

ABOUT THE REPAIR PROGRAM

Our Repair Program provides critical home repairs to low-income qualified homeowners in Harford and Cecil counties to alleviate health and safety issues, such as floors, walls, roofs, HVAC, plumbing, electrical, and accessibility needs/modifications. All applicants must make a small financial contribution towards the cost of their critical home repairs as part of Habitat's philosophy that homeowners participate in the "hand up" that we're giving to them. (Contribution fee must be paid in full before work can begin.)

Our Repair Program additionally provides weatherization assistance to improve energy efficiency and indoor air quality to homes. The weatherization program is free of charge (there is no contribution fee).

Only one application is needed to cover any requests for critical home repairs and weatherization.

ELIGIBILITY REQUIREMENTS

Applicants demonstrating the greatest need for a Habitat repair will be selected. Need is determined by the qualifications review process and subsequent home visit assessment. All applicants must reside in Harford or Cecil counties and have a household income at or under HUD's 80 percent Area Median Income limits (see chart below). Repairs are restricted to owner-occupied residential properties.

NOTE: This is not an emergency repair program. There is a waiting period for repairs and are subject to the availability of funding.

INCOME LIMITS

80% AREA MEDIAN INCOME LIMITS 2023-24

HOUSEHOLD SIZE	HARFORD CO	CECIL CO
1 PERSON	\$66,300.00	\$62,500.00
2 PEOPLE	\$75,750.00	\$71,400.00
3 PEOPLE	\$85,200.00	\$80,350.00
4 PEOPLE	\$94,650.00	\$89,250.00
5 PEOPLE	\$102,250.00	\$96,400.00
6 PEOPLE	\$109,800.00	\$103,550.00
7 PEOPLE	\$117,400.00	\$110,700.00
8 PEOPLE	\$124,950.00	\$117,850.00



HOW IS OUR PROGRAM FUNDED?

Our program receives a variety of grant funding in different years from different sources, such as the Community Development Block Grant, the Maryland Department of Housing and Community Development, the Video Lottery Terminal, the Maryland Energy Administration, The Home Depot Foundation, The Dresher Foundation, Lowe's Housing Plus (Aging In Place), the United States Department of Agriculture, etc. Each grant has its own restrictions that must be adhered to, so not all applicants will be eligible for all grants. In addition, individual donations from the public have been instrumental when grants were not available or when supplemental funds were needed and not covered by grant funding.