

OTHER CONTACT INFO

DONATE

For more information on ways to donate to, or fundraise for, Habitat Susquehanna, contact:

Ola Boswell
Director of Development
410-638-4434 ext. 7234
oboswell@habitatsusq.org

REPAIR PROGRAM

For more information on critical home repairs and weatherization needs, and to apply to the Repair Program, contact:

Lydia Jordan
Repair Program Manager
410-980-7390
ljordan@habitatsusq.org

ABERDEEN RESTORE

For more information on donating to, and purchasing from, the Aberdeen ReStore:

Aberdeen ReStore
1013 Beards Hill Road, Aberdeen, MD
443-567-7698
restore@habitatsusq.org

For volunteer opportunities at the Aberdeen ReStore, contact:
Ashley Hall
Aberdeen ReStore Volunteer Coordinator
ahall@habitatsusq.org

VOLUNTEER

For more information on construction and non-construction volunteer opportunities, contact:

Michele Louderback
Volunteer Coordinator
410-638-4434 ext. 7243
mlouderback@habitatsusq.org

HOW TO APPLY

WEBSITE:

www.habitatsusq.org

On the Home Page, click on the PROGRAMS button and select the HOMEOWNERSHIP tab at the dropdown menu; locate and complete the Interest Form to be invited to an upcoming Orientation!

EMAIL/TELEPHONE:

HOMEOWNERSHIP PROGRAM MANAGER:

HEATHER GIBSON

hgibson@habitatsusq.org
Office: 410-638-4434 ext. 1

HABITAT FOR HUMANITY
SUSQUEHANNA
205 S HAYS STREET
BEL AIR, MD 21014



**FIND US ON
SOCIAL MEDIA**

@habitatsusq



Habitat for Humanity Susquehanna is a mortgage lender. We offer affordable mortgages to qualified applicants.

NMLS #1439405

Heather Gibson
Habitat for Humanity Susquehanna
Mortgage Loan Originator
MLO NMLS# 138016



HOME- OWNERSHIP PROGRAM



HABITAT FOR HUMANITY SUSQUEHANNA

Habitat for Humanity Susquehanna is part of a global, nonprofit housing organization operated on Christian principles seeking to put God's love into action by building homes, communities and hope. Habitat Susquehanna is dedicated to eliminating substandard housing locally and worldwide through constructing, rehabilitating and preserving homes; by advocating for fair and just housing policies; and, by providing training and access to resources to help families improve their shelter conditions.

Habitat for Humanity is a movement of people in our local area and around the world, working together to build more prosperous and vibrant communities by making sure everyone has a decent, safe, affordable place to call home.

Habitat Susquehanna is an ecumenical Christian housing organization devoted to building and repairing homes in partnership with qualifying families.

Habitat Susquehanna is a 501(c)(3) nonprofit supported by government, community, and private funding.

OUR MISSION

Seeking to put God's love into action, Habitat for Humanity Susquehanna brings people together to build homes, communities, and hope in Cecil and Harford Counties.

OUR VISION

Create a community where everyone has an affordable and decent place to live.

ELIGIBILITY CRITERIA FOR THE HOMEOWNERSHIP PROGRAM:

HOUSING NEED

Qualified applicants that demonstrate the need for a Habitat house will be selected. Examples of need may include: structural problems, inadequate living space, safety, and stability concerns. Need is determined by home visits.

ABILITY TO PAY

To qualify financially, the household income of an applicant **cannot be below \$40,000** per year to afford a Habitat mortgage. Also, the income of an applicant cannot exceed the highest income as listed below:

Effective 6/15/2025	Cecil County	Harford County
1 Person	\$66,850	\$72,950
2 Person	\$76,400	\$83,400
3 Person	\$85,950	\$93,800
4 Person	\$95,500	\$104,200
5 Person	\$103,150	\$112,550
6 Person	\$110,800	\$120,900
7 Person	\$118,450	\$129,250
8 Person	\$126,100	\$137,550

Current income, current debts, revolving credit, current employment, bank accounts, credit reports, and landlord references will be checked to verify the applicant(s) ability to pay the monthly mortgage payment. The mortgage payments are used to build future Habitat homes.

WILLINGNESS TO PARTNER

Timeliness, understanding, and eagerness are necessary to partner with Habitat Susquehanna.

Each Habitat homebuyer contributes 250 hours; working alongside staff and volunteers at a construction site and completing financial, homebuyer and home maintenance courses.

OTHER REQUIREMENTS

Residency: Applicant(s) must live in Harford or Cecil County for at least one year immediately prior to their application and be a permanent legal resident of the United States or a United States citizen.

First-Time Homebuyer: In order to qualify as a first-time homebuyer, an applicant and his/her spouse cannot own or hold title to a home in the last three years. The term also includes an individual who is a displaced homemaker or single parent as defined by the HOME Investment Partnerships Act.

