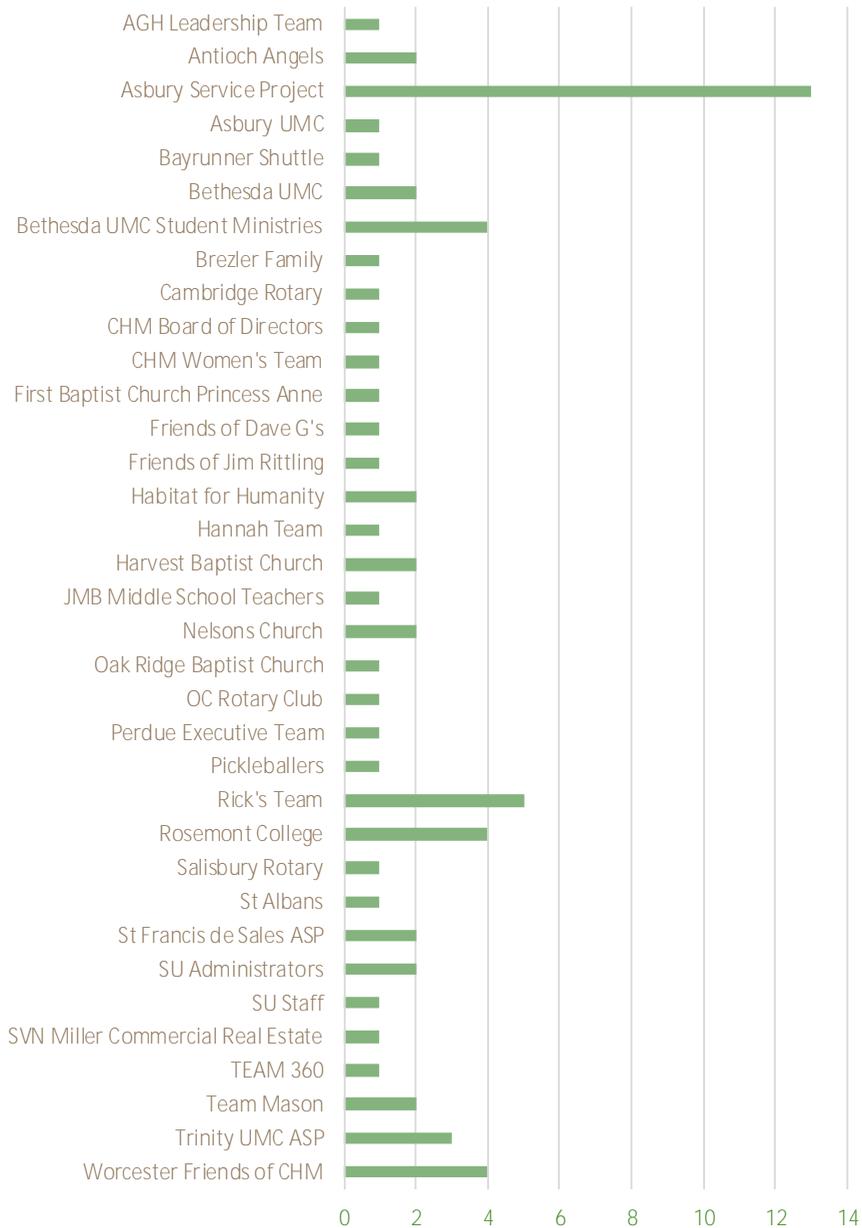
VOLUNTEERS BY YEAR



VOLUNTEER HOURS BY YEAR



2020 VOLUNTEER TEAM PROJECTS



# Helping People, Changing Lives.



**Volunteer Team: St. Francis de Sales ASP**

**Project Date: 11/14/2020**

**Location: Worcester County**

We first met with Vivian S., a 91 year old widow living in Worcester County, to discuss her need to get in and out of her home more easily. Young and vibrant for her age, she told us of her past occupations, including working at various properties in Ocean City then at Phillips Crab House which lead to her caring for the Phillips' children. She also spoke proudly and with such joy of her late husband, an Army veteran of the Korean war. We love to help our Veterans!

In November, the St. Francis de Sales ASP team, led by Kevin Johnson, partnered with Chesapeake Housing Mission to give a day to help Vivian. Until the day comes when you can no longer be independent, we don't realize what a gift that can be. CHM is

about connecting people who need help *with* people who can help.

