



## COUNTY HOMEOWNER ASSISTANCE PROGRAMS

---

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 side-walk, missing or damaged curb, etc.

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 Family Income of this area. The levels are adjusted every year; the qualifying levels for select family sizes in 2004 are as follows:

Family Size	Low Income	Moderate Income
1	\$21,200	\$33,900
2	24,200	38,700
3	27,250	43,550
4	30,250	48,400

***Owner-Occupied Rehabilitation Program:*** This program offers deferred interest free loans up to a maximum of \$15,000 for general repairs to the home. All code

deficiencies must be corrected when repairs are made. If the total cost of repairs exceeds \$15,000, 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-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.

The program descriptions above do not necessarily contain all of the provisions of the programs. Other provisions may apply. If you think you might qualify for one of these programs, contact the Cumberland County Redevelopment Authority, which administers the programs for the County. Contact Belinda Hrestak at telephone: 249-0789 ext. 121 or E-MAIL: [bhrestak@cchra.com](mailto:bhrestak@cchra.com).