

**Eastern Shore of Virginia
Habitat for Humanity Inc.**

2004-2005 Board of Directors

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Nancy Gonzalez – Executive Director

CHAPLAIN'S MESSAGE

"IT IS MORE BLESSED TO GIVE THAN TO RECEIVE" IS AN OFT QUOTED PHRASE THAT WE HAVE HEARD SINCE WE WERE CHILDREN. AS OUR HABITAT FAMILY LEARNS EACH AND EVERY DAY...IT IS TRUE! THE JOY OF BEING PART OF ANOTHER'S LIFE IN A MEANINGFUL AND TANGIBLE WAY GIVES EACH OF US A SENSE OF PURPOSE AND A JOY IN THE CONVICTION THAT WE ARE DOING THE LORD'S WORK. OUR WORK GOES ON, THE JOY GOES ON AND PRAYER GOES ON.

PRAYER FOR OUR HOMEOWNERS, WHOSE LIVES HAVE BEEN SO DRAMATICALLY ALTERED FOR THE BETTER. PRAYER FOR OUR VOLUNTEERS, WHOSE LIVES HAVE BEEN TRANSFORMED BY MINISTERING TO THOSE IN NEED. PRAYER FOR THOSE WHOSE LIVES WE HAVE YET TO TOUCH. AND PRAYER FOR THE COMMUNITY IN WHICH WE LIVE THAT WE MAY BE A PART OF MAKING IT A BETTER PLACE TO LIVE.

**HARRY W. CRANDALL
CHAPLAIN**

ANNUAL REPORT – 2004 – 2005

The year from July 1, 2004 through June 30, 2005 has been amazing! Our HOUSE WITHOUT A HOME has finally become the home of Margaret Weeks, and she is delighted with her surroundings. Under the direction of a hard working board of directors, Habitat Eastern Shore is becoming more organized and professional. The board has adopted many new policies, reviewing our practices and writing them down, so all will be working together.

In order to build houses, three components are involved: funds, land and volunteers. Our funding this year has been very generous. Loyal donors have continued to support our program. Our fundraising committee has successfully organized many events, and partnered with other groups to raise more funds than ever. We were awarded two major grants, and also bequeathed a good sum of money, earmarked for construction materials. We are able to enter into the next program year with enough money to build at least three homes, and can now work on funding for the next years houses.

Procuring land continues to be problematic, however our Land Acquisition Committee has been working hard to find affordable land and exploring alternate septic systems. Part of the grant money received is set aside for purchase of land, and more choices are becoming available.

Volunteers have been very loyal, and our regular work crew has grown, under the guidance of George Hiddemen, our Construction Supervisor and the Construction Committee. We are at the point in our development that we need more supervisory help, and we are seeking an additional part time worker. We are also working with Americorps/VISTA to find a member to work in developing more of a volunteer base and a means of supervising that base. At this point, normal work hours are on Monday and Thursday mornings and, unfortunately many who would like to volunteer are not available during those hours. Next year we hope to have Saturday hours and additional weekday mornings or afternoons available for volunteers.

This year we had our first ever Women Build event and it was a huge success. Over one hundred women, and several men who helped, were involved in two and a half days of work. One new house was framed, one house under construction was painted, and another was vinyl sided and had rough in electric installed. The camaraderie of the group was wonderful to see and we hope to repeat this effort in the future.

Building progress:

Throughout this program year we had up to six houses under construction. House #22, the HOUSE WITHOUT A HOME was moved last June, and a good deal of work had to be done to complete it. Because it had been sitting so long,

some repairs were needed and site work had to be done. During the summer we had many work camps helping and much work was completed on Houses #24 and #25 in Keller. In September House #26 was started, the first to be done by Nandua High School. House #27 was started in May by the Women Build group and House #22 was finally dedicated. House #23, started by Northampton High School is the next one scheduled to move, and should be placed in Bridgetown this fall. Even though only one home was completed and dedicated, we are in a position to dedicate at least three more in the next program year.

Partnerships:

This was the first year of our partnership with Nandua High School's Badger Technical Center and Northampton High Schools second house is ready to be moved. As long as we can continue to find property in close proximity to the schools, we expect to continue both partnerships for the foreseeable future.

We continue to partner with ten Covenant Churches and work with many more, as well as some community organizations, such as the Chamber of Commerce and Rotary Clubs.

Community Support:

The people of the Eastern Shore and beyond have continued to be most generous, both with their money and their time. We have received gifts-in-kind from Harry Parker DBA Coastal Appraisal; 84 Lumber; McPhillips, Roberts and Deans, PLC; Kellam Realty Company; Rockbridge Electric; Clay Werks and Mapp, Mapp and Klein. We have received grants from the Norfolk Foundation, the Polk Kellam Foundation, the United Way and HUD. Many loyal supporters come to our regular fund-raisers and events. All together we work to eliminate sub-standard housing in the communities of the Eastern Shore of Virginia.