After receiving a wheelchair ramp to help with her mobility issues, we heard from Vivian. **"I am so grateful for the love and support I received. It was amazing. From the start of the day, I was greeted so graciously. I was in need of the ramp to assist me with entering and exiting my home safely. The work that was completed will impact my life on a day to day basis in a major way. I am confident when leaving my home it will help me from falling. I'm forever grateful and appreciative of everyone who blessed me in a tremendous way. Thank you."**



**Volunteer Team: Friends of Dave G's**

**Project Date: 3/20/2020**

**Location: Wicomico County**

Lillian K., 85, and her husband built their home 53 years ago. Her late husband, an army veteran of the Korean war, was the first black policeman in Salisbury (1963) and retired a captain in the 1980's. Lillian drove a school bus for 30 years and volunteered at the MAC center until it became too difficult for her to get there and get around due to her health issues.

Since Lillian still treasures her independence, the Friends of Dave G's team came together to build a wheelchair ramp for her last March. Lillian was so grateful and expressed her appreciation, **"I am very blessed to have my new ramp. The old one was not stable and in need of repair. The volunteer team did a wonderful job and my new ramp is very well built. Thanks and God Bless!"**

**Volunteer Team: Cambridge Rotary Club****Project Date: 9/24/2020****Location: Dorchester County**

It is not always the older generation that are in need of our help. We found a sister in Dorchester County caring for her 35 year old brother, Marlo H., left paralyzed as a result of a motor bike accident. Lequia H., tries to maintain a home for Marlo while holding down a full time job.

Lequia reached out after the Cambridge Rotary Club team, led by Allen Nelson, built a new wheelchair ramp for Marlo. **“A special thank you goes out to Chesapeake Housing Mission for their time and effort put into completion of the wheelchair ramp for my brother. This has allowed him to safely enter/exit our home. The previous one was so buckled and worn. On dry days some boards would buckle, making it a fall hazard. Since repair, Marlo has sat out with our family pet for over an hour. Its been awhile since he has spent time outside enjoying the air. I enjoy every second that gives my brother more freedom, access, mobility and happiness—it’s #1 priority.”**

**Volunteer Team: Worcester Friends of CHM****Project Date: 10/17/2020****Location: Wicomico County**

**“I would like to thank Chesapeake Housing Mission for taking the time to put a ramp up at my back door. I'm having problems with my legs and use a walker. I fell several times trying to get in and out of my house. Climbing those steps was very painful and dangerous for me. But now by the Grace of God, Chesapeake Housing Mission built a wonderful ramp with rails so that its easy for me to go back and forth. I truly appreciate all the time, manpower and effort that it took for you to put up this ramp. Again, thank you so much and may God Bless you all.”**

- Elise B.

**Volunteer Team: Asbury UMC ASP****Project Date: 7/20/2020****Location: Somerset County**

70 year old Christine S., lives in Somerset County and cares for her nephew. Christine has lived in her home for over 15 years. Due to health issues with her knees and legs, she is forced to use a cane.

The Asbury UMC ASP team, led by Dave Harris and Carlton Bradshaw, partnered with CHM last July to help Christine. Christine gratefully said, **“Now that the wheelchair ramp has been installed, I can see and look forward to stepping securely with the railings for support. Because of the skills, talents and professionalism displayed by the team, this will be a blessing not only for me, but for those who come and visit and need access to my home. I thank you for your service, your concern, your determination and humbleness to help those in need. I pray that all those who receive your help will be appreciative.”**



**Volunteer Team: Bethesda UMC**

**Project Date: 11/21/2020**

**Location: Dorchester County**

Mabel H., an 81 year old widow of an Army Veteran, is just trying to maintain some sense of independence. Although she had family around (kids and grandkids), she cherishes her freedom. As she told us, **“I needed your help because I had a stroke and it's hard for me to walk up my steps. The new ramp will help me out a lot because now I can go outside without any trouble from the help of my family. I thank the Lord for your help.”**

One of the reasons that volunteers always want to return after participating in one of our projects is that working with people like Mabel, leaves you with a desire in your heart to do more. This was one of the first projects done by Bethesda UMC Youth Team.

Volunteers Jamie, Daniel, Avery, and Maya Eusor said, **“This project was the first project my family participated in. We were not sure what to expect. Everyone on the team and from CHM were so kind and encouraging, especially to inexperienced volunteers. It was such an amazing experience to be able to give back to someone in need in our community. The fact that the family we helped were there and we got to see how happy our work made them was so special. We can't wait to volunteer again!”**



**Volunteer Team: Team Mason**

**Project Date: 8/19/2020**

**Location: Worcester County**

At 71 years old, Rosa C. and her husband Samuel have lived in their Worcester County home for 40 years, raising 4 children. Samuel is a Marine and a Vietnam Veteran and is now his wife's primary caregiver.

