

## Overview

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9N Washington Street: Before



9 N. Washington Street: After



Habitat for Humanity of the Chesapeake has served the Baltimore and Anne Arundel County communities since 1982. **We strengthen and revitalize neighborhoods by buying and renovating clusters of vacant homes.** More than 270 families live in Habitat for Humanity of the Chesapeake homes.

## Homeowners

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Habitat for Humanity of the Chesapeake sells these renovated homes with **no-interest mortgages** to qualifying families. We regard homeowner families as partners. To qualify for homeownership, a family must:

1. Need adequate housing,
2. Earn between \$14,375 to \$41,050 per year (depending on family size),
3. Invest 250-350 hours of “sweat equity” into building their own home as well as others

Incoming mortgage payments create a revolving fund which supports future building. The average mortgage payment, including principal and escrow, is \$550/month.

## Construction

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Habitat for Humanity of the Chesapeake has rehabilitated more than 270 homes. Recent focus has been in the East Baltimore, Pen Lucy, Washington Village/Pigtown, and Brooklyn/Curtis Bay communities. A new project will get underway on Clay Street in Annapolis in 2010. Construction volunteers come from all walks of life, and most do not have prior construction experience. Houses are typically two- to three-bedroom brick row houses and are built to green and healthy standards.

## Programs

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Habitat doesn't just build houses, we also build community. We work closely with families to prepare them for homeownership through over 50 hours of financial literacy training, budget building, homebuyer counseling, and home repair instruction. Habitat homeowners build wealth and enjoy better health and educational achievement. They contribute to stronger communities through taxes and community involvement.

## Community Engagement

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Volunteer engagement is critical to the success of our mission. Our valued volunteers partner with us, giving their time and talents to help us serve more families. Volunteer opportunities are available for all partners (faith, youth, corporate, and community) both on site and behind the scenes. Following is an overview of some of ways to get involved and help us to transform communities

**Construction Volunteers** – Spend a day on site helping us build and rehab homes.

**Committee Volunteers** – Share your talents and skills working alongside our board/staff committees.

**Budget Builders** – Help future Habitat homeowners become more budget conscience and financially savvy.

**Speakers Club** – Help us spread the word! Attend various speaking engagements and share the Habitat mission!

**ReStore** – Volunteer, Shop & Donate. Help support the store that builds homes!

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