

## BY THE NUMBERS



750+  
Homes



2,500+  
Family Members



15  
Neighborhoods



100,000+  
Volunteers



\$1+ Billion  
Invested



35  
Years of Homes,  
Communities &  
Hope



## About Habitat Chesapeake

*For more than 35 years, Habitat for Humanity of the Chesapeake has brought people together to build homes, communities and hope in Central Maryland.*

Habitat Chesapeake extends the dream of homeownership to low-to-moderate income families who struggle to find stable, affordable housing in a region with an increasingly high cost of living. Habitat families complete “sweat equity” hours that include attending financial literacy classes and helping to build Habitat homes before signing onto an affordable, zero interest mortgage. Homeownership is life-changing for these families, bringing safety, stability and an opportunity to build wealth across generations. As families’ lives are transformed, so too is the community. Habitat homes bring visible investment; engaged, long-term residents; opportunities for workforce training and new tax revenue to support public services and infrastructure.

## How We Work

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We look for opportunities to build in neighborhoods that have anchor institutions and amenities, but need more investment
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We recruit first-time homebuyers who need decent housing, are willing to partner and are able to afford a moderately-priced, zero-interest mortgage
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We bring homebuyers and volunteers from the public and private sectors together to build beautiful houses
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We welcome new homeowners and see communities come alive with hope and opportunity

## Our Homes

Since 1982, Habitat Chesapeake has built or renovated 740+ homes in Baltimore City and Anne Arundel, Baltimore and Howard counties. While new construction is most cost efficient, we feel a strong commitment to rehabilitating vacant properties given the blight facing so many communities, particularly in Baltimore City. In undertaking both new and rehab construction, we are able to balance costs and create decent, energy efficient, 2 - 3 bedroom homes that families will be proud to own. At any given time, our staff, volunteers and trainees enrolled in our HabiCorps workforce development program are actively working on 20+ homes in communities including:



### Baltimore City

- Better Waverly
- Brooklyn\*
- Mt. Winans\*
- North Patterson Park
- Orchard Ridge
- Sandtown-Winchester\*
- Washington Village\*
- Waverly
- Woodbourne-McCabe\*

### Anne Arundel County

- Annapolis\*
- Brooklyn Park-Pumphrey
- Edgewater
- Severn\*

\*Active project location

## Our Families

Habitat Chesapeake carefully selects families who are financially prepared for homeownership, who have a true need for decent affordable housing, and who will be partners throughout the homebuying process and beyond. Criteria for homebuyers include:

- Currently earning 30 - 80% of area median income
- Good credit history
- Stable employment for at least one year prior
- Able to afford a monthly mortgage payment of \$500 - 900
- Moderate debt-to-income ratio
- Willing to complete 250 - 350 "sweat equity" hours through homebuyer education, homebuilding and working in ReStores



## Our Impact

Homeownership is proven to foster happier, healthier families and stronger, more vibrant communities.



### For families, homeownership means...

- Financial stability
- Improved physical and mental health
- Higher test scores
- Increased high school and college graduation rates
- An opportunity to build wealth across generations



### For communities, homeownership means...

- Higher property values
- Lower crime rates
- More civic engagement
- Enhanced tax revenue for public services and infrastructure
- Greater likelihood of private investment
- A sense of community



### Habitat for Humanity of the Chesapeake

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