Rosa grew up with 11 siblings. Her father was a cow farmer and her mother worked in the fields. Rosa herself worked in a tomato factory and then as a housekeeper in Ocean City. All of the hard work throughout her life has taken its toll—she uses a walker and sometimes a wheelchair. She had lost her independence until the Mason team volunteered to give their time and talents.

The project really had an impact on one of the volunteers, Michelle Twilley. **“This was my first build and it was AMAZING! I am so thankful that I could be a part of this experience. I do not have building skills, but felt welcomed and the team found the perfect tasks for me. The build itself was incredible to watch progress develop throughout the day. I was honored to make Rosa's life a little easier. During the build I had already made the decision to do future builds but seeing the pure joy on Rosa's face while riding down the ramp for the first time motivated me to tell others about CHM and my experience.”**

## We receive the most amazing feedback!

“

God's Blessings to all involved on repairs on my front steps. My railing was very wobbly and I was very nervous to use them. **I usually fall once or twice per year but I now feel much safer thanks to you!**

- Beverly J.

“

**In desperation, a phone call was made to your agency.** With the good Lord and your staff at the office, plus your people in the field, what seemed then like an impossible situation for my wife and I, our prayers were answered. Thanks to CHM and with God's help, our life will return to some normalcy. Thank you.

- Ron and Patricia L.

“

Regardless of the challenges, the ramp builds always seem to come together. The build for Amber was no different. As we wrapped up our build, Amber came out of the house in her wheelchair and was very appreciative of our work. Her smile said it all! **We learned that Amber has had her new motorized wheel chair for 6 months and had never had it out of the house. Amber now has the freedom to go outside.**

- Dale Cropper, volunteer

“

My wife became free from being trapped inside our home and is able to enjoy the outside world. I do not know how the ramp would have been made without the CHM volunteers. My wife's words were "**I feel free again.**" We are both so very thankful and blessed to have been helped by CHM.

- Ray and Patty S.

“

**The whole experience start to finish was wonderful.** As the volunteer coordinator, I had the chance to work with many folks from CHM - everyone was professional, welcoming and helped me to follow the process. Thank you for this opportunity! I look forward to the next time.

- Nikki Rittling, volunteer

“

I would recommend Chesapeake Housing Mission to anyone. I thank God for the work. The volunteer team did an outstanding job! **The ramp was a necessity that allows us to keep Mom in her home.**

- Clarence, son of Barbara M.

“

I needed your help because my deck and steps were falling apart. I'm on a fixed income and couldn't afford a contractor to fix it. **I can walk down the steps now with a feeling of security. I now have somewhere to place my hands in case I slip.** The builders are little angels that came to my rescue. I thank God for you all.

- Henrietta P.

“

I will use the ramp every day because I can't use the back door with my walker. **I will bless your group every time I use the ramp, walking or just sitting on it when it is nice. It is so, so, so nice, I don't know how to thank you.**

- Joanne C.

“

We have yet to find words to express the gratitude and appreciation for the Chesapeake Housing Mission. **We were unable to leave our home until after your mission built us a ramp.** In doing so, you exceeded our expectation. So again we say thank you.

- Calvin D.

# In the News



Pictured: (Left) Vernon Rivers, Board Chairman, (Right) Don Taylor, Executive Director

## CHESAPEAKE HOUSING MISSION WINS BEST PRACTICE AWARD FOR HOME REPAIR IN 2020

The ReFrame Awards Committee selected Chesapeake Housing Mission as the recipient for this year's Home Repair Practices award! The committee was impressed with our work measuring outcomes that shows cost savings and improved health for our clients.

The ReFrame Foundation is a 501(c)(3) nonprofit organization made up of 63 member organizations throughout the US, that was founded in 2018 to support the work of home repair nonprofits across the United States in their work to preserve affordable housing and create safe and healthy living spaces for people in need. Member organizations completed repairs on over 8,000 homes in 2020.



### SPOTLIGHT: RICK NELSON

Rick Nelson joined our BOD in 2014 while he was still holding down a full time job working with his wife, Melody. He was an immediate help to our organization with his knowledge, resources and faith in our work. When he retired from his business, he offered to take on the operational aspects of our organization, volunteering his time as Director of Operations.

This was a huge task that Rick was very well prepared to undertake, handling lumber and supplies purchase and logistics. This also included directing, coaching and developing our team of Operations Coordinators.

