

717-249-0789  
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www.cchra.com

[www.cchra.com](http://www.cchra.com)

**First Time  
Homebuyers' Down  
Payment and Closing  
Cost Assistance**

## 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*



HOUSING & REDEVELOPMENT AUTHORITIES  
OF CUMBERLAND COUNTY

*Better Places, Better Lives*



The Cumberland County Housing  
and Redevelopment Authorities

## About the Program

This program provides up to \$5,000 in assistance to qualified first-time homebuyers who have lived or worked in Cumberland County for at least six months and wish to purchase a single-family home in Cumberland County.

A family with a gross household income between 80% and 100% of the County's Median Income may qualify for up to \$3,000 in assistance, while a family with a gross household income less than 80% of the County's Median Income may qualify for up to \$5,000 of assistance. This assistance is in the form of a five-year, no interest, forgivable loan. No interest is charged and there are no monthly payments required to be made by the borrower. After five years of home ownership, the entire award is forgiven and the County's lien will be removed.

## How do I qualify?

1. You must be a first-time homebuyer, or someone who has not owned a home within the last three years.
2. Participants must provide satisfactory evidence of the funds to be matched and these must be the participants' own funds.
3. Participants' household assets must not exceed \$30,000 after settlement.
4. Participants must not contribute more than \$20,000 to the purchase of the home (seller assistance, gift funds and lender assistance are included in this restriction).
5. Applicant must supply a current pre-approval letter from a lender with the application.
6. Participants must have a documented credit score of 620 or higher to be eligible for assistance.
7. Total gross annual household income cannot exceed the 100% median income guidelines calculated for the current Fiscal Year by the U.S. Department of Housing and Urban Development (HUD).

To be eligible for this program, you must complete one round of Homeownership Workshops. To apply, contact:

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

## Income Limits

Family Size	80% Median income	100% Median Income
1	\$52,850	\$66,050
2	\$60,400	\$75,450
3	\$67,950	\$84,900
4	\$75,450	\$94,300
5	\$81,500	\$101,850
6	\$87,550	\$109,400
7	\$93,600	\$116,950
8	\$99,600	\$124,500

