

Harford County, Maryland is part of the Greater Baltimore Region, strategically located on I-95 in the heart of the East Coast and Mid-Atlantic United States' markets. Harford County's location, highly skilled workforce, business-friendly environment, and unparalleled quality of life offer the ultimate setting for growing businesses and families. The County's three municipalities, Aberdeen, Bel Air, and Havre de Grace, are only minutes apart and offer a unique flavor and a variety of diverse attractions and world-class amenities.

Harford County

Average Home SalesPrice	Median Income	Population	Avg. HH Size	Median Age
\$260,700.00	\$74,713.00	249,753	2.68	38.4



Bel Air

Located in the heart of Harford County, Bel Air offers its visitors big-city convenience in a small town package. Picturesque parks, rambling Victorians, cordial pubs, and charming boutiques welcome visitors off the street. Trendy stores and restaurant chains fuse with farmers markets and local craftsman to offer a wide variety of cuisine, goods, and gifts. Nestled between manicured suburbs and scenic pastures, Main Street Bel Air hums with cultural activity year round. Popular annual events include the Chocolate Festival, the Farm Fair, and the Maryland State BBQ Championship.

Community	Median Income	Population	Avg. HH Size	Median Age
Bel Air 21014	\$80,507.00	37,733	2.63	39.8
Bel Air 21015	\$80,639.00	29,520	2.83	38.1



Havre de Grace

Located in eastern Harford County on the banks of the Susquehanna River is a charming waterfront community rich with history and maritime heritage. This "City by the Bay" offers a truly authentic Chesapeake Bay experience, with a delightful mix of restaurants, unique bed and breakfast inns, specialty boutiques and antique shops. Waterfront trails, world-class golf, scenic parks and promenades characterize this charming city, which is host to the McDonald's LPGA Tournament at Bulle Rock Golf Course, one of sixteen 5-star Zagat rated golf courses in the U.S.

Community	Median Income	Population	Avg. HH Size	Median Age
Havre de Grace	\$60,421.00	17,928	2.49	39.6



Aberdeen

Aberdeen's convenient location on the I-95 corridor has made it one of Harford County's fastest growing communities and created high demand for business and tourist activity. Aberdeen is a diverse municipality successfully balancing a booming technology sector with the warmth of small town flavor. A unique hometown energy is generated here by the synergy of high-tech companies, like Battelle and APG, partnering with family oriented communities to build handsome neighborhoods, advanced educational environments, like the HEAT Center and Science and Math Academy, and exciting leisure activities, including the Cal Ripken Stadium.

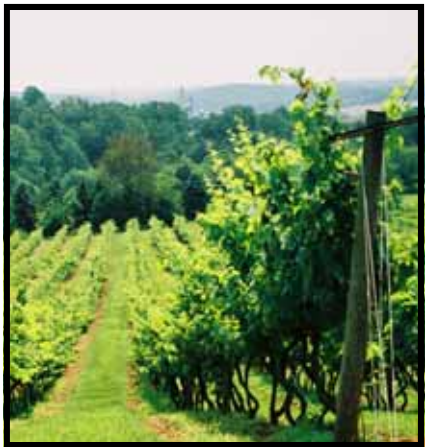
Community	Median Income	Population	Avg. HH Size	Median Age
Aberdeen	\$52,102.00	22,996	2.50	38.6



Churchville

Churchville is a mid-size zip code nestled between Harford's three municipalities. Its unique central location, suburban amenities, and friendly neighborhoods make it a favorite choice for many Harford County families. In Churchville, historic churches, cheerful orchards, and wholesome outdoor markets fuse seamlessly with inviting restaurants, appealing shops, and animated recreational activities, including miniature golf, and tennis.

Community	Median Income	Population	Avg. HH Size	Median Age
Churchville	\$85,722.00	3,218	2.65	46.0



Northern Harford County

Whitehall, Pylesville, Whiteford, Street, & Darlington

Picturesque landscapes adorned with sprawling farm homes, rambling hills, and bustling villages characterize scenic north Harford. The immense natural area, bordered by southern Pennsylvania and the Susquehanna River, has been largely preserved for agriculture and is home to a thriving thoroughbred breeding industry. Formerly the home of an enterprising slate and green marble mining industry, area attractions now include Fiore Winery, a lively vineyard recognized internationally for their award winning spirits, Geneva Farm Golf Course, a challenging public 18-hole green, and Rock State Park, a wooded treasure distinguished by unique stone landmarks and breathtaking waterfalls. Numerous outdoor festivals and events take place annually including the Fiore Wine and Jazz Festival, the Darlington Apple Festival, town fairs, polo matches, fox hunts, and steeple chase races.

Community	Median Income	Population	Avg. HH Size	Median Age
Whitehall	\$84,502.00	5,291	2.84	42.6
Pylesville	\$72,045.00	2,982	2.89	41.1
Whiteford	\$65,214.00	2,553	2.77	40.7
Street	\$67,692.00	6,423	2.91	42.7
Darlington	\$54,919.00	3,405	2.57	43.7



Southern Harford County

Joppa, Abingdon, Edgewood, & Belcamp

Driven by its strategic location, proximity to I-95, thriving business environment, and easily accessible MARC Train access, southern Harford County teems with activity. The diverse and culturally rich area is home to some of Harford's largest companies, including SafeNet, SAIC, EAI Corporation, Custom Direct, McCormick Company and Procter & Gamble. Waterfront executive housing and premier corporate campuses straddle the Route 40 Corridor, which joins Baltimore, Harford, and Cecil County. Tranquil golf courses, spirited recreation centers, large movie-theaters, trendy brand-name stores, and state-of-the-art libraries guarantee residents infinite entertainment opportunities.