Future Plans:

Our Board of Directors is committed to complete three to four houses regularly. We are streamlining our organization and developing policies to help us stay focused. We are working with other community agencies to help promote affordable housing and we will continue to grow our volunteer base and our local supporters. We plan to expand the volunteer hours and grant seeking efforts, so that we may continue to grow in our mission and help as many families as possible reach the goal of homeownership.

PRESIDENT'S REPORT – The Rev. Harry Crandall

THIS HAS BEEN A REMARKABLE YEAR !! THE PACE OF OUR BUILDING HAS ACCELERATED AND YOU CAN FEEL THE EXCITEMENT AS WE ARE ABLE TO HELP IN REALIZING THE DREAMS OF SO MANY. WE FINALLY MADE A HOME OF THE "HOUSE WITHOUT A HOME" AND INSTALLED MARGARET WEEKS INTO HER NEW RESIDENCE IN EXMORE.

WE HELD OUR FIRST EVER WOMEN'S BUILD WHICH EXCEEDED EVEN OUR OWN OPTOMISTIC EXPECTATIONS. MORE THAN 100 ENTHUSIASTIC WOMEN FROM THE EASTERN SHORE AND ACROSS THE BAY CONVERGED TO ERECT THE FRAMEWORK FOR A NEW HOUSE AND CONTRIBUTED GREATLY TO THE OTHER UNFINISHED HOUSES ON DEERFOOT ROAD IN KELLER.

WE JOYFULLY WELCOMED CATHERINE HAMILTON INTO HER NEW HOME IN AUGUST! THE GUESTS FOR THE OCCASION INCLUDED STUDENTS FROM BOSTON COLLEGE WHO HAD WORKED ON THE HOUSE LAST YEAR!

WE RECEIVED A WONDERFULLY GENEROUS BEQUEST THAT WILL ALLOW US TO BUY MATERIELS FOR CURRENT AND FUTURE HOUSES. WE HAVE BEEN APPROVED FOR AN AMERICORPS/VISTA VOLUNTEER TO HELP US COORDINATE OUR BUILDING EFFORTS AND INVOLVE MORE VOLUNTEERS.

WE CONTINUE TO BE BLESSED BY OUR MANY WORK CAMP VOLUNTEERS FROM COLLEGES AND CHURCHES AND COMMUNITIES FROM ACROSS THE COUNTRY. THEY GIVE US A BOOST NOT ONLY WITH CONSTRUCTION BUT WITH OUR SPIRITS AS WELL. THE INFECTIOUS ENTHUSIASM THESE GROUPS BRING IS MARVELLOUS TO BEHOLD AND IT IS MATCHED BY THE JOY ON THE FACES OF THE CHURCHMEN AND WOMEN FROM THE SPONSORING PARTNERSHIP CHURCHES THAT HOUSE AND HELP FEED THE WORK CAMPS.

THERE ARE MANY, MANY PEOPLE TO THANK FOR THE SUCCESS OF OUR EASTERN SHORE HABITAT AFFILIATE: OUR HARDWORKING EXECUTIVE DIRECTOR, THE TALENTED AND ABLE BOARD OF DIRECTORS, AND OUR GIFTED CONSTRUCTION SUPERVISOR TO NAME JUST A FEW.

WE ARE MOST GRATEFUL TO THE MANY VOLUNTEERS WHO WORK TIRELESSLY AND WITHOUT PUBLICITY TO "DOING THE WORK THE LORD HAS GIVEN US TO DO."

**HARRY W. CRANDALL
PRESIDENT**

CONSTRUCTION COMMITTEE – Peter Mariner

Summary

It has been a productive year for construction of houses; we completed and dedicated 2, continued work on 3, and began 2 more. The Construction Committee wants to give special thanks to two hard working members who had to give up their volunteer responsibilities this year, Robert Irwin and George Lane. We miss their contributions to our productivity and their wisdom from many years in Habitat, but even more we miss the joy they added to our efforts.

Process - our building process has become quite stable; we are building to the same 1,000 square foot, 3 bedroom plan (with minor improvements with each house). We learned much from moving NHHS House 22. We developed a better plan for future moves. The Norfolk Foundation grant got us new, much more mobile job trailers and safer scaffolding, as well as new generators and many other tools. These will all allow us to build houses better.

Labor - labor is a problem with our goal of 3-4 houses per year. We have added several new regular local volunteers, but lost two long timers. The college and church work camps are a significant part of our labor force, but they bunch up around Spring Break and the start and end of summer vacation, causing supervisor overload. We need to develop more local supervision for the work camps to become more productive. We negotiated an agreement to build houses with Nandua High School, similar to our agreement with Northampton. Support from the high schools' vocational programs is very helpful, but timely land acquisition and smoother house moving on our part is needed for those houses. We advertised for an assistant construction supervisor, but got no serious takers. With only a part time (20-25 hrs per week) Construction Superintendent, we have not been able to start Saturday workdays to get more local volunteer labor.

