

## **Chesapeake Habitat for Humanity Agency History**



Chesapeake Habitat for Humanity (CHFH) is a nonprofit humanitarian organization whose primary goal is the ending of poverty housing in the Baltimore metropolitan area. CHFH is an organization closely connected with Habitat for Humanity International, and in fact was one of the first projects to apply Habitat for Humanity's principles in an urban setting.

Chesapeake Habitat was founded in 1982 with the simple vision of providing affordable housing for low-income families within the city of Baltimore. While Habitat for Humanity International had become well known for building homes from the ground up, the confines of the city of Baltimore did not allow for such projects on a grand scale. Early on, CHFH began a system of renovating old or inhabitable properties to both provide affordable community housing and to remove vacant lots from the city.

It was also noted in a study that a majority of families in the Baltimore area would have significant financial hardship in affording a standard apartment relative to the size of their families. In addition to building up new properties for low-income families, CHFH also retains initial ownership of the properties and allows families to pay off a mortgage at a significantly reduced rate (with no interest), increasing potential home ownership within the city. This money is then funneled back towards the development of new housing renovations within the city.

Chesapeake Habitat also offers financial management seminars for new homeowners to teach them to budget and save their money properly. As of 2008, average mortgage payments range from \$500 to \$700 a month and vary based on the income of the family. Home value is based on the cost of construction (generally ninety to one hundred thousand dollars), and these homes are sold at either equal or lesser value to the homeowners; a not-for-profit sale. Also taken into account for home ownership is the contribution of a homeowner's "sweat equity" into the construction of their home. Chesapeake requires a minimum of 350 hours to be contributed by the family moving in to any of their properties.

Habitat does identify itself as a Christian organization, but does not define a primary denomination. While much of the work performed for CHFH is secular in nature, there are several faith partnerships programs that exist to allow various congregations to contribute to the mission of Chesapeake Habitat. While certain programs such as Thrivent Builds (Lutheran) are aligned with a particular denomination, other programs such as Interfaith Build (Peace by Piece) are ecumenical, accepting contributions from all walks of Christianity and from Islamic and Jewish groups as well. These organizations will often attempt to contribute enough money to sponsor the renovation of a property on their own, and then will contribute their own “sweat equity” from their group exclusively. If they are unsuccessful in raising enough money for their own property, religious groups will often contribute to other properties worked on by CHFH. Traditionally, the faith groups have contributed approximately fifteen to twenty houses a year each.

Central to the contribution of the faith groups is the House Dedication, a ceremony performed just before a family moves into a house, where the house is blessed by a particular congregation’s ministers and an open house is held for the public to take a look at the work done by these groups. These functions also serve as a welcoming to the community for the new homeowners. Much of the coordination of these events, along with the coordination between religious groups and the whole of CHFH is handled by the faith relations coordinator, Jayna Powell.

### **Timeline of Significant Events:**

- 1976 Habitat for Humanity is founded.
- 1982 Chesapeake Habitat for Humanity is founded. Its first president, Lynwood B. Jenkins, pioneers the use of Habitat methods within an urban setting.
- 1994 United Churches is started - the first ecumenical Christian group to contribute to CHFH.
- 2007 The interfaith program, Peace by Piece, is started - the first group to include Muslim and Jewish congregations as featured partners.

## **Financial Information:**

### *Assets Held:*

Mortgages - \$6.45 million

Current Housing Projects - \$1.27 million

Cash & Property/Equipment - \$0.7 million

Total Assets Held: \$8.5 million

### *Income (FY 2008):*

Housing Sales - \$1.36 million

Foundation & Grant Contribution - \$0.57 million

Corporate Contribution - \$0.56 million

Faith Community Donation - \$0.34 million

Government Contribution - \$0.2 million

Individual Contributions - \$0.19 million

Other (Youth Group, resale of materials, etc.) - \$0.57 million

Total: \$3.8 million

### *Expenditures (FY 2008):*

Program Services - \$1.96 million

Fundraising Costs - \$0.36 million

ReStore Program - \$0.28 million

Program Management - \$0.20 million

Total: \$2.8 million



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