Community	Median Income	Population	Avg. HH Size	Median Age
Abingdon	\$81,995.00	28,278	2.66	34.8
Joppa	\$71,955.00	15,846	2.54	42.2
Edgewood	\$58,917.00	25,223	2.75	32.6
Belcamp	\$76,460.00	6,087	2.49	34.1



Mid-Western Harford County

Monkton, Jarrettsville, Forest Hill, Fallston, & Baldwin

Mid-western Harford County, bordered by Baltimore County, offers residents express access to urban amenities without compromising its suburban appeal. Its strategic location, scenic setting, and abundant recreational opportunities has made it one of the wealthiest and fastest growing regions in the County. Sophisticated boutiques, contemporary athletic clubs, convenience stores, and fine dining frame this once largely agricultural community. Western Harford attractions include Ladew Topiary Gardens, a 22-acre world renowned historic manor home and garden, the Susquehanna Symphony Orchestra, an 80 member ensemble, and Boordy Vineyard, a nearby Baltimore County winery.

Community	Median Income	Population	Avg. HH Size	Median Age
Monkton	\$102,972.00	5,055	2.73	45.9
Jarrettsville	\$88,623.00	7,187	2.91	42.2
Baldwin	\$110,575.00	5,509	2.89	46.8
Fallston	\$107,075.00	11,914	2.83	46.2
Forest Hill	\$84,317.00	18,331	2.77	40.0

Source: ESRI & MRIS

Short Term Housing/Apartments *(Partial Listing)*



CALVERT'S WALK 200 Fox Hall Drive Bel Air, MD 21014 410.515.1118 www.calvertswalkapts.com 1-3 BR Starting at \$868	ARBORVIEW AT RIVERSIDE 1300 Liriope Court Belcamp, MD 21017 410.375.7926 www.rentarborview.com 1-3 BR Starting at \$924	PERKINS PLACE 4460 Perkins Circle Belcamp, MD 21017 410.575.7555 2 BR Starting at \$970	SEASONS AT BEL AIR 955 Sablewood Road Bel Air, MD 21014 410.879.0800 1-2 BR Starting at \$811
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Additional Apartment Complexes *(Partial Listing)*

COUNTRY VILLAGE 201 Idlewild Road Bel Air, MD 21014 410-879-7900 1-2 BR or 2 BR TH \$775-\$1015	HERITAGE WOODS 700 Heritage Lane Bel Air, MD 21014 410-879-1060 1-2 BR or 3 BR TH \$920-\$1355	DOMINION CONSTANT FRIENDSHIP 499 Crisfield Drive Abingdon, MD 21009 410.569.7152 1-3 BR \$843-\$1871	EMERALD WOODS APTS 2 Lockhart Circle Forest Hill, MD 21050 410.893.9697 www.villagesofharford.com 1-2 BR \$889 - \$999	FOX RUN AT ASHBY PLACE 1600 A Ashby Square Edgewood, MD 21040 410-679-6251 1-2 BR \$799-\$974
HARFORD VILLAGE NORTH 1610 D Michelle Court Forest Hill, MD 21050 410.879.9020 www.villagesofharford.com 1-2 BR \$849-\$999	HARFORD VILLAGE SOUTH 800 Candlelight Drive Bel Air, MD 21014 410.893.0212 www.villagesofharford.com 2 BR \$889	WAKEFIELD MANOR 699 Red Oak Drive Bel Air, MD 21014 410.879.1728 1-2 BR \$730-\$930	WOODBRIDE COMMONS 1307 Gold Meadow Way Edgewood, MD 21040 410.676.4034 www.woodbridgecommons.net 2-3 BR \$850-\$1015	WOODSDALE APARTMENTS 102 Waldon Road Abingdon, MD 21009 410.515.2700 1-3 BR \$756-\$945

Housing Programs

STATE OF MARYLAND

- **CDA More House 4 Less Mortgage Program** – primarily targeted to first-time homebuyers. Provided low-interest mortgage loans to eligible homebuyers with low-to-moderate income. www.morehouse4less.com
- **Down Payment and Settlement Expense Loan Program** - used in conjunction with the Maryland Mortgage Program. Offers 0% deferred loans up to \$5,000 for down payment and settlement costs to low-and-moderate income homebuyers. www.morehouse4less.com
- **House Keys 4 Employees Program** - is an employer based program that enables eligible homebuyers to receive more down payment and/or closing cost assistance than is available through the standard down payment and closing cost assistance programs. Visit www.morehouse4less.com for a list of participating employers including Harford County Government, Harford County School Board, Harford County Public Library, Harford County Sheriff's Office and Harford County Fire Department.
- **Homeowners' Property Tax Credit** - allows credits against the homeowner's property tax bill if the property taxes exceed a fixed percentage of the person's gross income. Supplemental tax credits are available for Harford County residents. Visit www.dat.state.md.us for more information.

HARFORD COUNTY

- **American Dream Down payment Initiative (ADDI)** – assists first-time homebuyers in purchasing homes by providing funds for down payment, closing costs and rehabilitation in conjunction with the assisted home purchase. Amount of ADDI assistance may not exceed \$10,000 or 6% of the purchase price of the home. www.harfordcountymd.gov/housing/SELP.html
- **Solar Energy/Geothermal Device Tax Credits** - Harford County offers up to \$2,500 in tax credits to homeowners for the installation of Solar energy or Geothermal devices for the year in which it was installed. For information contact the Harford County Department of Administration at 410.638.3210.