



HOUSING & REDEVELOPMENT AUTHORITIES
— OF CUMBERLAND COUNTY —

Better Places, Better Lives

**CUMBERLAND COUNTY
AFFORDABLE HOUSING TRUST FUND
EMERGENCY REPAIR LOAN
PROGRAM DESCRIPTION**

THE EMERGENCY REPAIR LOAN PROGRAM can provide up to \$10,000 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. Starting July 1, 2026, there will be a \$50.00 Non-Refundable Application Fee.

The assistance is in the form of an interest-free deferred loan, and a mortgage is recorded as a lien against the property. If the emergency repairs cannot be completed with the \$10,000 maximum deferred loan amount, the homeowner is required to provide the additional funds in order to complete the job. If the homeowner cannot provide the additional funds, no loan will be given. An application process must be completed before loan approval is given. This must occur prior to work being done.

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.

2026 Qualifying Income Limits

Household Size	Income Limits
1	\$61,250
2	\$70,000
3	\$78,750
4	\$87,450
5	\$94,450
6	\$101,450
7	\$108,450
8	\$115,450

If you think you might be eligible, would like more information, or would like to apply for the program, please contact:

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