

On February 25, 2023,
Let's get...



**FREEZIN' FOR
A REASON**

...and take a dip in the Bay in Cape Charles, VA!



A Benefit for the



Eastern Shore of VA Habitat for Humanity

Call 757-442-4687 for More Info



FREEZIN' FOR A REASON

Dear Supporter,

The Eastern Shore of Virginia Habitat for Humanity would like to invite you to participate in the 26th Annual February Freeze. This year's dip in the bay will be held on **Saturday, February 25, 2023**, at the Cape Charles Beach. Join Celebrity Dipper **Tammy Hill, of Chaney Enterprises and Coldwell Banker Harbour Realty**, in raising needed funds for Eastern Shore Habitat for Humanity. Tammy wholeheartedly shares in Habitat's vision of providing opportunities for families to purchase quality, affordable housing. We are thankful for Tammy's gracious support.

Eastern Shore Habitat hosts three major fundraisers a year and this winter event is integral to the success of our mission, as all proceeds are used to help provide vital housing for those in need on the Eastern Shore of Virginia. The need for housing is significant on the Eastern Shore. Each year, we receive numerous applications for housing consideration. We are grateful that fundraising efforts have allowed us to build, on average, one to two houses a year. This year we plan to begin construction on our 53rd house.

There are a few ways for you to be involved in the Annual February Freeze. First, you can participate as an individual, or as a team, in soliciting pledges to take the plunge with fellow dippers. Alternatively, you can support our Celebrity Dipper if you choose not to brave the cold water but would like to contribute as a sponsor.

Prizes will be awarded to individuals (18 and younger) and teams that raise the most sponsorship dollars.

Individual Dipper Prizes

First Place: Apple Watch Series 8

Second Place: Amazon Fire TV 50" 4-Series 4K UHD Smart TV

Third Place: Apple AirPods Wireless Bluetooth Headset

Team Prizes

Overall Team raising the most sponsorship dollars: will be presented with a trophy.

Youth Team raising most sponsorship dollars: will be presented with a pizza party and trophy.

Teams and individuals are asked to pre-register at Chesapeake Properties in Cape Charles on Friday, February 24, 2023 between 9 am—5 pm. **WAIVER AND RELEASE FORMS MUST BE FILLED OUT LEGIBLY AND COMPLETELY, AND SIGNED BY A PARENT IF YOU ARE UNDER 18 YEARS OLD.** Sponsor forms, along with the money collected, must be remitted at registration. Arrangements can be made to have the registration forms and money picked up on Friday, February 24 by calling (757) 641-9753 to schedule a pickup time. **All teams and individuals who pre-register on Friday, February 24 will receive a February Freeze t-shirt and lunch ticket.** Teams that choose to register at the beach on Saturday, February 25 will receive a lunch ticket. **T-shirts will only be distributed at pre-registration.** Please note: only money actually turned in at registration can be counted towards the prize awards. Anyone 18 years of age and younger will be in the competition for the top three prizes for most sponsorship dollars raised.

Please invite friends and family to watch the dip! All winners will be notified on Saturday afternoon. Event photos and prize announcements will be made publicly via the Eastern Shore Habitat for Humanity's Facebook page.

Participants will be led into the bay by our Celebrity Dipper at **12:00 PM.** **Lunch will be prepared and served to dippers immediately following the dip. Lunch will also be available for spectators to purchase.**

Please start promoting pledges and sponsors. If you have any questions, please feel free to contact the Eastern Shore Habitat Office. We'd love to hear from you by phone **442-HOUS(4687)** or email eshabitat7@gmail.com.

Sincerely,



Penney Holland
Eastern Shore Habitat February Freeze Chair

****NO ONE CAN PARTICIPATE IN THE DIP WITHOUT A SIGNED WAIVER AND RELEASE FORM. IF YOU ARE UNDER 18 YEARS OLD, THE FORM MUST BE SIGNED BY A PARENT.****

Please make checks payable to Eastern Shore Habitat for Humanity.

2023 Celebrity Dipper

Tammy Hill is the Senior Sales & Service Manager at Chaney Enterprises, and formerly the Vice President of T&W Block. She has worked in the concrete business on the Eastern Shore for over 35 years and is passionate about nurturing relationships with clients and contractors alike. She is also a Licensed Real Estate Agent with Coldwell Banker Harbour Realty, and enjoys fostering relationships with her real estate clients.

