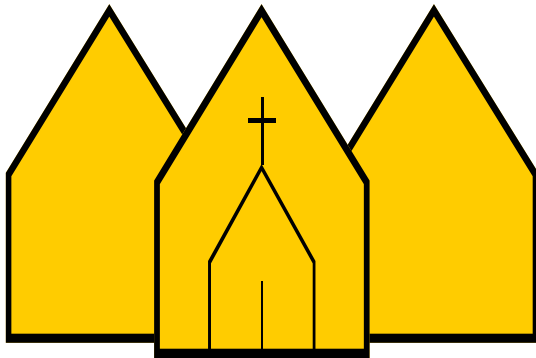


## Helpful Resources

- **Harford County Housing Agency**  
15 South Main Street, Suite 106  
Bel Air, Maryland 21014-8725  
410-638-3045 or 410-879-3136  
Fax 410-893-9816  
www.harfordcountymd.gov/housing

## Mission Statement

Inner County Outreach is a faith based organization that nurtures families by assessing and addressing individual's physical, social, and spiritual needs.



**Worshiping God**  
Worshiping God  
Building Family  
Serving Community



**EDUCATION ■ INSPIRATION ■ INDEPENDENCE**

INNER  
COUNTY  
OUTREACH

**Inner County Outreach offers several programs to assist you :**

- **H1N1 Swine Flu Community Outreach**
- **Minority Outreach and Technical Assistance**
- **Trinise Summer Day Camp**
- **Food Pantry**
- **Community Housing Development Org.**
- **Residential Group Homes:**
  - **Overlea House**
  - **Harewood House**
- **Liberty House**
- **Emergency Transitional Housing service**
- **Parent and Child Therapeutic Mentoring (PACT)**

*Reaching Out To Strengthen Family Ties  
through Education, Inspiration, and Independence*

# Affordable Housing Opportunity Program



**ATTENTION:  
FIRST TIME HOMEBUYERS  
LOCATED IN HARFORD COUNTY**

**Inner County Outreach**  
A ministry of Aberdeen Bible Church  
529 Edmund Street  
Aberdeen, MD 21001  
Phone: 410 272-3278  
Fax: 410 272-5457

## What is AHOP?

Inner County Outreach (I.C.O.) is a faith based nonprofit organization meeting the varied needs of the low- and moderate-income residents of Harford County, Maryland. ICO is a Community Housing Development Organization (CHDO) consisting of two components: housing rehab and homebuyer education. Under the home rehab component, ICO acquires, vacant homes in route 40 corridor areas of Harford County in an effort to revitalize the community. ICO substantially rehabilitates these homes in participation with the community and local government representatives. Under homebuyer education we educate prospective homebuyers of the intimidating process with acquiring a home. We also enlighten the prospective homebuyers of the, often unfamiliar, responsibilities of owning home. The AHOP Program is financed through federal HOME funds administered by Harford County Government.

## Requirements for purchasing a AHOP Homes

1. Earn 50% to 80% of the area median income based on household size. *Below is a chart showing the maximum income for different household sizes.*

Household Size	Income Limit	
	50%	80%
1	\$28,750	\$ 44,800
2	\$ 32,850	\$ 51,200
3	\$ 36,950	\$57,600
4	\$ 41,050	\$64,000
5	\$ 44,350	\$69,100
6	\$ 47,600	\$74,250
7	\$ 50,900	\$ 79,350
8	\$ 54,200	\$ 80,500

2. Actively participate with AHOP homebuyers counseling and complete Harford County Housing homebuyer education workshop, receive \$10,000 credit toward settlement.
3. Qualify for (market rate or lower) mortgage financing through participating lender. ICO will assist families with this process through its homeownership counseling program.
4. First time homebuyer or haven't owned a home within the last 3 years.

## The Key to Getting Started

### Contact :

**Roslyn Johnson**  
**Inner County Outreach**  
**529 Edmund Street**  
**Aberdeen, Maryland 21001**  
**410 272-3278 ext 104**  
**410 272-5457 Fax**

