

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:

Repair Program
410-980-7390

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

Yvette Valentin
Habitat for Humanity Susquehanna
Mortgage Loan Originator
MLO NMLS# 1601046



HOME-OWNERSHIP PROGRAM



**every
one
deserves a place
to call home**

HABITAT FOR HUMANITY SUSQUEHANNA

Habitat for Humanity Susquehanna is part of a global, nonprofit housing organization operated on Christian principles that seeks 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 was founded on the conviction that every man, woman and child should have a simple, affordable place to live in dignity and safety, and that decent shelter in decent communities should be a matter of conscience and action for all.

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 builds strength, stability, and self-reliance through affordable housing 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 greatest need for a Habitat house will be selected. Examples of need include: structural problems, inadequate living space, safety, and stability. Need is determined by home visits.

ABILITY TO PAY

To qualify financially, the household income of an applicant **cannot be below \$35,000** per year to afford a Habitat mortgage. Also, the income of an applicant cannot exceed the highest income as listed below:

EFFECTIVE 06/15/23	CECIL COUNTY	HARFORD COUNTY
1 PERSON	\$62,500	\$66,300
2 PERSON	\$71,400	\$75,750
3 PERSON	\$80,350	\$85,200
4 PERSON	\$89,250	\$94,650
5 PERSON	\$96,400	\$102,250
6 PERSON	\$103,550	\$109,800
7 PERSON	\$110,700	\$117,400
8 PERSON	\$117,850	\$124,950

Current income, current debt, 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 payment will be used to build future Habitat Susquehanna homes.

WILLINGNESS TO PARTNER

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

Sweat Equity is the actual hands-on physical involvement of partner families. The hours are not monetary contributions toward their home, but required volunteer hours.

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.