Tammy is a dedicated saleswoman whose extensive sales and customer service experience has created a strong network of relationships from the Chesapeake Bay Bridge-Tunnel to Maryland, from where she hails. Tammy began working in her early twenties and grew to love interacting with homeowners, contractors and commercial partners.

She has a warm personality, relentless work ethic, quick responsiveness and careful attention to detail. Her life's work has been assisting people enhance their lives by adding elements of brick, pavers, stone and masonry supplies to make a house a beautiful home.

When Tammy is not serving others professionally, she can often be found spending time with her family on the boat, at a local campground, supporting small businesses and restaurants or hosting folks at her home. Tammy inherently finds joy in seeing those around her succeed. Not only does she want them to succeed, but she makes a conscious effort to assist them in



achieving their goals and desires, as if they were her own. Undoubtedly, Tammy is selfless and compassionate when it comes to helping her friends, family and community. Not a day passes without her cherishing the moments of joy and love with anyone who crosses her path.

Habitat for Humanity's mission and vision are something Tammy has championed for years. For all of her professional life, it has been about providing high-quality concrete products at an optimal price, and in more recent years, finding homebuyers "the one." Building affordable homes for first-time buyers in a community she has spent her life serving is a full-circle moment for Tammy, and one of paramount importance to continue. Tammy is humbled to be selected as the 2023 Celebrity Dipper for ESVA Habitat for Humanity's February Freeze.

Year	Past Celebrity Dippers	February Freeze Dollars Raised
2014	David Doughty , Sheriff, Northampton County	\$8,480
2015	Jeff Holland , Executive Director, Chesapeake Bay Bridge-Tunnel	\$20,154
2016	Johnny Mo , Owner, Mallards at the Wharf Restaurant	\$15,411
2017	Blake Johnson , Owner, Island House Restaurant	\$28,833
2018	Robie Marsh , Executive Director, Eastern Shore Chamber of Commerce Evelyn Shotwell , Executive Director, Chincoteague Chamber of Commerce	\$26,702
2019	Richard Davis , Virginia Farm Manager, Lipman Family Farms	\$63,143
2020	Todd Burbage , Blue Water Development	\$146,012
2022	David Brannon , Preserve Communities	\$61,613



About Us

In 1988, a group of concerned citizens led by the Reverend David Rash, organized the Eastern Shore Affiliate of Habitat for Humanity International. These courageous individuals stepped out in faith to address the critical housing needs of the Eastern Shore. They were concerned that many houses did not have adequate plumbing, or structural standards that were conducive to healthy living conditions. They knew that at that time they would not be able to remedy the situation overnight, so they chose a methodical approach that would bring about change, one family at a time.

In the beginning, funding was almost non-existent. Volunteers from the community came together to raise funds and offer manual labor to build the houses. The volunteers formed a kinship as they came together weekly to work on the houses. Times were tight—so tight that bent nails were straightened and used again.

As time progressed, these volunteers and their successors sought new sources of volunteers. They turned to churches, high schools and colleges for help. At present, approximately 20 groups come from off the Shore to spend anywhere from a day to a week to help build the future. They bring financial contributions and enthusiasm. They are guided in their efforts by a part-time employed staff.

As the organization grew, new ways of funding came and went... fishing tournaments, small garden tours, pie sales, a February Freeze, galas, golf tournaments and covenant partners.

Recent years have seen an increase in participation of the community and the need to build adequate houses still exists. Each year, numerous families



apply for acceptance in the program, and two are accepted. Those accepted commit to performing 350 hours of sweat equity, and a 25 or 30 year interest-free mortgage.

During our existence, there have been only three foreclosures and these usually were due to a drastic change in the financial condition of the family. We do everything in our power to prevent this, but sometimes it can not be helped. Fifty-one houses have been built. We are in the process of completing House #52 and we look forward to building House #53 in 2023.

Eastern Shore of Virginia Habitat for Humanity, Inc.

