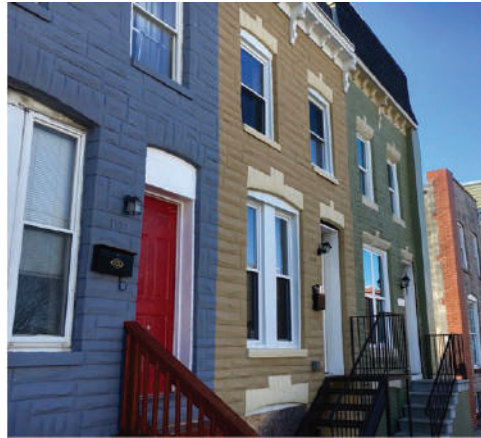




Habitat
for Humanity®
of the Chesapeake

IMPACT BY THE NUMBERS







About Habitat Chesapeake

For almost 40 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 singing onto an affordable mortgage that does not exceed 30% of their annual household income. 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

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



770+
HOMES
built



21
HOUSES
under
construction



232
MORTGAGES
paid in full



18
COMMUNITIES
impacted



\$1+
Billion
invested

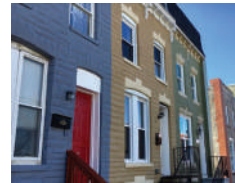
I didn't think that I could ever own my own home but Habitat walked me through the process step-by-step. I could have never accomplished this without their help. Now, I can go to work, come home, stick my key in the door and know that this was something that I had accomplished."

Clementine



Where We Build

For almost 40 years, Habitat for Humanity of the Chesapeake has built or renovated 770+ homes in Baltimore City and Anne Arundel, Baltimore and Howard counties. While new construction is most cost efficient, we feel a strong commitment to rehabbing properties given the vacancy and visible neglect facing so many communities, particularly in Baltimore City. We maintain a mix of new and rehab construction to balance costs and strive to create decent, energy efficient, 2 - 3 bedroom homes that families will be proud to own. At any given time, Habitat Chesapeake is actively working on 20+ homes, bringing much-needed investment to underserved communities, including:



Baltimore City

- Belair - Edison
- Brooklyn
- Curtis Bay
- Milton-Montford
- Mt. Winans
- North Patterson Park
- Orchard Ridge
- Pen Lucy
- Pigtown
- Sandtown-Winchester
- Washington Village
- Waverly
- Woodbourne-McCabe

Anne Arundel County

- Brooklyn Park-Pumphrey
- Clay Street, Annapolis
- Edgewater
- Forrest Street, Annapolis
- Severn

Our Homebuyers

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

- Income at 30 - 80% of area median income
- Favorable credit history
- Stable employment for at least two years prior
- Ability to afford a monthly mortgage payment
- Meet required debt-to-income ratio
- Willingness to complete 250 hours of “sweat equity” building homes, attending community events and working in Habitat ReStores



Our Impact

Homeownership is proven to foster happier, healthier families. Compared to renters, homeowners experience reduced symptoms of chronic illnesses and improved mental health. Children of homeowners have higher academic outcomes and graduation rates. Most importantly, homeownership offers an opportunity to build wealth and halt the cycle of poverty that often stretches across generations.

Homeownership also fosters strong, vibrant communities. Homeowners are more likely than renters to know their neighbors, participate in community associations, know their elected representatives and vote. With your help, Habitat Chesapeake is bringing the dream of homeownership to many more families and communities in need.



Habitat for Humanity of the Chesapeake

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