



Bringing people together to build homes, communities & hope

Testimony for 23-0363
Baltimore City Council
September 17, 2024

Dear Baltimore City Council Members;

For 40 years, Habitat for Humanity of the Chesapeake has been a catalyst for moving low-income families out of poverty toward more prosperous, stable futures through affordable homeownership. By bringing people together to build homes, communities, and inspire hope, we settled more than 800 families into energy-efficient, affordable homes with zero-interest mortgages. This positively impacted the lives of more than 3,000 partner family members (more than half of whom are children), involved more than 1,200 volunteers annually and impacted hundreds of other community residents who benefit from safer, more vital communities as homeownership rates increase.

During the next year, Habitat Chesapeake will work on 17 homes in Baltimore City, some of them new construction, and some rehab properties that stood vacant or abandoned in Baltimore neighborhoods including Milton-Montford and Sandtown.

At present, we are actively seeking new acquisitions for future building. As you may know, the move from acquiring through to pre-development and construction can sometimes take years. Any efforts to facilitate the acquisition of property for our work in homeownership affordability is critical to our planning and success in finally arriving at a homebuyer with keys in their lands.

We understand the Land Bank Authority proposal to be one aimed to provide another set of tools for acquisition to go in the hands of qualified developers in the city, and, of course, we hope for work by us and other developers who wish to support City residents in homeownership to be a smooth process. We know that homeownership is one of the most effective means for ensuring progress for first-time and first-generation homebuyers.

In Partnership,

A handwritten signature in blue ink that reads "Mike Posko".

Mike Posko