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Tackling affordable housing in Baltimore

Habitat for Humanity offers an escape from blight for low-income residents

By Mike Mitchell and Joe Allwein

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During his last State of the Union speech in 1944, President Franklin D. Roosevelt unveiled his "Second Bill of Rights." Among them was "the right of every family to a decent home." Nearly seven decades later, we have not reached Roosevelt's goal.

Next week, Baltimore will welcome a former president who followed him to the Oval Office 30 years later to remind us that Roosevelt's vision is just as important today. Indeed, President Jimmy Carter's engagement with Habitat for Humanity is an acknowledgement of what hasn't been reached but the potential that lies before us.

For too many, the dream of owning one's home is a distant dream; to many others, the presence of decent housing is equally unattainable.

There is indeed a significant need for affordable housing in the region we call home, from South of Annapolis to the Pennsylvania state line. For instance, there are 30,000 vacant homes in Baltimore, a third of which are owned by the city. Many of the rest of these vacant houses are owned by speculators who let them sit, waiting for just the right time to sell them at a much higher price, often flipping them to another such investor. Each time that happens, it is a loss not only for a family in need but for a city hungry for growth, an enhanced tax base and a reduction in crime that follows homeownership and neighborhood stability.

The National Low Income Housing Coalition reports that the fair market rent (rent that costs less than 30 percent of household income) for a two-bedroom unit in Baltimore is \$1,203. At the current minimum wage of \$7.25 per hour, a renter would have to work 135 hours a week to afford rental housing. In the city, nearly 50 percent of households are renting.

Habitat for Humanity of the Chesapeake offers one solution to those struggling to pay rent and would prefer to own a home. At settlement, our organization offers 30-year fixed, no-interest mortgages at roughly \$500 a month for a new or fully rehabilitated two or three-bedroom home to those who would otherwise not be able to afford their own home.

This year, we will build more than 40 homes for low-income families that have worked for and purchased Habitat homes. This exceeds the 32 we completed last year.

Habitat partner families not only enjoy an increase in expendable income, they also experience better health outcomes as a result of living in safe, decent and affordable housing.

Additionally, all new and retrofitted Habitat for Humanity of the Chesapeake homes are installed with Energy Star appliances, which can improve energy efficiency by 30 percent and achieve energy savings of up to \$400 annually, according to a Duke University study.

The children of Habitat homeowners also experience better education outcomes. And none of this quantifies the impacts on the region's tax base and stability as more than 72 homes that were once vacant and abandoned are returned to communities where new homeowners can be welcomed as neighbors.

Working together, we can all contribute to the Baltimore region and Anne Arundel County to be a forceful catalyst for change. It is time for our leaders to recognize that all who are low-income are not poor, that all our vacant houses have potential, and that the restoration and hope for our future lies in being open to families committed to change and an organization ready and able to contribute to a public discourse desperately called for as we revisit Roosevelt's vision.

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