Rick is a critical part of our ability to provide much needed services to those who live below the poverty level and can't help themselves. Don Taylor, Executive Director, says, "He and I often talk about the guidance we get from above and how we are just his servants."

God has blessed us with Rick!

## A HUGE SHOUT OUT TO OUR COORDINATORS

*Contributed by Rick Nelson, CHM Operations Director*

2020 was a challenging year for everyone. At CHM we had many obstacles we had to overcome. The COVID pandemic affected us in many ways. With the lock down our number of volunteers were down significantly.

It was also hard getting the building materials we needed. Our suppliers couldn't keep materials in stock due to plant closures. When we did get materials the cost was 50% to 60% higher than in 2019.

Even with these challenges we were still able to complete more than 80 critical home repair projects, about 80% of what we have done in the past. The work performed by our Operations Coordinator (OPS) team is a big reason why we were able to accomplish so many. The team is comprised of 8 gentlemen who want to give something back to the communities where they live: Steve Brezler, Bill Craig, Gregory Evans, Nicholas Evans, Paul Fiori, Ed Hastings (Operations Foreman), Mike Moore, and Mason Olinde. These guys regularly use their skills and talents to help people in need, most are retired.

*Contributed by Don Taylor, Executive Director*

Laura Schmader, Outreach Coordinator, has been with us for 5 years and leads our interaction with donors through our website, social media and any other connection with the public, especially our publications. If you think this Annual Report looks good, it is her doing. She is amazing to work with and always has the interest and mission of Chesapeake Housing Mission top of mind. She also creates our mid-year newsletter and does our donor follow-up throughout the year. She has done an amazing job as donations having been rising under her leadership.

During the year, we called on the OPS team to do a great deal. Their jobs were many and they did them with enthusiasm and pride. They made sure all projects ran smoothly and the volunteer teams had everything they needed to complete their projects. This included delivering lumber, delivering tool trailers, picking up extra lumber and taking away trash from the job sites. They also assisted the volunteer teams and provided supervision if it was required.

The OPS team also performed the home repairs that required specialized skills or were a little too dangerous for volunteer teams, like roof repairs. There were 18 such projects in 2020. Without our OPS team, many of our neighbors would not have been served.

Sue Cehovic is our remote Volunteer Coordinator. Have you gotten a call from a Florida number? It was us. Sue lives in Florida but works to help us schedule visits and walkthroughs. She is a genius at getting groups scheduled to review the work before a build. I should also mention she has the patience of "JOB". Sue has been working with us since 2019 and is also very critical in our follow-up and the tracking of outcomes. She has done the majority of the calls after the projects are completed. Her heart is filled with love and appreciation for what we do and we are overjoyed to have her on our team.



Pictured: Ed Hastings, Operations Foreman

## ROOF REPAIRS

CHM gets many requests to help with leaking roofs however we are selective on the roof projects we will attempt. We only make repairs to trailers and single story homes. Unfortunately we have to turn down projects if a complete roof is required, the roofs have a steep slopes, or they are in such a bad state that they are too dangerous for our team to walk on.

When we are able to help, we repair the part of the roof that is leaking by either replacing shingles or re-caulking around pipes, air vents or chimneys. In some cases, we will install a metal roof overtop of the shingles.

Recently, we have been using a silicone coating system to perform mobile home roof repairs. We power wash the roof and apply 2 coats of the 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.



Pictured: Harvest Baptist Church Team members performing new trailer roof sealing process.



**CHIM** HEALTHY  
HOMES  
INITIATIVE



In the last 11 years (2009—2020), we completed **over 571 critical home repair projects**, making homes healthier for their residents – although a large number it only **represents 4.8% of poverty level single family homes in our area.**

Our Healthy Homes Initiative report, published in September 2020, discusses the health challenges faced by low income residents on the Lower Eastern Shore of Maryland living in substandard housing and outlines the positive impact of the housing repairs we have performed pertaining to these health challenges. In addition, it presents our future plans to make area homes warmer, safer, drier and healthier.

**Every \$1.00 spent on home repairs saves \$19.00 in Medicare/Medicaid costs.**

With this report we aim to achieve an increase in the awareness of the link between population health and the environment where people live, especially their home. Although the link may be intuitive to some, we don't find many health initiatives focused on improving the places where people live as a critical issue, especially for the poor. According to studies compiled by the North Carolina Housing Finance Agency, health is so greatly impacted by the conditions of a patient's home that **every \$1.00 spent on home repairs saves \$19.00 in Medicare/Medicaid costs.**

Our outcomes constitute a compelling case for the need to educate health care workers and homeowners on the impact of housing conditions on health, the importance of establishing linkages to healthy housing resources, and the role of Chesapeake Housing Mission and community leaders in making the homes of our citizens living in poverty healthier.

