



## CUMBERLAND COUNTY HOMEOWNER ASSISTANCE PROGRAMS

Contact Patricia Mrkobrad 717-249-0789 x136

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 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	\$ 25,200	\$ 40,250
2	28,800	46,000
3	32,400	51,750
4	35,950	57,500
5	38,850	62,100
6	41,750	66,700
7	44,600	71,300
8	47,500	75,900

### 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.

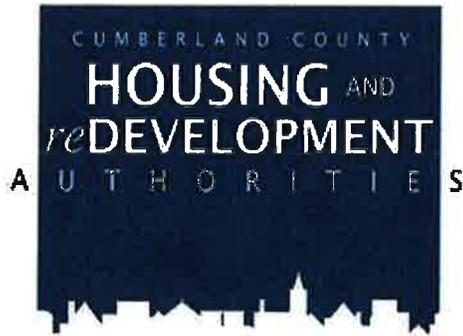
The maximum amount of the no interest deferred loan available to each dwelling unit is \$5,000. The loan is due when the recipient sells the property or if the title to or use of the property changes. Preference is given to seniors.

Household Size	Income Limit
1	\$ 50,400
2	57,600
3	64,800
4	71,900
5	77,700
6	83,500
7	89,200

### KEYSTONE COMMUNITIES ACCESSIBLE HOUSING GRANT PROGRAM

The Redevelopment Authority receives grant funds to assist households with accessibility improvements to their homes. Modifications can be made to the home such as installation of ramps, bathroom modifications, widening doors, etc. The maximum amount of grant funds available to each dwelling unit is \$12,000. Eligibility for the assistance is based on total household income.

Household Size	Income Limit
1	\$ 60,480
2	69,120
3	77,760
4	86,280
5	93,240
6	100,200
7	107,040
8	114,000



**CUMBERLAND COUNTY**  
**AFFORDABLE HOUSING TRUST FUND**  
**DOWN PAYMENT AND CLOSING COST**  
**ASSISTANCE PROGRAM**  
**\$3,000 to \$5,000 Grants**

The Cumberland County Affordable Housing Trust Fund First Time Homebuyers Down Payment and Closing Cost Assistance Program provides up to **\$3,000** in assistance to qualified first time homebuyers who purchase single family homes in Cumberland County and have a gross household income between 80% and 100% of the County's median income. Up to **\$5,000** in assistance can be provided to qualified first time homebuyers who purchase homes in Cumberland County and have a gross household income less than 80% of the County's median income. This assistance is in the form of a five year, no interest, and forgivable loan. The assistance can be used toward the purchase price of the house and/or closing costs.

This program will match the participants' savings 3-to-1. For every \$1 of savings the buyer uses to purchase their house, the County will provide \$3 in grant assistance. **The match can not exceed \$3,000 for those households with a gross annual income between 80% and 100% of the County's median income; \$5,000 maximum for those households with a gross annual income below 80%.** A pre-approval letter from a lender and attendance at the Cumberland County First Time Home Buyer workshop is required. Additional qualifications apply. Call for complete program details and an application: 866-683-5907 x 136.

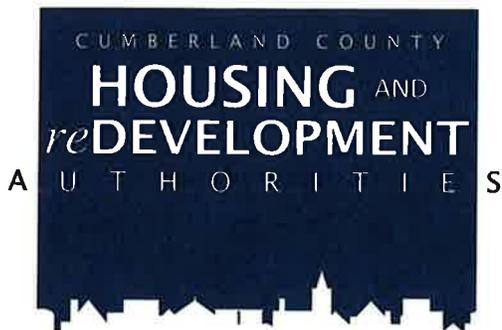
Applications will be accepted throughout the year. The number of applicants chosen each year to receive the assistance will depend upon the annual Affordable Housing Trust Fund allocation to the Down Payment and Closing Cost Assistance Program. Funds will be reserved on a first come first served basis and subject to availability.

**Current Income Limits**  
 (Income Limits subject to revision)

Household Size	80%	100% of median income
1	\$40,250	\$50,400
2	\$46,000	\$57,600
3	\$51,750	\$64,800
4	\$57,500	\$71,900
5	\$62,100	\$77,700
6	\$66,700	\$83,500
7	\$71,300	\$89,200
8	\$75,900	\$95,000

**HOW DO I APPLY?**

Persons who wish to apply for funds through this program must obtain an application from the Redevelopment and Housing Authority of Cumberland County, 114 North Hanover Street, Carlisle, PA 17013 or by calling 866-683-5907 x 136. You may register for the First Time Home Buyer workshop at the same time.



**Patricia K. Mrkobrad**  
*Housing Programs Manager*

## FREE First Time Homebuyer's Workshop

The Cumberland County Housing and Redevelopment Authorities in partnership with the Pennsylvania Housing Finance Agency present the **Cumberland County First Time Homebuyer's Workshop**. This workshop meets the requirements for Cumberland County's Affordable Housing Trust Fund Down Payment and Closing Cost Assistance Program, Carlisle Housing Opportunities Corporation homebuyer programs, Cumberland Non-Profit Housing Corporation homebuyer programs, PHFA loan products, and USDA Rural Development loan products.

### **Workshop topics include:**

- ✓ Budgeting and managing your money
- ✓ Planning for homeownership
- ✓ Shopping for a home
- ✓ Understanding your credit and how to get a mortgage
- ✓ Down payment & closing cost assistance and special financing
- ✓ What happens at the closing?
- ✓ Home maintenance and repairs
- ✓ Saving Energy and Home Safety
- ✓ Avoiding Foreclosure

Classes are held at One West Penn Street, Carlisle, PA. There is no charge, however, registration is required. Please contact the Cumberland County Redevelopment Authority at: **866-683-5907 select option 2** or email your name, address and telephone number along with your preferred class date to: **pmrkobrad@cchra.com**. Attendance at both sessions is required for the certificate. The class schedule is as follows: 6 pm to 9 pm on

January 7 and 14, 2016	February 4 and 11, 2016
March 3 and 10, 2016	April 7 and 14, 2016
May 5 and 12, 2016	June 2 and 9, 2016
August 4 and 11, 2016	September 1 and 8, 2016
October 6 and 13, 2016	November 3 and 10, 2016