Materials - the cost of materials continues to rise due to the national housing boom and increased demand from China. We can anticipate a further rise in costs from the Hurricane Katrina rebuild.

The construction year in review, house by house:

- House 22 (built by Northampton High School)
 - July - put foundation under house.
 - October - started finish work; uncovered electrical, plumbing, drywall issues.
 - April - landscaping done by Women Build.
 - May - finished and dedicated House 22.

- House 23 (built by Northampton High School)
Completed work, ready to be moved.
Waiting for a lot in Northampton County to move house 23.
New house will not be started at high school until a lot is available for it.

- House 24
October - House framed, sheathed and sided. Rough electrical done. Roof shingled. Stopped to concentrate on House 22.
March - restarted House 24, finishing electrical and plumbing, hung insulation and drywall. Plumber availability issues
April - Women Build painted interior and landscaped.
August - finished and dedicated House 24.

- House 25
October - House framed, sheathed and sided. Roof sheathed. Stopped to concentrate on House 22.
April - Women Build began rough electrical work.
May - Built front porch and back deck. Roof shingled.
Currently - Completing rough electrical and plumbing.

- House 26 (built by Nandua High School)
September - House started. House has been framed, sheathed and sided.
Rough electrical done. Roof shingled. Stopped work for summer.

- House 27
March - laid foundation.
April - Women Build started framing.
Currently - house framed, sheathed and sided. Front porch framing in process. Need to finish that to get shingles on roof for the winter.

Respectfully submitted.
Peter Mariner, Construction Committee Chairman

FAMILY SELECTION COMMITTEE – Betty Mariner

Betty Mariner, Chair
Lynne Calvert
Martha Joyal
Esther Lockett
Tonya Young
Hal Koenig, financial screener
Peter Mariner, financial screener

In October 2004, notification of the opening of the family selection process was announced in local newspapers and radio stations. 116 individuals responded to the notices and were sent a preliminary application. 34 were denied at the

outset on the basis of income or family size. The remaining 82 were invited to attend one of three orientation meetings held at the Extension offices in Northampton and Accomack counties. Habitat Board members helped screen applicants for financial qualification at these orientation meetings, and families which fell within the guidelines were given applications. Following the meetings, 21 families submitted complete applications; 11 of those successfully met our guidelines. Committee members visited all 11 qualified potential homeowners before recommending two names to the Board in April of 2005. The Board approved a mother, father and their 2 children for the Women's Build house in Keller and a mother with 2 children for the first Badger Technical house to be located in Onancock.

The next application process will begin in October of 2005 after a review of the current guidelines and selection process. In November of 2004, the Board approved the building of a 4-bedroom house, to be built by our volunteers, in answer to the need of bigger families.

After many faithful hours of service to the committee, Lynne Calvert, Esther Luckett, and Chris Lane are leaving the committee. Their contributions are greatly appreciated and will be missed.

FUND RAISING COMMITTEE - Robin Rinaca

This has been a transitional year for the Fund Raising Committee. We continued with several of the existing fund raising events; February Freeze, the Yard Sale and the Small Garden Tour. We also held a Plant Sale for the first time and brought in \$2600. This will become an annual event.

One of our goals this year was to institute a major new fund raising event. A golf tournament was in the planning stages for October, but was cancelled in August. The committee will discuss this event again for next year if we have a chairperson, or we may consider another new event. We definitely plan to strengthen the existing fund raisers, especially the February Freeze.

Another goal was to partner with another local organization to raise money for Habitat. Grace United Methodist Church partnered with us and held a luncheon for the Small Garden Tour and donated the proceeds to Habitat. We will continue to explore these type of opportunities.

The Fund Raising Committee, in addition to generating money, also attempts to raise community awareness of Habitat for Humanity by publicizing the fund raising activities we are sponsoring. This is one of the principle ways people in the community become aware of our affiliate. The Small Garden Tour was featured in newspaper articles from Salisbury to Norfolk. We had the largest attendance ever, and we intend to expand this publicity this year with the February Freeze and the Plant Sale.

VOLUNTEER COMMITTEE- Chris Lane

This past year was a very busy one for the Volunteer Committee. The Board of Directors and the Volunteer Committee set goals that we strove to meet this past year. Among these were to “strengthen volunteer recognition and hold a Women Build.”

Volunteer Recognition

In early September, the Volunteer Committee held a contest and asked the youth to draw a picture of what it means to volunteer with Habitat. The winner, Emily Bain, received a \$100 savings bond her drawing was reproduced on a tee shirt which was given to all regular volunteers. In October a Volunteer Recognition Picnic was held at St. George’s Episcopal Church in Pungoteague. Approximately 75 people attended the “Thank You” celebration. Everyone enjoyed the food and camaraderie. The Volunteer Committee hopes to make this an annual event.