The four Lower Eastern Shore Counties of Maryland while known for their farms, beaches and rural landscape, are also known for their poverty. Somerset, Dorchester and Wicomico Counties are among the five counties in Maryland with the highest poverty levels. Worcester County is ranked in the top 10. In the four counties, over 31,000 county residents live in poverty and 37,000 are on food stamps.

According to BEACON (Business Economic and Community Outreach Network) of the Franklin P. Perdue School of Business at Salisbury University, the four Lower Eastern Shore counties have 11,816 single family households living below the poverty level. Low income households usually have one or more severe housing problems such as leaking roofs, broken heaters, or lack of adequate plumbing. The county in greatest need is Wicomico with over 5,000 single family homes in poverty followed closely by Worcester and Dorchester.

	Total Population	Poverty Level Persons	%
Dorchester	31,998	4,928	15.40%
Somerset	25,675	6,008	23.40%
Wicomico	103,195	15,066	14.60%
Worcester	51,823	5,390	10.40%
<b>TOTAL</b>	<b>212,691</b>	<b>31,392</b>	<b>15.95%</b>

## OUR IMPACT

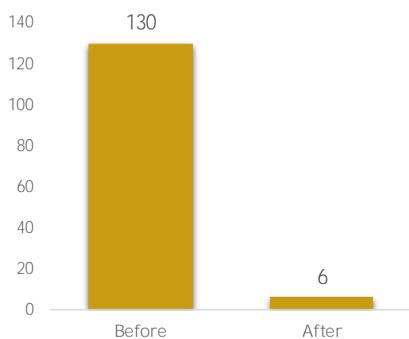
Our work benefits many in our community that are at risk of health issues. Approximately three quarters of our clients are over 65 years old. The area of home health seems to affect the elderly especially. Often as they look to age at home, they find that they cannot take care of their homes like they did and that their needs for easier access, lower shelves, and safe bathrooms increase. Lack of easy access in and out of their home can reduce their visits to doctors to the detriment of their health. Increased healthcare costs can mean that they cannot afford these health improving changes. **According to the CDC, falls are the leading cause of injury and death in older Americans.**

Chesapeake Housing Mission began capturing outcome data in January 2019 for each client referred to us by our local partnering agencies. The objective was to measure the impact of the critical home repairs provided when it comes to client falls, ER visits to their homes, ER transports to the local hospital, and hospital admissions. The information baseline was captured and phone calls were made. In addition, TidalHealth partnered with us to help match this information to the Maryland hospital database.

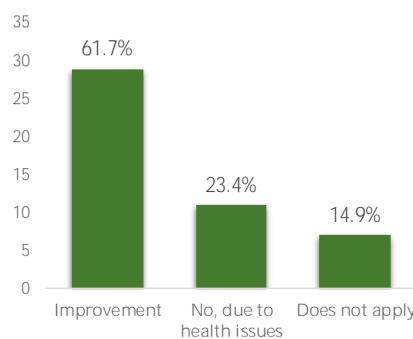


**Our findings indicate that our 2019 clients contacted 6 months after completion of our services reduced their falls from 130 to 6, a 95% reduction.** The majority of these clients also expressed an improvement in their sense of connection to the community and their daily outlook.

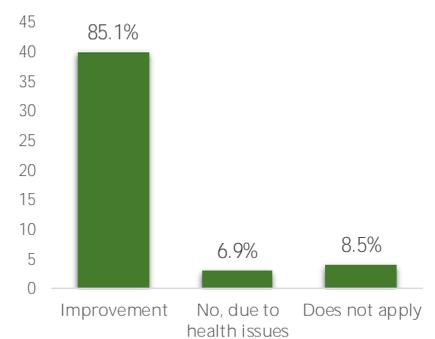
### 95% Reduction in Falls



### 61.7% Improvement in Connection to Community



### 85.1% Improvement in Daily Outlook



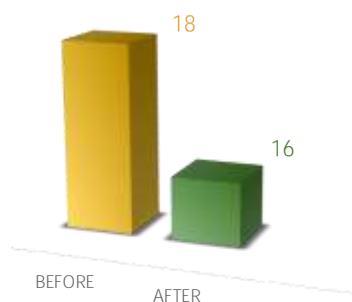
## 111.4% Return on Investment!

