



# HABITAT INSIDER

## IMPORTANT NEWS BULLETIN

### Message from Our Executive Director



In spite of the uncertainty brought by COVID-19, Habitat Choptank continues to plan for a world where poverty housing is eliminated from the face of the earth...and that starts in our own backyards. Every family needs to know their children have a safe and healthy place to call home.

As new areas in our country emerge as hotspots and we continue to struggle to see the light at the end of the tunnel, one thing remains clear....the future belongs to those who plan now.

Below is a summary of some of the activities that Habitat Choptank has been undertaking to ensure that our home buyers and home owners are supported during this crisis, as well as efforts to strengthen our ability to serve more individuals and families in need.

**Thank you for continuing to sow into a FUTURE OF HOPE for families in our community by partnering with Habitat Choptank to provide the hand-up they need to build a solid foundation for the future!**

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## COVID-19 IMPACT ON HABITAT CHOPTANK



**Below is an update on some of our current activities as well as plans for the future.**

1. Communication with all of our Habitat mortgage holders continues to ensure that home owners who have been adversely affected by COVID-19 are able to defer payment on their mortgage, providing much needed relief and the assurance that their family can remain safely in their home.
2. The Federal Cares Act has placed a moratorium on rental evictions but we are monitoring this situation closely to ensure that individuals and families who are in our home buyer program have access to an advocate and support from Habitat Choptank, if necessary.
3. As we mentioned last week, where homes are completed and buyers are ready, we are renting to our home buyers while loan applications are pending. We are excited to report that, under this arrangement, one home buyer has already moved into her forever home in St. Michaels and another is schedule to move to Hurlock in the days ahead.
4. We continue to focus new builds with the use of contractors as construction is still considered an essential business in Maryland. We have focused this work on homes where home buyers will be ready to close within the next six months.
5. Our Home Buyer Selection Committee is working on a Rent to Own concept for future builds where the home is ready but the buyer still needs to complete sweat equity and savings. Our goal is to serve more families in need earlier in the queue by providing safe, quality and affordable housing, which we know is now more important than ever.
6. Habitat Choptank recently applied for the Payroll Protection Program, legislation under the federal CARES Act, which enables businesses, including nonprofits, to apply for a loan during this difficult time. The loan, or a portion of the loan, could convert to a grant in the future and we hope to be able to use this funding to rehire and reopen our ReStore when the future is more clear.

**Be on the lookout for updates and more ways you can sow into the**

**future of families in need in our community. Your continued support is greatly needed and appreciated at this time.**

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**All events postponed until further notice.**

**Please like us on Facebook so that you continue to receive important and timely messages.**

**Thank you for partnering with us to ensure our community remains safe and healthy.**

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