P. O. Box 1299
12143 Bank Avenue
Exmore, VA 23350

(757) 442-4687
eshabitat7@gmail.com

www.easternshorehabitat.org



Eastern Shore of Virginia
Habitat
for Humanity®

Homeowner Selection Process

We have had many people ask how we choose the candidates to purchase a Habitat home. The process is long and arduous because there are so many families in need of safe housing on the Shore. The purchaser of the home must be a legal resident of Northampton County or Accomack County. Each January, we advertise in local papers and social media that the application process is open. This year, we received numerous requests for applications! Each applicant is required to attend one meeting at which the entire process is explained. A portion of those people do not attend a meeting and are no longer considered. A completed application must be submitted and all submitted applications are vetted for debt history, verification of employment, criminal complaints and financial ability to pay an interest-free mortgage which will be approximately \$550, including taxes for a 25- or 30-year term.



The selection committee is comprised of 3-4 board members who have the incredibly difficult job of selecting “finalists” from the families who meet the requirements. Each of these families has at least one home visit during which they are interviewed and their current living situation is evaluated for urgency of need. Priority is given to those living in dangerous situations like mold, rodents, lack of proper sanitation or other factors.

Eventually, two families are chosen each year as long as Habitat has the resources to build two homes that year. Our current model is a three bedroom, 1-1/2 bath single story. It can take up to three years from being chosen to moving into the home due to delays in construction or lack of funding. During that time, the prospective homeowner attends financial seminars and begins working on their 350 hours of sweat equity, which can include working on other homes as well as their own and volunteering at our events. A board member or volunteer is a one-on-one support during the process.

The day then arrives when new homeowners sign the mortgage and move into the house.

VISION

Eastern Shore of Virginia Habitat for Humanity has a vision to consistently reduce substandard housing in Northampton and Accomack Counties and promote home ownership by providing opportunities for families to purchase quality, affordable housing.

MISSION STATEMENT

Reflecting the mission and values of Habitat for Humanity International, Eastern Shore of Virginia Habitat for Humanity works in partnership with God and people everywhere to build simple and affordable houses in local communities within Accomack and Northampton Counties.



Facts

Eastern Shore of Virginia Habitat for Humanity works in partnership with God and people everywhere to build simple and affordable houses in decent communities.

When was this Habitat affiliate formed?

The affiliate was incorporated November 29, 1988. 51 houses have been dedicated since 1991.

What does a typical Habitat house on the Shore look like?

Recent **Habitat** houses are just over 1,000 square feet with 3 bedrooms, 1-½ baths, kitchen, dining area, living room, utility with washer and dryer, a shed and a heat pump.

How is the affiliate governed?

Habitat is governed by an all-volunteer Board of Directors with a President, Vice President, Secretary, Treasurer and Chaplain presiding.

Are there any paid employees?

Habitat staff consists of five part-time employees: Executive Director, Construction Manager, two Site Supervisors, and a ReStore Manager.

What are the volunteer opportunities?

Volunteers are the backbone of Habitat and do the majority of the work. Opportunities include construction, office help, committee participation, and serving on the Board.

How is Habitat funded?

Habitat is funded almost exclusively by private donations of individuals, businesses and churches, as well as mortgage payments from existing homes. The affiliate also receives funds from United Way, the Franklin P. and Arthur W. Perdue Foundation and the Eastern Shore Community Foundation. Government grants occasionally fund capital expenses, but no government money is used in building **Habitat** homes on the Shore.



Are the houses given away?

No. **Habitat** is a non-profit and houses are sold to selected families at cost. **Habitat** holds the no-interest mortgage.

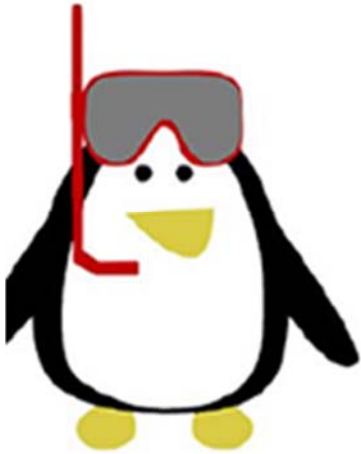
How are the families selected?

There are four eligibility criteria. Applicants must:

- live in Accomack or Northampton County for at least six months before applying.
- currently be living in sub-standard housing, e.g. poor physical condition; overcrowded; lacking indoor plumbing or central heat; in a very bad crime area.
- be willing to donate 350 hours of "sweat equity" on **Habitat** houses or events.
- have a yearly income between 40% to 80% of the Area Median Income, and acceptable credit history.