TidalHealth found significant reductions in hospital admissions (11%) and charges (38%), and ED visits (35%) and charges (47%) for the 2019 clients matched to the Maryland hospital database.

Considering that the average cost for each home repair in 2019 was \$2,000, the cost for home repairs for the 44 matched individuals was approximately \$88,000.

**Given the hospital admission and emergency department savings totaling \$186,032, this translates to a 111.4% return for dollars invested.**

### 11% Reduction in Hospital Admissions



### 35% Reduction in Emergency Department Visits



### 38% Reduction in Hospital Admissions Charges



### 47% Reduction in Emergency Department Charges



## Why should all of this matter to you?

### Healthier Homes translate to...

A feeling of safety and security for our neighbors, alleviating the stress that comes with the financial burden of home repairs and injuries. Facing tough decisions every day, home repairs are not always a priority for these residents. Over time, these persons may face isolation, additional physical and mental health issues, and possibly eviction due to poor living conditions.

A reduction in local, state, and federal dollars spent on healthcare by reducing hospital admissions, emergency room visits, and ambulance and EMT costs, freeing dollars for other necessary services.



## OUR FUTURE PLANS

CHM is working with TidalHealth and the four county Health Departments operating as a multi county Health Advisory Board. Client slips and falls before and after the repairs will be tracked as well as emergency room visits and hospital admissions. Related health costs will also be compiled. Once this year long study is done and approved by our Health Advisory BOD and BEACON, we will enter into a four phase program. These four phases would occur over the next two years.

To see the full version of our Healthy Homes Initiative report, please visit our website [www.chesapeakehousingmission.org](http://www.chesapeakehousingmission.org).



### Phase 1

Develop an awareness program for Health Workers in the four county area including printed materials and videos. The primary purpose of this is to increase awareness for those who have direct contact with those at risk and provide contact numbers and resources to provide assistance. Increased education of what to look for to eliminate causes of slips, trips and falls is key to increasing awareness. In addition, making poverty level residents aware of housing repair services will be key to creating a healthier home environment.

### Phase 3

Begin to reach out to foundations and other potential funders to obtain larger grants to provide critical home repair services. With only 4.8% of the poverty level homes repaired by CHM in 11 years, we need to ramp up our local resources to attack this problem. In addition, implement a media campaign to solicit more volunteers to support a growing demand for critical home repairs.

### Phase 2

Have CHM recognized as a partner and critical resource in Area Community Health Assessments conducted in our service areas, especially when it comes to poverty level housing.

### Phase 4

Work with local leaders and donors to encourage the formation of more non-profits that will focus on making the homes of our poverty level owners healthy. A variety of skills are in short supply for the people who need this help such as plumbing, roofing, and electrical at a reasonable price. If we are going to help reduce the level of poverty housing in our area, we need more resources focused on the problem.

# What makes a healthy home?

**Housing conditions can and should support good health. But, what makes a healthy home environment according to the CDC?**

**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:** Recent studies show a causal relationship between exposure to mice and cockroaches and asthma episodes in children yet 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 majority of injuries among children and adults occur in the home. Falls are the most frequent cause of residential injuries to children, followed by injuries from objects in the home, burns, and poisonings.

**CONTAMINANT-FREE:** Chemical exposures include lead, radon, pesticides, volatile organic compounds, and environmental tobacco smoke. Exposures to asbestos particles, radon gas, carbon monoxide, and secondhand tobacco smoke are far higher indoors than outside.

**MAINTAINED:** Poorly maintained homes are at risk for moisture and pest problems. Deteriorated lead-based paint in older housing is the primary cause of lead poisoning, which affects some 535,000 U.S. children annually.

**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.



# Board of Directors



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Attorney, The Law Office of Stephen M. Hearne



**Christina Burke**  
**Assistant Treasurer**  
Director, Live Accounting, Perdue Farms, Inc.



**Maureen Williams**  
**Secretary**  
Project Manager  
Retired, Student Advisor, Bennett High School, Salisbury MD



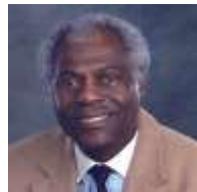
**Stacey Norton**  
**Assistant Secretary**  
Human Resource Director, Worcester County Government



