



About Habitat Chesapeake



Bringing people together to build homes, communities and hope

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”



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hours that include attending financial literacy classes and building Habitat homes. Once completed, these partner families sign 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 opportunity to build wealth across generations. As the lives of these families are transformed, so are the communities. Habitat homes bring visible investment, engaged residents, opportunities for workforce training, and new tax revenue to support public service and local infrastructure. Supporting a single Habitat Chesapeake family means supporting generational wealth building as well as higher property values and healthier communities.

Where We Work

789 homes



For over 40 years, Habitat for Humanity of the Chesapeake has built or renovated 789 homes in Baltimore City and Anne Arundel, Baltimore and Howard Counties.

new and rehab construction

While new construction is most cost efficient, we feel a strong commitment to rehabilitating

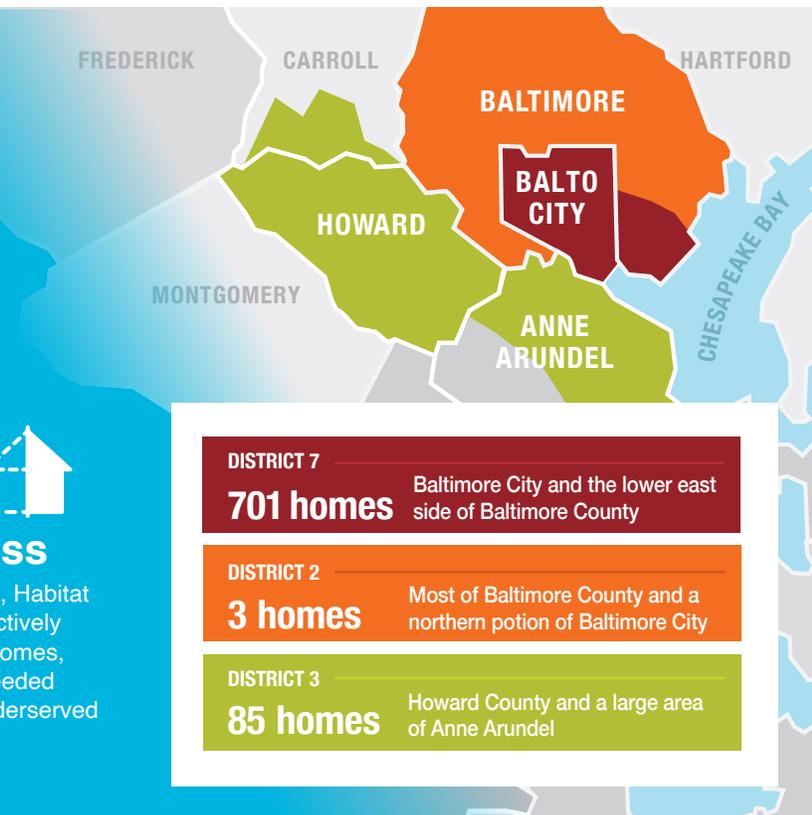


properties given the vacancy and visible neglect facing so many communities, particularly in Baltimore City. We maintain a mix of new and rehab construction to balance costs and strive to create decent, energy efficient, 2-3 bedroom homes that families will be proud to own.

20+ homes in progress



At any given time, Habitat Chesapeake is actively working on 20+ homes, bringing much-needed investment to underserved communities.



Our impact



Wealth built across generations



Enhanced tax revenue



Healthier families



Higher property values



More private investment



Improved academic outcomes

Our Affordable Homeownership Program



by the numbers

 **787**
Homes built

 **27**
Houses Under construction

 **232**
mortgages paid in full

 **19**
communities impacted

 **\$1**
billion invested

Our Homebuyers

Habitat Chesapeake carefully selects families who will be fiscally-responsible homeowners, who have a true need for decent and affordable housing, and who will be partners throughout the home buying 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 “sweat equity” hours building homes, attending community events, and working in the Habitat Chesapeake ReStores

