

State Of Maryland

2026 Bond Initiative Fact Sheet

1. Name Of Project		
Habitat for Humanity Susquehanna's Affordable Homes in Aberdeen		
2. Senate Sponsor	3. House Sponsor	
James	A. Johnson	
4. Jurisdiction (County or Baltimore City)	5. Requested Amount	
Harford County	\$325,000	
6. Purpose of Bond Initiative		
the acquisition, planning, design, construction, expansion, repair, renovation, reconstruction, site improvement, and capital equipping of the Habitat for Humanity Susquehanna's Affordable Homes in Aberdeen project		
7. Matching Fund		
Requirements:	Type:	
Grant		
8. Special Provisions		
<input type="checkbox"/> Historical Easement	<input checked="" type="checkbox"/> Non-Sectarian	
9. Contact Name and Title	Contact Ph#	Email Address
Yvonne Golczewski		484-431-9483
10. Description and Purpose of Organization (Limit length to visible area)		
<p>Habitat for Humanity Susquehanna is a financially independent nonprofit affiliate of Habitat for Humanity International, serving Harford & Cecil Counties. Our vision is to create a community where everyone has an affordable and decent place to live. In 32 years, we have built/rehabbed 135 homes and repaired 442 homes for low-income families, seniors, and veterans. We have the necessary experience for this project. Our goals are to assist families in purchasing decent homes they can afford; expand the pool of affordable starter homes; decrease substandard housing; help seniors remain safely in their homes; reduce homelessness; revitalize communities with new investment; eliminate blight; and stabilize neighborhoods with homeownership. Hundreds of hard-working citizens with inadequate and unsafe shelter, financial distress, and homelessness seek our help.</p>		

11. Description and Purpose of Project (Limit length to visible area)

Maryland has a severe shortage of affordable starter homes for low- to moderate-income families. Affordable homes are necessary for economic growth and keeping workers in the state. MD families deserve the freedom to build their future through homeownership. We have a purchase contract for 5 residential lots at 1960-1968 Perryman Road, Aberdeen. Affordable lots are extremely scarce, and we do not have funding for the upfront costs of developing the lots (\$325,000), which includes installing sewer lines and water connections and clearing trees. We can begin once the bond funding is received, so the project is shovel-ready. The homes will be newly constructed single-family homes with 3 bedrooms & 1.5 baths. Energy efficiency standards will be met. They will be built by community volunteers and homebuyers (lowering labor costs), except for the licensed trades and development professionals.

Round all amounts to the nearest \$1,000. The totals in Items 12 (Estimated Capital Costs) and 13 (Proposed Funding Sources) must match. The proposed funding sources must not include the value of real property unless an equivalent value is shown under Estimated Capital Costs.

12. Estimated Capital Costs

Acquisition	\$337,500
Design	\$46,000
Construction	\$1,000,000
Equipment	
Total	\$1,383,500

13. Proposed Funding Sources - (List all funding sources and amounts.)

In-kind donations	\$20,000
Businesses	\$50,000
Foundations	\$80,000
Churches	\$20,000
Events	\$48,500
Individuals	\$40,000
Harford County	\$375,000
Community Legacy	\$250,000
MAHT	\$150,000
CITC	\$25,000
LBI 2026	\$325,000
Total	\$1,383,500

14. Project Schedule (Enter a date or one of the following in each box. N/A, TBD or Complete)			
Begin Design	Complete Design	Begin Construction	Complete Construction
7/1/2026	12/31/2026	1/4/2027	6/30/2028
15. Total Private Funds and Pledges Raised	16. Current Number of People Served Annually at Project Site	17. Number of People to be Served Annually After the Project is Complete	
140000.00	0	20	
18. Other State Capital Grants to Recipients in the Past 15 Years			
Legislative Session	Amount	Purpose	
N/A			
19. Legal Name and Address of Grantee		Project Address (If Different)	
Habitat for Humanity Susquehanna 205 South Hays Street Bel Air, MD 21014		1960-1968 Perryman Road Aberdeen, MD 21001	
20. Legislative District in Which Project is Located	34A - Harford County		
21. Legal Status of Grantee (Please Check One)			
Local Govt.	For Profit	Non Profit	Federal
[]	[]	[X]	[]
22. Grantee Legal Representative		23. If Match Includes Real Property:	
Name:	Diane Sengstacke	Has An Appraisal Been Done?	Yes/No
Phone:	410-420-0405		No
Address:		If Yes, List Appraisal Dates and Value	
Sengstacke Law, LLC 39 E. Churchville Road Suite 200 Bel Air, MD 21014			

24. Impact of Project on Staffing and Operating Cost at Project Site			
Current # of Employees	Projected # of Employees	Current Operating Budget	Projected Operating Budget
6	6	318000.00	327540.00
25. Ownership of Property (Info Requested by Treasurer's Office for bond purposes)			
A. Will the grantee own or lease (pick one) the property to be improved?			Own
B. If owned, does the grantee plan to sell within 15 years?			Yes
C. Does the grantee intend to lease any portion of the property to others?			No
D. If property is owned by grantee any space is to be leased, provide the following:			
Lessee	Terms of Lease	Cost Covered by Lease	Square Footage Leased
E. If property is leased by grantee - Provide the following:			
Name of Leaser	Length of Lease	Options to Renew	
26. Building Square Footage:			
Current Space GSF	N/A		
Space to be Renovated GSF	N/A		
New GSF	N/A		

27. Year of Construction of Any Structures Proposed for Renovation, Restoration or Conversion

N/A

28. Comments

The lots are under contract and will be purchased in April 2026. Subsequently, the homes will be built and then sold by Habitat for Humanity Susquehanna to five qualified families once the project is complete (before 15 years), but families purchasing the homes will receive 30-year mortgages. This is a long-term project. Also, we assume each of the families will have four members, though there may be more.

Acquisition costs include \$12,500 for purchasing the lots and \$325,000 for their development. This legislative bond request is for \$325,000, or \$65,000 per lot. All alternative funding sources listed are from recurring annual donors. Construction costs continue to accelerate, so we need the extra funding to pay for this projects development costs.

Development work is included in construction on the project schedule. The plan is to be finished as soon as possible, which will be in less than two years.

Funding this LBI will be an investment, not a handout. For every dollar invested by Habitat Susquehanna, \$1.53 is injected into the local economy, which is a 65% return. We increase tax revenue, increase home and neighborhood values, lessen public benefit expenditures, and create wealth.

Homes are sold to partner families with mortgage payments that are no more than 30% of their income. The price is kept low because of the volunteer labor, grants, and financing held by us. Habitat's mortgage allows for considerable savings over market rent, thus freeing up funds for utilities, transportation, schooling, and other costs. This is not a giveaway program; the families help to meet their own needs. Besides the required \$2,000 down payment, the families will complete 250 volunteer hours to help build their home and complete six financial education courses.

Homeownership is the best way for low- and moderate-income families to grow wealth, breaking intergenerational poverty, providing financial stability, and building hope for a better future. Some Habitat Susquehanna homeowners were formerly homeless and/or receiving public benefits but are now self-sufficient and providing stability and new opportunities for their families.

There is extreme need for homeownership opportunities for low-income families in Harford County. According to the Harford Consolidated Plan, more than 30% of all Harford households are housing cost burdened (paying 30-50% of their income for housing) or extremely cost burdened (paying 50% or more for housing). For these families, purchasing homes without our help is nearly impossible due to low wages combined with the high cost of renting or purchasing a home.

We are tremendously grateful for your consideration of this LBI request. Thank you!