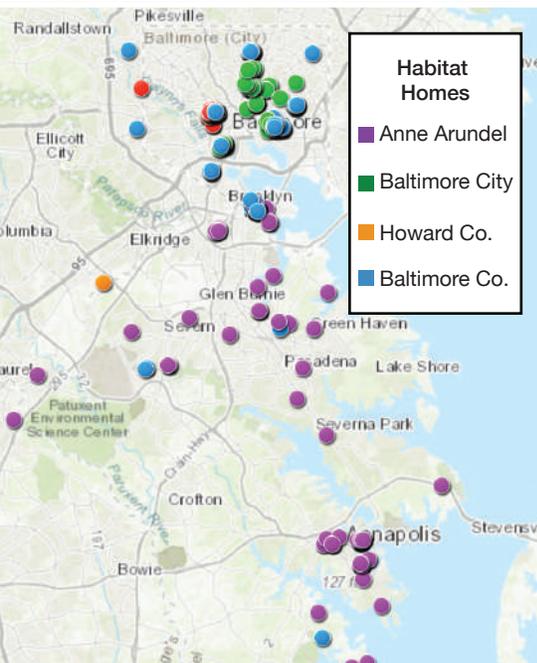




**Habitat
for Humanity®
of the Chesapeake**

Bridging The Gap
to affordable homeownership
Making Habitat Part of the Solution



Who We Are

Habitat for Humanity of the Chesapeake is the leading provider of affordable homeownership opportunities in Central Maryland. Since our founding nearly 40 years ago, we have built or renovated more than 775 homes in 18 communities across Baltimore City and Baltimore, Anne Arundel and Howard counties – helping more than 2,700 children and family members find safety and stability. This year alone, we will work in 6 communities, building 25+ homes that include both new construction and intensive rehabilitation of long-vacant homes.

Building Access to Affordability



There is widespread public support for improving access to affordable homeownership. However, obstacles to constructing affordable homeownership units remain prevalent.



A widening gap exists between the finished cost of a newly constructed or renovated home and what a low-to-moderate-income homebuyer can afford without becoming mortgage burdened.



The experience of Habitat Chesapeake has shown, and studies confirm, that **affordable homeownership is key to neighborhood vitality and renewal.**



Habitat Chesapeake seeks to work with public officials, citizen leaders and private developers to increase affordable homeownership – with its associated benefits including increased property tax revenue and improved neighborhood vitality.

Building Bridges Together

Habitat Chesapeake is devoted to bringing people together to build homes, communities and hope. As such, we are determined to work in partnership with others to achieve outcomes that would be impossible if undertaken alone.

We hope developers will actively consider the following:

- Integrating a Habitat homeownership component into major projects
- Aligning with Habitat's homeownership recruitment, education and support services for homes to meet housing affordability requirements
- Support current Habitat projects through donations of pre-development and construction related goods and services

Make Habitat Part of the Solution

Habitat seeks to be an active partner in serving public housing affordability goals:

- Minimize barriers to construction of affordable homeownership units including developer and impact fees
- Finance land acquisition and basic infrastructure costs to close the affordability gap
- Direct Habitat toward high priority redevelopment areas for scattered site home rehabilitation in sustainable communities
- Secure timely pre-development approvals with flexibility



What We Do

Habitat Chesapeake offers a distinctive set of capacities needed to enhance access to homeownership. This includes:

Homeowner education and support – We devote great energy to recruit, educate and support first time homebuyers whose success as homeowners is improved by this engagement.

Resources to Help Close the Affordability Gap – To high quality residential development projects, Habitat brings a cadre of loyal engaged philanthropic and in-kind supporters. Their donations and the value of the work, makes possible projects that would otherwise involve a net financial loss.

Experience in Diverse Construction Types and Neighborhoods – Our projects have spanned the metropolitan area, from new construction on Baltimore's east side, to rehabs and new rowhomes in the Clay Street neighborhood of Annapolis. From historic rowhouses to suburban town homes and single-family homes, Habitat is a proven community builder showing that affordable homeownership can stimulate revitalization.



How We Work With You: Partnerships for Progress

Our mission includes doing our work by bringing people together and creating opportunities by working with people and partners from public, private, and philanthropic organizations that can help us achieve our vision for affordable homeownership throughout our geographic footprint. With you, we can build a world where everyone has a decent place to live.

Interested in exploring opportunities for partnership? To discuss how you can partner with us on projects throughout Central Maryland, please contact Mike Posko at mposko@habitat Chesapeake.org or 410-366-1250.



Habitat for Humanity of the Chesapeake

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