"Habitat for Humanity offers great opportunities for those of us who don't think that we will be able to own a home. With me having student loans, I also liked the zero percent interest rate which fit into my long-term financial goals."—Whitney, Homeowner



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, 0% interest mortgage
- 3** We bring homebuyers and volunteers from the public and private sectors together to build beautiful homes
- 4** We welcome new homeowners and see communities come alive with hope and opportunity





About Our Workforce Development Program

HabiCorps Workforce Development Program is an AmeriCorps program that offers 10.5 months of meaningful, hands-on training in construction trades to individuals facing employment barriers. As AmeriCorps members, HabiCorps Trainees work in small teams led by skilled instructors on projects ranging from new construction to complete gut rehabilitation. As a result, HabiCorps team members gain a wide range of experience in demolition, deconstruction, framing, carpentry and more.



"It's nice to know that you have a hand in trying to rebuild the community. I learned a lot about myself personally as well as professionally, as far as carpentry and construction."

- Star, 2021 HabiCorps Graduate

Training Topics

Blueprint Reading
Carpentry
Drywall
Finish Carpentry
Painting
First Aid & CPR
Construction Math Concepts

OSHA Training Standards & Certification
Crew Management
Build Process & Project Phases
Deconstruction & Demolition
Power Tool Safety and Use
Flooring Installation

by the numbers

 **10.5**
Months of hands-on training

 **\$20k**
living allowance
Paid Bi-Weekly

 **\$6k**
education award

 **1700**
hours served

 **50**
trainees educated



We make a difference



So can you Housing affordability remains one of the top concerns for families nationwide. The demand for affordable, safe, and healthy homes far exceeds the available supply, causing many families to face extremely difficult choices between housing and other basic needs like food, healthcare, and childcare.

Communities of all sizes nationwide are experiencing a historic loss of affordable homeownership opportunities. This is a dire situation for low-income families because no investment is as beneficial as homeownership for wealth building. And if we want to close our nation's stark racial wealth gap, we will need to make homeownership accessible to communities of color long disadvantaged by historical housing discrimination.

ADVOCACY FOR IMPACT

NEIGHBORHOOD HOMES INVESTMENT



ACT (NHIA) supports building and rehabilitating 500,000 homes through a tax credit program covering a portion of development costs. These tax credits would be administered by state agencies through annual competitive application rounds and would target modestly priced homes in communities characterized by high poverty, low incomes, and low home values. Credits could be claimed only after the construction is completed and an eligible home owner occupies the home.

HOW YOU CAN HELP: Include the NHIA ACT in any end of year tax or budget legislation by offering \$20 billion of NIHA tax credits over the next five years.

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)



Funding provides annual grants on a formula basis to states, cities, and counties to develop viable urban communities by providing decent housing and a suitable living environment, and by expanding economic opportunities principally for low- and moderate-income persons.

HOW YOU CAN HELP: Approve the FY24 funding for CDBG Funding an estimated \$8.1 million for the state of Maryland.

PUBLIC WATER INFRASTRUCTURE FUNDING



will allow improvements to drinking water systems and wastewater management with distribution to cities and other local municipalities. Support of this funding will also assist in replacing lead water lines and treating emerging contaminants in wastewater and storm water systems.

HOW YOU CAN HELP: Support Federal Funds to Rehabilitate Aging Water Infrastructure

SUPPORT THE FOLLOWING INITIATIVES:

1 Self-Help Homeownership Opportunity Program (SHOP)

Fund SHOP at \$20 million in the FY2024 Transportation-HUD appropriations bill.

2 HOME Investment Partnerships Program (HOME)

Fund HOME at \$2.5 billion in the FY2024 Transportation-HUD appropriations bill.

3 Section 502 Single Family Housing Direct Loan Program (Section 502 Direct)

Fund the Section 502 Direct program at \$1.5 billion in the FY2024 Agriculture, Rural Development, Food and Drug Administration appropriations bill.



Habitat
for Humanity®
of the Chesapeake

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