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

## Emergency Repair Loan Program

### 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 Program

The Emergency Repair Loan Program can provide up to \$5,000 in assistance to Cumberland County homeowners in need of emergency repairs to their home through an interest-free deferred loan.

Emergency repairs include roof or furnace repairs, plumbing or wiring emergencies, and foundation stabilization. Other repairs not listed may also be eligible.

The assistance is awarded 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 change of the deed.

## How do I qualify?

To be eligible for the emergency repair deferred loan, the owner of the property must be a resident of the property; 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 are available online at [cchra.com](http://cchra.com) or contact:

**Susan Dunfee,**  
**Housing Programs Specialist**  
[sdunfee@cchra.com](mailto: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

