



FROM: Shelley Halstead, Executive Director  
Black Women Build – Baltimore, Inc.  
President – Black Women Build LLC MHIC 112181  
PO BOX 16564  
Baltimore, MD 21217

TO: Councilman Costello, Chair of the  
Ways and Means Committee  
Du Burns Chambers City Hall 4<sup>th</sup> Fl  
Baltimore, MD 21202

DATE: January 31, 2023

RE: Bill #22-0299: In Support of Renewing CHAP Tax Credits for five years

Dear Councilman Costello and the Ways and Means Committee:

We are writing to express our support for Bill #22-0299 which would renew the CHAP tax credit for another five years. We have seen the areas revitalized where the tax credit has been applied in areas of Historic Baltimore: Federal Hill, Fells Point, Canton, Bolton Hill, Union Square, Bolton Hill, and Madison Park to name a few. The CHAP tax credit not only brings an incentive for developers working in low to middle income neighborhoods but to homeowners interested in restoring their homes, and to buyers eager to maintain the expenses associated with homeownership.

Black Women Build is a general contractor working to restore houses in West Baltimore, specifically Druid Heights, Upton, and soon Poppleton. We work hand in hand with Black Women Build – Baltimore, Inc. (BWBB), a non-profit that creates home ownership and wealth building opportunities through rehabilitation of vacant and deteriorated buildings with Black women who go through our program. Since 2020, BWBB has completed 10 houses and are on track to complete eight more in the next six months. The houses we work on are degraded: collapsed roofs that have fallen into basements, no floors or floor joists, no back or missing party wall, trees growing within them, and generally, in dismal shape. Each of these houses needs a full gut rehabilitation.

Many of the houses we rebuild have low assessments because of how degraded they are because of the neighborhood in which they sit. Many developers will not touch these houses because it costs more to rehab them than they will make on the sale; people are not willing to buy these houses, and banks will not lend to buyers when the houses' appraisals do not meet the listing price.

BWBB provides affordable housing; we do this at a loss now because we believe that if we rebuild enough of these houses, make them affordable for first time homeowners, AND provide the CHAP tax credit...they will sell and help to revitalize neighborhoods in West Baltimore. By applying for and receiving CHAP tax credits, passing these credits to the new homeowner, the buyers are safe when taxes in the area are reassessed.

Black Women Build – Baltimore  
P.O. Box 16564  
Baltimore, MD 21217

<https://blackwomenbuild.org>

EIN 82-1982378



For the new homeowner, she is safe knowing that she can continue to afford the house throughout the 10-year credit. Like BWBB, she is betting on a neighborhood and a community where very few in the city see potential.

Some of the first BWBB participants have received tax bills of \$9.93 the first year of the tax credit. The assessments were \$8,333 when the houses were purchased. The second year that the participants owned their house, the houses were assessed at \$70,200. The taxes to be paid would have been \$1,656.72. Instead, because of CHAP tax credit, they pay \$78.70. This helps to keep her mortgage low and attainable.

For low to middle income neighborhoods in CHAP districts, it is imperative for the new homeowner to receive the CHAP tax credit to ensure affordability and uniformity of these beautiful buildings that the new owner will call home.

Please find photos and examples attached to this letter.

Sincerely,

A handwritten signature in black ink, appearing to read "Shelley Halstead". The signature is stylized with a large, looped "S" and a distinct "H".

Shelley Halstead

Executive Director and President

Black Women Build – Baltimore, Inc./Black Women Build















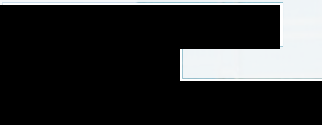




# Real Property Bill



Mayor and City Council of Baltimore  
Real Property Tax Levy  
July 1, 2021 to June 30, 2022



Assessed Property:  
1901 ETTING ST

BUREAU OF REVENUE COLLECTIONS  
200 HOLLIDAY STREET  
BALTIMORE, MD 21202  
TELEPHONE INQUIRIES:  
BILLING 410-396-3987  
IVR REFERENCE 2103210010200  
STATE DEPARTMENT OF ASSESSMENTS 410-767-8250  
STATE HOMEOWNER CREDIT 410-767-4433

PROPERTY IDENTIFIER  
WD SECTION BLOCK LOT  
14 080 0321 102  
LOT DIMENSIONS  
13X65  
NOT A PRINCIPAL RESIDENCE  
CONSTANT YIELD \$ 2.233 DIFFERENCE \$ .015

TAX DESCRIPTION	ASSESSMENT	RATE	TAX
STATE TAX	8,333.00	0.112%	\$9.33
CITY TAX	8,333.00	2.248%	\$187.33
TOTAL TAX			\$196.66
SPECIAL CREDIT			(\$187.33)
PAID 07/26/21 0.00			(\$9.33)

SEMIANNUAL PAYMENT SCHEDULE		
1ST INSTALLMENT		
IF PAID BY	DISC/INT & PEN	PAY THIS AMOUNT
	\$0.00	
2ND INSTALLMENT		
IF PAID BY	SER. CHG&1/P	PAY THIS AMOUNT
SERVICE FEE FOR SEMIANNUAL IS:		
ANNUAL PAYMENT SCHEDULE		
IF PAID BY	SER. CHG&1/P	PAY THIS AMOUNT

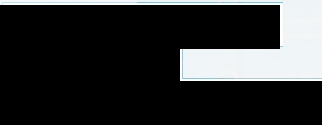
Amount Due: \$0  
Payment not accepted on \$0 balance Tax bill.



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WD SECTION BLOCK LOT  
14 080 0321 102  
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13X65  
PRINCIPAL RESIDENCE  
CONSTANT YIELD \$ 2.238 DIFFERENCE \$ .010

TAX DESCRIPTION	ASSESSMENT	RATE	TAX
STATE TAX	70,200.00	0.112%	\$78.62
CITY TAX	70,200.00	2.248%	\$1,578.10
TOTAL TAX			\$1,656.72
SPECIAL CREDIT			(\$1,578.10)
PAID 12/27/22 0.00			(\$78.70)
OTHER CHARGES			\$0.08

SEMIANNUAL PAYMENT SCHEDULE		
1ST INSTALLMENT		
IF PAID BY	DISC/INT & PEN	PAY THIS AMOUNT
2ND INSTALLMENT		
IF PAID BY	SER. CHG&1/P	PAY THIS AMOUNT
SERVICE FEE FOR SEMIANNUAL IS:		
ANNUAL PAYMENT SCHEDULE		
IF PAID BY	SER. CHG&1/P	PAY THIS AMOUNT

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