Women Build

The weekend beginning Friday, April 29, 2005 saw the Eastern Shore of Virginia Habitat for Humanity's first WOMEN BUILD. Mostly set-up and painting were done on Friday between 1 PM and 4 PM to prepare for the actual building during Saturday and Sunday. At 4 PM Friday, there was an opening ceremony to welcome all the women builders and helpers, and the men who came to assist and supervise. Many of the Habitat homeowners were on hand at the ceremony and throughout the weekend to help out and join in with the volunteers.

Saturday, with beautiful weather, there were about 120 women covering two shifts- 7 AM through 1 PM, and 1 PM to 7 PM. Sunday began with a lot of rain, but more than 20 volunteers showed up, and started the indoor work. By the second shift, the weather had cleared and more volunteers showed up to work until evening. There was a closing ceremony at 7 PM, and a great feeling of satisfaction was felt by the planners of the event, and all who helped.

Much work was accomplished on three Habitat homes:

- House # 24, future home of Catherine Hamilton, was painted on most inside rooms, from primer through two coats of paint.
- House #25, future home of Tanya Smith and James (Billy) Reid and their three children, in an earlier building stage had rough in electric wires pulled and vinyl siding installed.
- House #27, future home of Melissa and G H Gaskill and their two children was framed and partially sheathed.

Not a bad amount of work in 27 hours! This event was planned to enable women to see what they could accomplish, to help to eliminate sub-standard housing one family at a time. The program was not meant to exclude men, they were there for support and leadership. It was meant to encourage women to try something new, and maybe continue as volunteers to help build more homes for those in need.

Chris Lane and Lynne Calvert headed the steering committee for the Build and worked tirelessly with their committee to plan, provide food and supplies and coordinate the work and volunteers. Many businesses and churches provided food and supplies for the event. Many local businesses helped by donating supplies and services to make this event a success. They include Bailey Enterprises- McDonalds, BB&T, Rayfield's Pharmacies, Shore Memorial Hospital, Star Transit, Sun Trust, Pepsi, Blue Crab Bay Company, Sharp Energy, Metropolitan Synod of the Women of the Evangelical Lutheran Church in America, Shore Bank, Blue Crow Antique Mall, SYSCO, Davis Disposal and 84 Lumber.

In addition to all of the work accomplished on the three houses, the Women Build brought in some new, much needed, volunteers. You don't have to volunteer on a weekly basis; you can volunteer when your schedule permits by working on special projects, one day a month, etc. Why not consider joining Habitat's family of volunteers and helping your neighbors on the shore. For more information, contact Nancy Gonzalez at the office at (757) 442-4687.

LAND ACQUISITION – Harold Koenig

Eastern Shore of Virginia Habitat for Humanity
Land Use Committee
Annual Report 2004-2005

1. An offer is pending on four lots in Treherneville and twelve lots in Eastville. Met with Ellen Grimes regarding these properties. She has since completed preliminary soil/percolation tests and believes that both areas are suitable for high-tech disposal systems (about \$15,000 – 16,000/home although some are a bit less).
2. Agreed to purchase two lots in Onancock from the Accomack-Northampton Housing Commission for a total of \$12,000. This would give us four lots in Onancock, three residential and one commercial.
3. Had a septic system installed on a property in Bloxom prior to the permit expiration.
4. Reviewed the files on all lots currently owned by Habitat.

5. Evaluated and had surveyed a property in Treherneville which Habitat already owns. Permission for a septic system has been provided by the Health Department. Site needs some fill and road work and the railroad is a potential hazard.
6. Sold a lot in Bloxom for a nice return.
7. Received payment for the Keller property.
8. Have maintained contact with the realtor community and regularly review the MLS.

FINANCE COMMITTEE REPORT - Debbie Moore, Treasurer

Our 2004-2005 year has been extremely encouraging with regard to finances. Although we only dedicated one house this past year, we are on track to dedicate at least three homes in 2005-2006, having already dedicated one in August, 2005.

Of great importance to our continued success is the dedication and support of an active board and committee members. The fund-raising committee has done an excellent job once again through our key annual events- February Freeze, Garden Tour, Yard Sale and Plant Sale. We also received some funds donated from the Cape Charles Progressive Dinner. Habitat continues to receive generous financial support from many churches, as well as individuals and businesses.

This past year we were fortunate to receive a substantial bequest of a little over \$100,000 from the Rhyley Johnson estate. We also were awarded a \$45,000 grant from the Norfolk Foundation and a three-year \$150,000 HUD grant. This HUD grant is earmarked to help with salaries, land purchase, and our annual audit. Finding affordable land has been a continued challenge, but we have been fortunate to receive some gifts of property. Our Executive Director, Nancy Gonzalez, has been able to help our new homeowners take advantage of a down payment program through Virginia's DHCD program. This benefits both the homeowners and Habitat by lowering the homeowner's mortgage balance and providing us with more cash flow.