**Rick Nelson**  
**Operations Director**  
Designer Somerset County, Project Manager  
Retired, Nelson Insurance Agency



**Peggy Bradford**  
Grant Writing  
Retired, Executive Director for Nonprofit Organization



**Allen Brown**  
Former Board Chairman  
Retired, Assistant Superintendent for Student Services, Wicomico County BOE



**Melissa Drew**  
Senior Quality Manager, Holder Construction



**Bill Ferguson**  
Salisbury Sunrise Rotary Club president 2010-11, Rotary District 7630 District Governor 2019-20



**Joseph Flanagan**  
Retired, Law Enforcement



**David Mayonado**  
Project Designer, Project Manager, Former Board Chairman  
Retired, Technology Development Manager, Monsanto Company



**Tom Stevenson**  
Retired, Municipal Official, Department Director



**Allen Nelson**  
Advisory Board Member  
Retired

# Health Advisory Board



**Lori Brewster, MS, APRN/BC, LCADC**  
Health Officer, Wicomico County



**Becky Jones, RN, BSN, MSN**  
Health Officer, Worcester County Health Department



**Cynthia Calixte, MD, MPH**  
Somerset County Health Department



**Michael A. Franklin, FACHE**  
President/CEO, Atlantic General Hospital, Berlin MD



**James Cockey, MD, FACP**  
Physician Deputy Health Officer  
Medical Director Wicomico and Worcester Counties



**Katherine Crowell Rodgers, MPH**  
Director of Community Health Initiatives, TidalHealth



**Roger Harrell, HMA**  
Health Officer, Dorchester County Health Department

## Board of Directors Wheelchair Ramp Project Dee S., Wicomico County



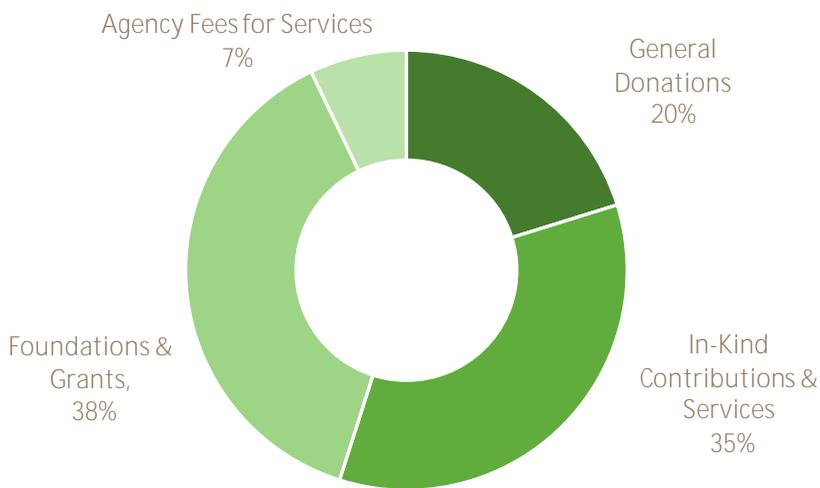
A loss for all of us. We were saddened to learn of the passing of one of our most passionate, dedicated and spirit driven volunteer leaders. Mary Laurenzano (*pictured right*) was the leader of the Harvest Baptist Church volunteer team over the past 4 years, completing 11 projects for those less fortunate. She also led our first volunteer roofing job in Marion several years ago. Mary was always willing to take on any project that would benefit those in need. She will be missed but her spirit will always be with us.

Is anyone out there willing to lead a “Build for Mary” each year??? Please contact us.



