



## CUMBERLAND COUNTY HOMEOWNER ASSISTANCE PROGRAMS 2011

The Cumberland County Commissioners have provided funds to help County homeowners keep their residences up to standards. The County's two programs, described below, pay for 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, uneven sidewalk, missing or damaged curb, etc.

### Income Guidelines

Assistance is provided from the County's Community Development Block Grant (CDBG) funds received from the federal government. Eligibility for the assistance is based on total household income. The federal government determines eligible income levels based on the median household income of this area. The levels are adjusted every year.

The current qualifying levels for select household sizes are as follows:

<u>Household Size</u>	<u>Low Income</u>	<u>Moderate Income</u>
1	\$ 24,850	\$ 39,800
2	28,400	45,450
3	31,950	51,150
4	35,500	56,800
5	38,350	61,350
6	41,200	65,900
7	44,050	70,450

### 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 deficiencies must be corrected when repairs are made.

If the total cost of repairs exceeds \$17,500, the owner is responsible for the difference. The loan is due when the recipient sells the property or if title to or use of the property changes. Assistance under this program is given in the following order of preference:

- (1) Low-Income Elderly and Low-Moderate Income Disabled;
- (2) Other Low-Income Owners;
- (3) Moderate-Income Owners



### Sidewalk Repair Program

This program provides grants to eligible homeowners who receive notice from the municipality that the condition of their sidewalk is in violation of the municipal code and must be repaired or replaced.

Low-income owners may be eligible for a grant for 100% of the cost of repairs up to a maximum of \$2,000.

Moderate-income owners may qualify for a grant for 70% of costs up to a maximum of \$1,400.

Assistance is in the form of a grant, which does not have to be paid back.

Contact Johnna Palm at 249-0789 X 166



### Accessibility Improvement Program



The Redevelopment Authority receives grant funds from the Affordable Housing Trust Fund to assist disabled households with accessibility improvements to their homes. Modifications can be made to the home such as; installation of ramps, lowering kitchen counters, bathroom changes, widening doors, etc. The maximum amount of grant funds available to each dwelling unit is \$5,000.

Limited funds are available for **Emergency Repairs** (roof or furnace repairs; foundation stabilization; etc.) in the form of a 0% deferred loan up to \$3,000. Preference is given to the elderly.

For information on any of these programs (except Sidewalk Repair Program please call Johnna Palm 249-0789 x 166) please contact: **Pat Mrkobrad: phone: 249-0789 x 136 or 866-683-5907 x 136. Website: www.cchra.com Email: pmrkobrad@cchra.com.**