The finance committee is happy to report that we have reached our goal from last year. We have funds on hand to support our construction budget for 2005-2006 of \$146,000. This was made possible in large part by the generous Johnson bequest. Now we have the challenge to remain in this financial position. This means we need to continue and increase our fund-raising efforts and our search for grant money. We need to keep the public informed of our mission and our need for support. As long as we have volunteers we will be able to continue

construction. We will also be able to continue our partnership with Nandua And Northampton High Schools.

Last, but not least, I want to thank Nancy Gonzalez, our Board of Directors, and committee members for their support of the finance committee. This committee has had a very beneficial addition since last year, Tony Holman. He has been of great help with the budget preparation and finance reports. I would like to thank Tony as well as the other committee members, Lois Cooper and Lisa Lentz. May next year's report be as positive. With everyone's help, I'm sure it will be. Thank you.

FAMILY SUPPORT - Nancy Gonzalez

The Family Support Committee has been reactivated this year. We began slowly by having meetings every quarter, and exploring how we wanted to support our homeowners. We have been individually mentoring our new homeowners and assisting them in the process, but for our existing homeowners, no structure had been in place. I am pleased to report that three current homeowners are on the committee, and some are also acting as support people for our newest homeowners. Phyllis Smith, Diana Giddens and Leroy and Vivian Hack are working hard with the committee and providing insights we need to help us support all of our families. In the coming year, board member, the Rev. Severn Carpenter, will assume the chairmanship of this committee and it is growing strong and able.

WORK CAMP COMMITTEE - Susie Jones

This past year (July 1 2004- June 30, 2005), Habitat for Humanity on the Eastern Shore hosted 9 volunteer work camps, with a total of 150 individual participants volunteering their time and service to assist in the construction of decent affordable houses for our homeowners. In all, these groups contributed \$12,650.00 to our affiliate as well. We are grateful to them all for their generous financial support, and their labor and enthusiasm. Of these 9 groups, 5 were registered with HFH's Collegiate Challenge. Collegiate Challenge is the branch of Habitat that matches up work groups with affiliate sites, primarily but not exclusively for college student groups, and primarily but not exclusively during the college spring break season.

Our first group of the 2004-2005 year was from East Hills Moravian Church in Bethlehem, Pa. This was a returning group of 11 youth and adults, and this year they stayed again at Craddockville UMC, which hosted a dinner for them during their stay. They also had a lunch provided for them at the work site in Keller by Cheriton UMC, and they showered at Camp Occohannock on the Bay. This group contributed \$1100.00 to our affiliate.

The next group of the summer was 13 students from Boston College, who came to the Shore during the final week of summer before the fall semester began. They stayed at Holy Trinity Episcopal Church in Onancock, which hosted a dinner for them during their stay. Hollies Baptist Church in Painter brought them lunch at the work site in Keller, and they showered at the YMCA. This group contributed \$1300.00 to our affiliate.

In October, a group of 15 students from Mary Washington University in Fredericksburg, VA came over their fall break week. They stayed at Franktown UMC, which hosted a dinner for them. The Belle Haven Presbyterian Women's Guild provided lunch for them at the work site in Keller, and they showered at Franktown Church. This group contributed \$750.00 to our affiliate

Our next group came in March, 2005, and it was another group from Boston College – this time, 20 students. They stayed at Holy Trinity Episcopal Church again, and were given a very nice dinner by the church. Epworth UMC in Exmore provided lunch for them one day, intended to be at the work site in Exmore, but very graciously served at Epworth Church due to a freak snow storm. The students showered at the YMCA, and they contributed \$2000.00 to our affiliate.

We had a second group of college students in March this year, a group of 10 students from Cornell University in Ithaca, NY. This group stayed at Drummondtown UMC in Accomac, and the church hosted a dinner for them one evening. Woodberry UMC in Parksley brought lunch to them one day at the work site in Exmore, and they showered at the YMCA. This group contributed \$1100.00 to our affiliate.

In April, a Youth United group of 10 youth and 3 adults from the Orange Congregational Church in Orange, CT came to work here over their spring break. They stayed at Franktown UMC, and had a cookout at Kiptopeke Beach one day with the youth group from Franktown Church, and a dinner hosted by the church for them one evening. St. Georges Episcopal Church in Pungoteague brought lunch to them at the work site in Keller one day while they were here, and they showered at the YMCA and at Franktown UMC. This group contributed \$1300.00 to our affiliate.

In May, a group of 18 students and 3 adults from the Severn School in Severna Park, MD came to work for Habitat for their senior mission service trip. They stayed at St. James Episcopal Church in Accomac, and had a lovely dinner hosted by the church one evening. St. Peters Catholic Church in Onley brought lunch to them at the work site in Keller one day, and they showered at the YMCA. This group contributed \$2200.00 to our affiliate.

