

Repair Eligibility Guidelines

Qualified applicants that demonstrate the greatest need for a Habitat repair will be selected. Need is determined by the home visit assessment and financial background. All repair projects are subject to availability of funds.

Veteran Requirements

- Any U.S. veteran who received an honorable or general discharge. Must be able to supply Form DD-214
- Home must be owned and inhabited by a family meeting the same requirements as our general Repair Program
- The veteran does not need to be the owner of the home but must be living in the home as his/her primary residence (cannot be a renter)
- Active military and widows/widowers of veterans are not eligible

Residency Requirements

All applicants must reside in Harford or Cecil County. Repairs are restricted to owner-occupied residential properties in Harford or Cecil County.

Financial Requirements

Income for applicants must not exceed 50% (for Cecil County) and 80% (for Harford County) of the area median income (AMI).

- A credit check is required for each applicant
- Applicants must provide their most recent and consecutive (1) bank statements (two months); (2) pay stubs (two months); and, (3) Federal and State tax returns (two years)
- Each applicant is required to have homeowner's insurance

Eligible Repairs:

Approved projects include interior and exterior work performed to alleviate critical health, life and safety issues or code violations and include, but are not limited to:

- Roof repairs and replacement
- Damage to floors or structural walls
- Repairs to reinstate insurance or satisfy code enforcement
- Handicap accessibility renovations
- Electrical plumbing and HVAC
- Minor upgrades such as caulking and insulation

Household Size	1	2	3	4	5	6	7	8
Harford County 80% AMI	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950
Cecil County 50% AMI	\$30,600	\$35,000	\$39,350	\$43,700	\$47,200	\$50,700	\$54,200	\$57,700

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street, NW, Washington, D.C. 20552. [107/2017](#)