



August 24, 2020

Dear Baltimore City Council,

Thank you for your continued support of the CHAP Historic Tax Credit. I am writing to you to make you aware how important this program is to my business.

I am a new developer to Baltimore City by way of Washington DC. I moved my development business to Baltimore as I like to provide quality affordable houses to new homeowners. Washington DC became too expensive to do this. I found that the CHAP Program allows the monthly mortgage payment to be low enough where so many people may afford to buy the house while allowing me to make enough profit to keep in business.

The Real Estate agent's first question is if my house carries the CHAP credit. They compare Baltimore City houses to Baltimore County houses and this the only way the prices are competitive when the taxes are calculated into the monthly payment.

I look forward to continuing to work in Baltimore City and improve the neighborhoods for which I work. Please keep the CHAP Program going so I can compete with Baltimore County.

Sincerely Yours,

Andre L. Harper
President & CEO