In June, a returning group of 15 students and 4 adults came to the Shore from Calvert Hall and Notre Dame Prep, 2 schools in Baltimore. This group

stayed at Franktown UMC, which hosted a dinner for them one evening while they were here. They had lunch brought to them at the work site in Keller by the Belle Haven Presbyterian Church Women's Guild and they showered at Franktown Church and at the YMCA. This group contributed \$1900.00 to our affiliate.

Again in June, our last group of the year came to the Shore. This was a group of 28 adults and youth from the Virginia Beach Christian Church in Virginia Beach, VA. This group has been coming to work for our Habitat affiliate for many, many years, and we thank them for their loyal support. They stayed at Virginia Landing in Quinby, VA, and they hosted a dinner for the Habitat Board and volunteers at Virginia Landing one evening while they were here. Painter-Garrison UMC brought lunch to them one day at the Keller work site. This group contributed \$1000.00 to our affiliate during this work week, and they contribute on many occasions and in many ways throughout the year.

We already have five groups scheduled for the summer and fall of 2005, including returning groups from East Hills Moravian Church, Boston College and Mary Washington University, as well as new groups from the Ark & Dove Presbyterian Church in Severn, MD and Ravensworth Baptist Church in Springfield, VA.

Our thanks to all of these wonderful volunteers and also to the churches and groups which provided them with housing and meals while they were here. A special thank you to the YMCA of the Eastern Shore which has consistently and generously allowed our volunteer groups to use their facilities. Thank you and God bless you all!

YOUTH UNITED - Betty Mariner

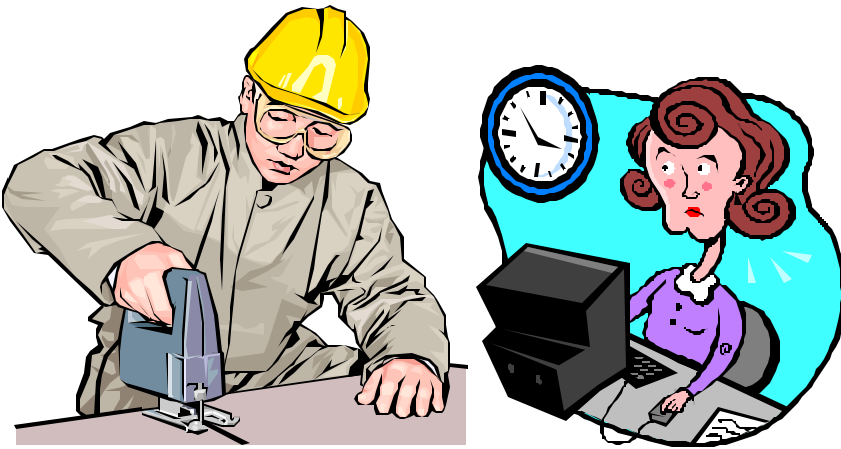
Betty Mariner, Coordinator
Catherine Hamilton, homeowner
Carol Thomas, homeowner
Rhynicus Thomas, President
Nicholas Foskey, Vice President
Rhysheame Thomas, Secretary

The second year of Youth United has seen a decrease in activities as the original group of youth has become more involved in other more personal activities. Our goal for most of the current year has been to attract more youth. At the same time, activities begun last year have continued:

- ◆ Aluminum can recycling was boosted with a match from Cans for Habitat in the month of July.
- ◆ A grant application, written by the youth, was submitted to the YU headquarters but not funded.

- ◆ Bluebird houses were built with the help of a work camp and sold at the plant sale and Women's Build.
- ◆ A church youth group from Richmond planted vegetable gardens at the last 6 homes.
- ◆ Three youth and two sponsors attended the first annual YU conference in Winston-Salem, NC in October.

Two new activities are currently in the planning process. The first activity, designed with the goal of attracting youth participation in the program and also to generate funds, is the building of a playhouse/shed to be raffled off the beginning of November. Franktown United Methodist Church youth groups are supplying the majority of the labor. The second activity is an area-wide youth service-learning opportunity scheduled to be held in January 2006. Applications for participation in the overnight event will be sent to youth organizations everywhere on the Shore. Both of these activities are mammoth undertakings initiated to generate publicity and interest in Youth United as a worthwhile endeavor for youth and their parents.



For all your hard work, thank you to our board and committee members and all our volunteers.

OUR NEWEST HOMEOWNER



Margaret Weeks-

Margaret, and her former husband Thomas Townsend, were accepted as homeowners in May 2002. At the time their two children, Neola and Deon, were 16 and 17 years old. They lived in a rental house with no indoor plumbing.

