



## shed auction

This garden shed was generously donated to our ReStore, and it could be yours!

This beautiful Cape Cod Style 12' x 20 x 10.5' shed has an estimated \$10,000 value. Bidding starts at \$1,000, and the auction will be open from September 16 to 30.

There are numerous businesses in the area that sell and deliver sheds that can be contacted to determine the cost of shed pick-up and delivery. The winner is responsible for coordinating and paying for pick-up within 30 days of the auction closing.

Click the button below to view our bid site! Bidding starts on September 16!

[Bid here](#)

## homebuyers



### Ashley M.

On August 17, Ashley closed on her home in Cambridge. She signed her mortgage and celebrated with the Habitat Choptank staff, board, and volunteers.



### Shantel

After her home dedication, Shantel and her family moved into her new home on Brooks Lane in St. Michael on Thursday, July 1.



### Ashley P.

Ashley settled on her Habitat home on August 26 and celebrated with the Habitat Choptank staff and volunteers.





## volunteer at the ReStore

Not all Habitat Choptank volunteers wield construction tools! Lend a hand at our ReStore, located at 8610 Commerce Dr. Easton, MD 21601.

We're in need of volunteers in donations processing, cleanliness assistance, and customer service. Morning and afternoon shifts are available from Tuesdays through Saturdays.

Ready to get involved? Click the button below to get started!

[Volunteer](#)



## groove city culture fest

On August 21, we spent the day at Groove City Culture Fest! We had a blast supporting this musical and family-oriented event by



## BAAM block party

We had a great time at the

painting houses with the kids!

BAAM Block Party on August 28! At this event hosted by Building African American Minds, each vendor gave out school supplies. The kids folded and decorated origami houses with us and received rulers with the Habitat Choptank logo to take back to school with them

## CITC program

Habitat Choptank makes a significant number of owner-occupied home repairs every year, in addition to the new home builds we are known for. This is key to preserving neighborhoods and has become an important piece of our work. Roof repairs are an overwhelming need for homeowners in our service area who do not qualify for traditional financial services.

Habitat Choptank applied to the Department of Housing and Community Development's Community Investment Tax Credit (CITC) program and was accepted for our Helping Hands Revolving Loan Fund and roof repairs made possible through this program. Donors make monetary gifts to Habitat Choptank to help homeowners fund critical roof repairs, which in turn they pay back on a sliding scale, and the donor receives tax credits that can be claimed at tax return time.

<b>CITC Tax Benefits to an Individual Donor</b> <i>Illustrative \$1,000 Donation</i>	
Donation to Habitat Choptank	<b>\$1,000</b>
CITC State Tax Credit	(\$500)
Federal Charitable Tax Deduction	(\$320)*
MD Charitable Tax Deduction	(\$55)*
<b>Net Cost of \$1,000 Donation</b>	<b>\$125</b>



*\*This table is for illustrative purposes only and assumes a state tax rate of 5.5% and a federal tax rate of 32%, as well as an itemized deduction scenario. Please consult a tax professional to determine how the CITC program might impact your individual tax*

situation.

[Learn more](#)



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