# Financial Review

## Where Our Money Comes From



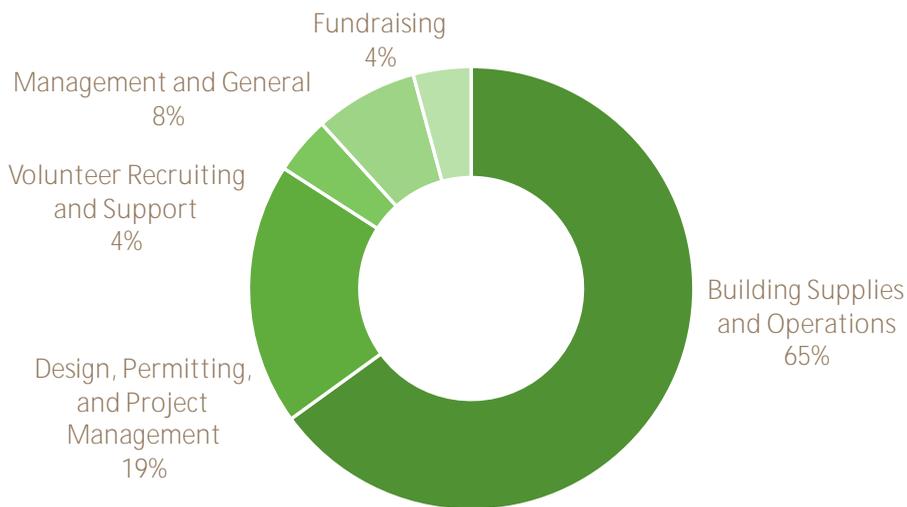
88.3%

Program Cost

\$1,950

Average Cost of Each Project

## Where Our Money Goes



11.6%

Management/Overhead Cost

8.8%

% Donations from Donors less than \$1,000

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

## Sponsors

● JOHN B. PARSONS FOUNDATION

●  The Harry and Jeanette Weinberg Foundation

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

● HUMPHREY'S FOUNDATION

●  Franklin P. & Arthur W. Perdue Foundation

●  United Way  
United Way of the Lower Eastern Shore

## 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)

## In-Kind Contributors

- D3 Corp, Inc. *12319 Ocean Gateway #202 Ocean City, MD 21842*
- SVN | Miller Commercial Real Estate *206 E Main St, Salisbury, MD 21801*
- MAC (Maintaining Active Citizens) *909 Progress Circle Salisbury, MD 21804*

## Part-time Coordinators

- Steve Brezler, Operations Coordinator
- Sheri Burchard, Volunteer Coordinator
- Sue Cehovic, Volunteer Coordinator
- Bill Craig, Operations Coordinator
- Gregory Evans, Operations Coordinator
- Nicholas Evans, Operations Coordinator

- Paul Fiori, Operations Coordinator
- Ed Hastings, Operations Foreman
- Mike Moore, Operations Coordinator
- Mason Olinde, Operations Coordinator
- Kelly Richardson, Volunteer Coordinator
- Laura Schmader, Outreach Coordinator

## 2020 Donors

### Community Builders (\$10,000+)

Bay Area CIL (Bay Area Center for Independent Living)  
 Community Foundation of the Eastern Shore  
 Department of Housing & Community Assurance Nori Grant  
 Franklin P and Arthur W Perdue Foundation, Inc.  
 Humphrey's Foundation Inc.  
 Richard A. Henson Foundation, Inc.  
 The John B Parsons Foundation  
 United Way of LES

### Hope Builders (\$5,000+)

Asbury Service Project  
 Rick and Melody Nelson  
 Dave and Chris Powell

### Spirit Builders (\$2,500+)

Carter and Irene Davis  
 Beth and Tom Hershey  
 St Francis De Sales Church

### Fellowship Builders (\$1,000+)

American Legion Dorchester Post #91  
 Christina Burke  
 Liz and Garrett Layton  
 Doug and Dottie Lopez  
 Oak Ridge Baptist Church  
 Ocean City Elks Lodge #2645  
 Joe and Pam Ollinger  
 Reverend George & Vera Patterson  
 Jim and Jan Perdue  
 Mitzi Perdue  
 Seagull Square Retail, LLC  
 Stanley Cochrane American Legion Post #16  
 Don and Lynn Taylor  
 Marlin Taylor  
 The Cambridge Rotary  
 Ken and Kathy Thomas  
 Virginia H. Korff Donor Advised Endowment Fund  
 Wicomico County VFW Memorial Post 10159

### Compassion Builders (\$500+)

Kathryn Breithut  
 First Baptist Church, Princess Anne  
 Nancy Jackson  
 Maryland Charity Campaign  
 Denny Morgan  
 Greg and EJ Olinde  
 Susan Pusey  
 Trinity ASP Mission Team  
 Antioch United Methodist Church  
 Mark and Patricia Engberg  
 Farmers Bank of Willards  
 First Shore Federal Savings and Loan Association  
 Anthony and Donna Gilkerson  
 Will Graham  
 Henry and Dara Hanna  
 Brian and Cynthia Hildreth  
 Dave Mayonado  
 John and Shelly Marshall  
 Salisbury, MD Elks No. 817  
 Salisbury Rotary Club  
 Bruce and Ellen Smith



Pictured: Team Mason with Mr. Oliver H., wheelchair ramp recipient



## Chesapeake Housing Mission

P.O. Box 1061  
Salisbury, MD 21802

[www.chesapeakehousingmission.org](http://www.chesapeakehousingmission.org) | 410.546.4534

 ChesapeakeHousingMission  ChesapeakeHM  ChesapeakeHM