Margaret's family was chosen for the house being built by Northampton High School. This was the first house built with the school partnership, and, unfortunately, was plagued by many problems. The original plan was for the house to be built outside the vocational building, and then moved to promised land adjacent to the football field, a short move. The land deal fell through and the house became known as the HOUSE WITHOUT A HOME. Due to the real estate market in Northampton County, suitable, affordable, land was hard to find. After several disappointments, a lot in Oakland Park was donated to Habitat by Marie B. Old. There were some zoning issues to work out, but the move from the High School grounds in Eastville to the permanent site was made in June 2004.

Work progressed on the house, some needed repairs due to the house sitting for so long, and finishing construction. Margaret, in the meantime, completed her 350 hours of sweat equity. She is a home health aide, and one of our original homeowners had a back injury, and surgery, and was in need of home health care she couldn't afford. Margaret and her daughter worked in that capacity for most of the sweat equity hours. Habitat was delighted at the combination of circumstances that allowed this cooperative effort to be so successful.

Margaret's house, #22, was finally dedicated in May 2005. After three years, her family situation was completely different. She and her husband are now divorced, and both children are on their own. Throughout these years, Margaret was patient and cooperative, and a joy to work with. She felt that God would provide

this home in His perfect timing and she was content to wait. God has truly blessed Margaret with this home, and she continues to be grateful and will be a part of Habitat always.

LIFETIME ACHIEVEMENT AWARD

Robert W. Erwin Sr.

Robert Erwin is the epitome of a Habitat volunteer. He is always ready to do anything in his power that needs to be done. He started out as a construction volunteer, and has worked on sixteen of the twenty three houses we have completed to date. He was a member of the Board of Directors for six years. Whenever Habitat held a fund raiser or other event, Robert was always there... setting up, cleaning up, transporting materials, or anything else he could do.

As a member of Painter- Garrison United Methodist Church, Robert has encouraged many others to participate with Habitat and to support the mission of the affiliate.

Our Construction Supervisor, George Hiddemen said "Robert is the most reliable and willing volunteer I have had. No job was too big. I could rely on his support at a moment's notice. All I had to do was call and say 'Robert, can you help me?' and he did.

Robert is the 'reliable of the reliables'. Without volunteers like him Habitat wouldn't get houses built."

Even in the office, Executive Director Nancy Gonzalez often called Robert to pick up a donation or go to the warehouse to accept a delivery. He came out and did whatever was necessary with no hesitation and no desire for recognition. When Habitat had the Blitz Build in 2001, Robert spent the nights in his truck at the work site so no one would bother the materials or work in progress.

Robert Erwin has truly made a difference in the lives of many on the Eastern Shore of Virginia. We hope he continues to be a part of the Habitat family for many more years to come. On behalf of the board, the staff, the volunteers and the homeowners- Thank you, Robert. We love you.

VOLUNTEER OF THE YEAR 2005



Lynne Calvert and Chris Lane

This year's Volunteer of the Year Award goes to two women who worked side by side to coordinate one the most successful events for Habitat- the first Women Build. Both of these women were loyal volunteers alone, but put them together and you have a dynamite team.

Lynne was a board member for five years, and held many positions- chair of fundraising committee, family selection committee and worked on the volunteer committee. She was also Secretary and Vice- President at different times. She worked tirelessly to accomplish Habitat's goals and, with her husband Jack, cooked gourmet dinners that became legendary among our supporters.

Chris was a board member for three years, again holding many positions- Secretary, office volunteer and chair of the Volunteer Committee. She was always available to do anything we needed in the office and on the Board. Her husband, George, was her right hand man and also worked with the construction volunteers.

Working with the Volunteer Committee, trying to encourage more volunteer participation, they decided to coordinate a Women Build according to Habitat International's examples. They put together a large committee, each responsible for a portion of the work, and put in too many hours to count, making sure everything was arranged.

Over one hundred women and several men participated in this event, and in 27 hours moved our building schedule way ahead. A new house was started and two houses under construction had a lot of work done. Comments from those who were involved with the build all centered on how well this event was organized and carried out.

Many new volunteers have expressed interest in working when the hours are agreeable and we have already attracted some new regular volunteers. Thank you Lynne and Chris for this wonderful event and all your hard work.



HOMEOWNER OF THE YEAR 2005

Leroy and Vivian Hack

Leroy and Vivian were selected to be Habitat homeowners on January 24, 2001. Their house was one of the two started by the Blitz Build in the spring of 2001. They were so excited to be a part of the festivities and to see their home take shape. From the very beginning, Vivian was the spokesperson and Leroy the strong, silent partner. Vivian has been a willing speaker at many Habitat functions. She speaks from her heart about her dreams of being a homeowner, even as a child. She has always trusted in God, and knew someday, her dream would come true.

On Sunday, June 30, 2002, the Hack's home was dedicated along with the home of the Pham family next door, at Habitat's first double dedication. Since these homes both began as part of the Blitz Build, they were dedicated together. Vivian and Leroy were gracious hosts at their home, after the ceremony and had a beautiful buffet spread, like no other we've seen. Vivian spoke so earnestly and lovingly at the ceremony that most of those assembled were blotting tears.

