

*Let's get...*

# FREEZIN' FOR A REASON

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



**Saturday, February 28, 2026**  
**Cape Charles Beach | 12 noon**

**A Benefit for the**  
**Eastern Shore of Virginia Habitat for Humanity**



P. O. Box 1299 | 12143 Bank Avenue | Exmore, VA 23350 | (757) 442-4687  
eshabitat7@gmail.com | [www.easternshorehabitat.org](http://www.easternshorehabitat.org)

**Call 757-442-4687 for More Info**

**Meet**  
**PATTIE BROGAN**  
**~2026 Celebrity Dipper~**



Pattie Brogan is a dynamic, community-minded professional whose energy is matched only by her dedication to helping others. With over 30 years of lending experience, Pattie has guided thousands of families across the Eastern Shore of Virginia and Maryland through one of life's most meaningful milestones: homeownership. As a top-producing Mortgage Loan Officer with ONE Presidential Mortgage, she is known for her deep expertise, her individualized approach, and her unwavering commitment to making each client feel supported from the first conversation to the closing table.

Throughout her career, Pattie has specialized in crafting financing solutions for a diverse range of borrowers—from first-time homebuyers to investors, from families building their dream home to those seeking a relaxing vacation retreat on the Shore. Her philosophy is centered on one simple belief: personal attention is the foundation of every successful transaction. She blends traditional, relationship-driven service with modern technology to ensure every client receives clear guidance, timely communication, and an experience tailored to their needs and financial goals.

Beyond her professional achievements, Pattie is deeply rooted in the Eastern Shore community. She is known for her warm, welcoming spirit, her love of entertaining, and the unmistakable presence of her beloved chihuahua, PJ, who rarely leaves her side. A natural connector, Pattie takes pride in building meaningful, lasting relationships with both her clients and her referral partners. Her generosity, enthusiasm, and genuine care for others have made her a trusted advocate and a familiar face across the Shore.

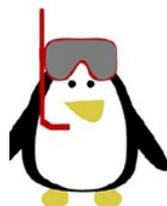
Pattie believes strongly in giving back to the community that has given so much to her, which is why she is honored to serve as the 2026 Celebrity Dipper for Habitat for Humanity's "Freezin' for a Reason" event. She is excited to jump in—literally—to support an organization whose mission directly impacts

the lives of local families by creating safe, stable, and affordable housing.

With her trademark enthusiasm (and PJ cheering her on from a warm blanket), Pattie is ready to take the plunge and help raise critical funds for Habitat for Humanity. She is grateful for the opportunity to contribute to a cause that strengthens the community she loves and calls home.



**SCAN HERE**  
to support  
Celebrity Dipper  
Pattie Brogan



**FREEZIN' FOR  
A REASON**

# 29<sup>TH</sup> ANNUAL “FREEZIN’ FOR A REASON”

Thank you for being part of the 29<sup>th</sup> Annual Freezin' for a Reason. This year's plunge into the Chesapeake Bay will take place at **12 noon on Saturday, February 28, 2026** at the Cape Charles Beach. Participants will join Celebrity Dipper Pattie Brogan, One Presidential Mortgage Loan Officer, in raising vital funds for Eastern Shore of Virginia Habitat for Humanity.

## Take the Plunge for a Great Cause!

Support Eastern Shore of Virginia Habitat for Humanity in providing safe, affordable homes for families across the Eastern Shore. All proceeds directly support local homebuilding efforts. We have just closed on our **57<sup>th</sup> home**, and your support helps us reach our goal of **doubling the number of homes built**.

### Ways to Participate

- **REGISTER** as an individual to take the plunge.

Scan QR code  or submit manual form on page 4.

- **RAISE PLEDGES** as an individual or team to engage supporters through shared commitment and friendly competition on a peer-to-peer fundraising leaderboard. Scan QR code



here or submit manual forms on pages 5-6.

- **SPONSOR** a participant or donate online. Scan the QR code here, or checks can be made payable to **Eastern Shore of Virginia Habitat for Humanity** and mailed to P.O. Box 1299 Exmore, VA 23350.



