



CUMBERLAND COUNTY HOMEOWNER ASSISTANCE PROGRAMS

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The Cumberland County Commissioners have provided funds to help County homeowners keep their residences up to standards. The County's programs, described below, pay for **home repairs** to correct code deficiencies in the residences of qualified homeowners. Eligible work items include: updating electrical wiring, heating systems, roof repair or replacement, insulation, doors, windows, siding, interior and exterior painting, chimneys, spouting, kitchens, bathrooms, foundation repairs, etc. Assistance is provided from the County's Community Development Block Funds and/or HOME Investment Partnership Program Funds received from the federal government and is in the form of an interest free deferred loan. The County's Affordable Housing Trust (AHTF) can also provide assistance to homeowners in need of **emergency repairs** through an interest free deferred loan. **Accessibility improvement** grants are also available to income eligible households. **Eligibility for all the assistance is based on total household income.** An application process must be completed for each program before a grant or deferred loan approval is given.

COUNTY HOME OWNER-OCCUPIED REHABILITATION PROGRAM

This program offers deferred, interest free loans up to a maximum of \$17,500 for general repairs to the home. All code violations must be corrected when repairs are made. If the total cost of repairs exceeds \$17,500, the owner must pay for the difference. The loan is due when the recipient sells the property or if the title to or use of the property changes. Preference is given to low-income elderly and low-moderate disabled households.

Household Size	Low Income	Moderate Income
1	\$26,150	\$41,850
2	29,900	47,800
3	33,650	53,800
4	37,350	59,750
5	40,350	64,550
6	43,350	69,350
7	46,350	74,100
8	49,350	78,900

COUNTY AHTF EMERGENCY REPAIR DEFERRED LOAN PROGRAM

The Redevelopment Authority receives funds to assist eligible households with **emergency** repairs to their homes such as roof or furnace repairs; plumbing or wiring emergency; foundation stabilization, etc.

The maximum amount of the no interest deferred loan available to each dwelling unit is \$5,000. The loan is due when the recipient sells the property or if the title to or use of the property changes. Preference is given to seniors.

Household Size	Income Limit
1	\$ 52,300
2	59,800
3	67,300
4	74,700
5	80,700
6	86,700
7	92,700
8	98,700

