

# NOW RECRUITING HOME BUYERS!

Specializing in affordable homeownership for 40+ years

2-3 Bedrooms  
Brand New Kitchens  
Energy Efficient  
New Appliances



*Curtis Bay*

Habitat for Humanity of the Chesapeake is looking for individuals and families who want to buy **affordable homes** in Baltimore City!

## 1 Unit Left

New construction  
3 bedrooms 1.5 bathrooms  
located in Curtis Bay



*Pen Lucy*

## 4100 Wilsby Ave.

3 bedrooms 1.5 bathrooms  
Rancher-style ADA compliant  
Located in Pen Lucy

## All Properties include:

- Central AC & Heating
- New Kitchens
- All New Appliances
  - W/D
  - Refrigerator
  - Dishwasher
- Luxury Vinyl Plank



Join us for a virtual information session hosted by Habitat's Homeowner Services team on **Thurs. Mar 21 6:30 pm** and **Sat. Apr. 13 10:00 am**

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[habitatchesapeake.org](http://habitatchesapeake.org)

**REGISTER**



**HERE**

Other  
addresses available

**1552 and 1329 N. Fulton Ave**

Sandtown area, 2 bedrooms



**What recent homebuyers  
have to say:**

**“So many people  
believe they can’t  
do it. To them  
I say, don’t get  
discouraged and  
you don’t have to  
do it yourself.”**



**Homebuyers  
must meet the following  
qualifications to be considered:**

- Consistent income or employment for the last two years
- Willing to complete 250 hours of combined educational classes & volunteer time
- Healthy debt-to-income ratio
- Able to afford a monthly mortgage payment up to 30% of gross income

Note: Average program timeline from application to closing is 12-18 months.

**Already a Habitat homeowner?**

**Refer A Friend!**

Receive a \$50 gift card when the individual or family you refer is formally accepted into the program, and an additional \$200 gift card once they settle on their home!

## You may qualify

if your gross household income  
falls in these ranges!

People in Household	Minimum Income	Maximum Income
1	\$25,500	\$66,300
2	\$29,200	\$75,750
3	\$32,850	\$85,200
4	\$36,500	\$94,650
5	\$39,450	\$102,250

Income guidelines effective as of April 2023 (Source: HUD)