### Prizes

Awards will be given to top-performing fundraisers:

#### Individual Dippers (18 and under)

- 1<sup>st</sup>: Apple 11" iPad A16 with Wi-Fi, 256 GB
- 2<sup>nd</sup>: DJI Mini 4K Drone
- 3<sup>rd</sup>: Bose SoundLink Flex Portable Speaker

#### Teams

- Top Overall Team: Trophy
- Top Youth Team: Trophy + Pizza party

**Note: Only funds submitted by pre-registration count towards prizes.**

### Registration

- Pre-Register on line or in person on Friday, February 27, 2026 from 12 noon—5 pm at the Cape Charles Brewing Company. A FREEZE t-shirt and lunch ticket are included.



- Day-of Registration at Cape Charles Beachfront.

### Event Schedule | February 28, 2026

#### 11:30 am:

- ◇ Team and Individual Photos at the LOVE sign
- ◇ Winners announced before the plunge

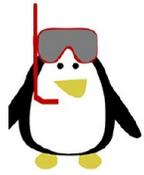
**12:00 noon:** Take the Plunge, led by Celebrity Dipper Pattie Brogan

**Lunch:** Served to all dippers following the dip on the beachfront; spectators may purchase

**After-Party:** Cape Charles Brewing Company. *Let's gather to celebrate!*

Please make all checks payable to  
**Eastern Shore of Virginia  
Habitat for Humanity**

# REGISTRATION, WAIVER AND RELEASE FORM



**FREEZIN' FOR  
A REASON**

## REGISTRATION (PLEASE PRINT CLEARLY)

Name \_\_\_\_\_

Address \_\_\_\_\_

Town \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_

E-Mail \_\_\_\_\_

Male/Female \_\_\_\_\_ Age \_\_\_\_\_

Team \_\_\_\_\_

## 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!**





# PAST CELEBRITY DIPPERS

Over the past 12 years, our Celebrity Dippers have raised, through sponsorships and matching funds, **more than \$750,000** to support the construction of Habitat homes. These funds, along with proceeds from other fundraisers and generous donors, have helped construct **57 homes** for first-time homeowners on the Eastern Shore. We appreciate all the contributions made by our Celebrity Dippers!

- 2014 **David Doughty**, Sheriff, Northampton County
- 2015 **Jeff Holland**, Executive Director, Chesapeake Bay Bridge-Tunnel
- 2016 **Johnny Mo**, Owner, Mallards at the Wharf Restaurant
- 2017 **Blake Johnson**, Owner, Island House Restaurant
- 2018 **Robie Marsh**, Executive Director, Eastern Shore Chamber of Commerce  
**Evelyn Shotwell**, Executive Director, Chincoteague Chamber of Commerce
- 2019 **Richard Davis**, Virginia Farm Manager, Lipman Family Farms
- 2020 **Todd Burbage**, Blue Water Development
- 2022 **David Brannon**, Preserve Communities
- 2023 **Tammy Hill**, Chaney Enterprises + Coldwell Banker Harbour Realty
- 2024 **Beth Sharpley**, Office Manager, Coastline Chemical & SharpTech USA
- 2025 **Jeannette Edwards**, Chief Executive Officer, Eastern Shore Rural Health

## ***Eastern Shore of Virginia Habitat for Humanity***

### **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 & FIGURES

***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. 56 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, 2 baths, kitchen, dining area, living room, utility with washer and dryer, a shed and a heat pump.

## **What does it cost to build a Habitat home?**

The cost to build a home for one of our families on the Eastern Shore is approximately \$200,000, depending on the size of the family and the location of the house. Land cost is anywhere from \$0 to \$20,000; cost of construction ranges from \$140,000 to \$165,000; and cost of well and septic is \$18,000 to \$33,000, depending on site soils.

## **How is the affiliate governed?**

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

## **Are there any paid employees?**

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

## **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. This is a home ownership mortgage program.

## **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 300 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.



## **Interested in volunteering?**

Please contact us at [eshabitat7@gmail.com](mailto:eshabitat7@gmail.com)  
or call (757) 442-HOUS.