

717-249-0789
114 N Hanover St
Carlisle, PA 17013
www.cchra.com

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Owner Occupied
Housing
Rehabilitation

About Us

CCHRA'S mission is to create quality, affordable housing and sustainable development opportunities which revitalize and strengthen our communities.

Our Core Values

- *advocacy*
- *collaboration*
- *compassion*
- *effective leadership at all levels*
- *efficient service*
- *ethics*
- *innovation*
- *professional development*
- *safety*
- *social equity*



Better Places, Better Lives



Better Places, Better Lives



The Cumberland County Housing
and Redevelopment Authorities

About the Programs

There are two Owner-Occupied Housing Rehabilitation (OOR) programs; the Carlisle Borough OOR Program serves those homeowners who reside in the Carlisle Borough and offers up to \$20,000 for home repairs.

The Cumberland County OOR program serves all homeowners outside of Carlisle Borough and offers up to \$22,000 in home repair funds.

Because the programs are federally funded, correcting code deficiencies in qualifying residences must be prioritized. Eligible repairs include updating electrical wiring, heating systems, roof repair or replacement, insulation, doors, windows, siding, interior and exterior painting, chimneys, spouting, foundation repairs, kitchens, bathrooms, etc.

How does it work?

Assistance is in the form of an interest-free deferred loan, and a mortgage is recorded as a lien against the property. The total amount of the loan is due upon the change of the deed.

To be eligible for either program, the owner must have resided in the property for at least the last six months. Mobile homes are permissible as long as the resident owns the land on which the mobile home is placed. The homeowner must be current on all property taxes and municipal utilities, and homeowner's insurance must be in place. Income eligibility is determined by total household size and total household income.

Applications may be found online at cchra.com or by contacting:

Susan Dunfee,
Housing Programs Specialist
sdunfee@cchra.com
(717) 249-0789 x171

Income Limits

Household Size	Income Limit
1	\$52,850
2	\$60,400
3	\$67,950
4	\$75,450
5	\$81,500
6	\$87,550
7	\$93,600
8	\$99,600