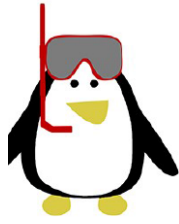
How does Habitat guarantee that homeowners will be a credit to the neighborhood?

Habitat homeowners are part of the **Habitat** family for as long as they own the house. A mentor helps them through sweat equity and the first year of homeownership. Prospective owners take home ownership classes. **Habitat** owners are proud, hard-working partners of **Habitat for Humanity**.



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INDIVIDUAL DIPPER



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WAIVER AND RELEASE

In consideration of participating in the February Freeze, I represent that I understand the nature of the event and that I and/or my minor child am/is qualified, in good health, and in proper physical condition to participate in such an event. I further agree that if, at any time, I find conditions to be unsafe, I will immediately discontinue further participation in the activity.

I fully understand that the event involves risks of serious injury, including permanent disability, paralysis and death, which may be caused by my own actions or inactions, actions of others participating in the event, the conditions in which the event takes place, or the negligence of the releases named below. There may be other risks either not known to me or not readily foreseeable at this time, and I fully accept and assume all such risks and all responsibility for losses, costs, and/or damages my minor child or I incur as a result of participation in the event. I further understand that by participating in this event, the Eastern Shore of Virginia Habitat for Humanity Inc. has the right to use my image in any February Freeze related publicity materials.

I hereby release, discharge, and covenant not to sue the ESVA Habitat for Humanity, their administrations, directors, agents, officers, volunteers, employees, other participants, any sponsors, advertisers, and, if applicable, owners and lessors of premises on which the activity takes place (each considered one of the "RELEASES" herein), from all liability, claims, demands, losses, or damages on my account and/or that of my minor child caused or alleged to be caused in whole or in part by the negligence of the "releases" or otherwise, including negligent rescue operations; and I further agree that if, despite this release of waiver of liability, and assumption of risk, I, or anyone on my and/or my minor child's behalf, makes a claim against any of the "releases", I will indemnify, save, and hold harmless each of the releases from any loss, liability, damage, or cost that may incur as the result of such a claim.

I have read and I understand this agreement and freely sign it on my and/or my minor child's behalf.

Signature _____ Date _____

If under 18, signature of parent or guardian is required.

IF NOT SIGNED, YOU WILL NOT BE ABLE TO PARTICIPATE!

REGISTRATION - (PLEASE PRINT CLEARLY)

NAME _____

ADDRESS _____

TOWN _____ STATE _____ ZIP _____

PHONE _____

E-MAIL _____

MALE/FEMALE _____ AGE _____

TEAM _____

2023 February Freeze Pledge Sheet

Name of Dipper	
Address	
Phone Number	

Sponsor Name	Mailing + Email Address	Pledge
Total		

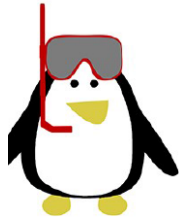
Please Make Checks Payable to ESVA Habitat for Humanity



TEAM DIPPERS

Team Captain Checklist

- All Dippers under 18 must have a signed waiver and release form signed by a parent or guardian
- Please list all Dippers on the Team Pledge Sheet and individual amount raised by each dipper
- Please total amount raised on the Team Pledge Sheet
- When registering for the Freeze, please register entire Team at one time
- All money must be turned in during registration
- Checks are to be made payable to **ESVA Habitat for Humanity**



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REGISTRATION - (PLEASE PRINT CLEARLY)

NAME _____

ADDRESS _____

TOWN _____ STATE _____ ZIP _____

PHONE _____

E-MAIL _____

MALE/FEMALE _____ AGE _____

TEAM _____

2023 February Freeze Team Sheet

Name of Team	
Address	
Phone Number	
Team Captain	

Name of Dipper	Mailing + Email Address	Amt. Raised
Total Team Raised		

Please Make Checks Payable to ESVA Habitat for Humanity

Name of Team:		
Name of Dipper	Mailing + Email Address	Amt. Raised
Total Team Raised		

Please Make Checks Payable to ESVA Habitat for Humanity