



## HAVE YOU DREAMED OF OWNING YOUR OWN HOME?

Habitat for Humanity of the Chesapeake is looking for individuals and families who want to buy affordable homes in Central Maryland.

We are building new and fully renovated homes in Baltimore City featuring:

- 2 - 3 bedrooms
- Central air conditioning and heat
- Energy efficient windows and doors
- New appliances
- Affordable monthly payments

Homebuyers must meet the following qualifications to be considered:

- Earn 30 - 80% of area median income
- Good credit history
- Stable employment for at least two years prior
- Able to afford a monthly payment
- Moderate debt-to-income ratio
- Willing to complete 250 - 350 “sweat equity” hours

Think you might qualify? Call 443-805-6011 or visit [www.habitatchesapeake.org/homeownership](http://www.habitatchesapeake.org/homeownership) to learn more

**Start the application today!**  
[habitatchesapeake.org/homeownership](http://habitatchesapeake.org/homeownership)



### Is your household income in this range?

If so, you may qualify to purchase this home!

People in Household	Minimum Income	Maximum Income
1	\$24,400	\$62,600
2	\$27,900	\$71,550
3	\$31,400	\$80,500
4	\$34,850	\$89,400
5	\$37,650	\$96,600

Income guidelines effective as of April 2022 (Source: HUD)