

Founded in 1992, Habitat for Humanity Choptank is a volunteer supported 501(c)3 non-profit organization operating in Dorchester and Talbot Counties on the beautiful Eastern Shore of Maryland. Throughout our 29-year history, Habitat for Humanity Choptank has worked to empower low-income households to improve their housing conditions addressing aspects of housing needs from new construction to rehabs and repairs as well as weatherizations. Our new focus on Neighborhood Revitalization is based on the experience that building one house in a neighborhood of blight, while absolutely needed, does not have the community impact necessary to promote empowerment and sustainable change.

We are grateful to Senator Hayes for bringing forth SB 859, legislation that highlights the critical need for affordable and decent housing, which in this rural region of Maryland, is growing. An affordable home means a family can cover housing costs and still be able to provide for life's other necessities: food, health care, transportation, education. A decent home means a secure and safe home that can safeguard a family's health. Stable housing has a tremendous impact on family and community health, improved education outcomes for children and increased financial stability and opportunity. In addition to these benefits, building and repairing homes also stimulates other sectors of the economy – driving additional spending and creating more local jobs.

Unfortunately, the demand for affordable and decent housing outstrips the current supply, especially at lower tiers, and the lack of supply of affordable homes continues to be a barrier to those seeking to become homeowners, a place where generational wealth is often first created. Additional investment and revitalization is needed in communities that have suffered from past redlining and other discriminatory practices.

To this end, Habitat for Humanity Choptank supports SB 859, legislation that creates state financial assistance to close the “appraisal gap”, the difference between the cost of construction and the appraised value of the home, a gap that has played a role in handicapping the revitalization of historically redlined communities. The citizens and communities of Maryland need your leadership in supporting and investing in qualified affordable homeownership projects in LMI census tracts areas and encourage you to also support this legislation. Thank you.

JoAnn Hansen
Executive Director
Habitat for Humanity Choptank