Since then, Leroy and Vivian are still a big part of the Habitat family. They always pay their mortgage payments on time, they keep their home and yard beautiful and they are good neighbors to the others on Deerfoot Road. This year when we were trying to re-activate our Family Support Committee, Leroy and Vivian came to the meetings and are now a vital part of that committee. Vivian is also a support person to her newest neighbor-to-be, the Gaskill family.

Leroy and Vivian are part of the reason Habitat for Humanity exists. They worked hard all their lives, raised a family and were responsible citizens. They simply needed a little hand-up from Habitat to make their dream of owning a house come true. We are delighted to have been able to give them that hand-up, and enjoy their participation in our affiliate and our lives.

God bless you both always.



NEW BOARD MEMBERS

The Rev. Ernest Leatherbury Gardner III

Ernest is the Pastor of Holmes Presbyterian Church, as well as a Cheriton Volunteer Firefighter and an Arts Enter voice and guitar instructor. His family heritage is from the Eastern Shore and he has formerly been a campus pastor at OK- State University, a member of the USCG Aux. flotilla in Painter, a long term substitute teacher in Northampton and Accomack Counties, and a core chorister with Houston Grand Opera, the Dallas Opera and the Virginia Opera. He serves on the board as our Chaplain and the chair of the Church Relations Committee.

Peter Hall

Peter was born in New Orleans, and grew up in New Jersey. He worked as a store manager for a large drug store chain and retired in 2000 due to chronic Lyme disease. He and his wife Barbara moved to the Eastern Shore in 2002 and he has been a construction volunteer for Habitat since 2003. Peter enjoys golfing, fishing, boating, bridge, dinner parties, meeting new friends, gardening and music. He serves on the board as the chair of the Volunteer Committee.

ANNUAL FINANCIAL REPORT

Income:

Donations:	\$	61,081.46
Work Camps:		11,950.00
Fundraising:		25,002.81
Grants:		71,337.53
Mortgages:		33,356.52
Gifts in Kind:		34,610.51
Other:		5,095.98
TOTAL	\$	241,434.81

Expense:

House Construction:	\$	83,840.12
Fundraising costs:		4,331.35
Legal/Accounting:		18,000.00
Payroll:		33,909.75
Office Expenses:		10,038.00
Other:		20,654.02
Debt Repayment:		13,946.87
TOTAL	\$	184,720.11

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Businesses

BHI Commercial, Inc.
Bruce's Heating & Cooling
Conectiv
Creative Concepts Joni M. Bunino
Eastern Shore Nursery of Va.
Food Lion LLC
Hayward, Heidi A.
Hearne-Ballard Insurance.
Jackson Hewitt Tax Service LLC
Lowery Construction Co., Inc.
McPhillips, Roberts & Deans
Mercantile Peninsula Bank
New Ravenna, Inc.
Rayfield's Pharmacy, Inc.
Sharp Impact
Shore Construction LLC
The Ivy Farm
Turner Sculpture
Waste Management Inc
Wendell Distributing Co., Inc.
Woodmaster Decks - Rick Kesterson

Churches

Adams United Methodist Church
Assawoman Methodist Church
Christ United Methodist Church
Craddockville United Methodist Church
Downings United Methodist Church
East Hills Moravian Church
Eastville Baptist Church
Emmanuel Episcopal Church
Franktown United Methodist Church
Grace United Methodist Church
Holmes Presbyterian Church
Hungars Episcopal Church
Johnson's United Methodist Church
Market Street United Methodist Church
Naomi Makemie Presbyterian Church
Orange Congregational Church
St. George's Episcopal Church
St. Paul On The Shore Lutheran Church
St. Thomas United Methodist Church

Va .Beach Christian Church

Organizations

Amanda Mears Circle
Cape Charles Northampton Chamber Of Commerce
Cape Charles Rotary Club
E S Area Agency On Aging
E S Chapter Thrivent Financial for Lutherans
Exmore Rotary Club
Grace United Methodist Women
Holy Trinity Episcopal Church Women
Hungars Church - St. Martha's Guild
Metro NY Synod Women Of ELCA
Onley United Methodist Women
Rotary Club of Melfa
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St. Thomas United Methodist Women
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The Land Of Pleasant Living P H Club
The Working Waterman's Assoc. of the ES
Three C'S Club
Trinity United Methodist Church Faithful Workers
Unitarian Group Of ES
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United Way of Virginia's E.S.
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Woman's Club Of Accomack County

Schools

Boston College
Calvert Hall College
Cornell University
Eastern Shore Community College
Kent School Corporation
Northampton High School
Notre Dame Preparatory School
Severn School

Gifts in Kind

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84 Lumber Company
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Clay Werks, LTD
Kellam Realty Co. LLP
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Harry Parker

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Please know we are very sorry, and if
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GOD BLESS YOU ALL!