



CUMBERLAND COUNTY AFFORDABLE HOUSING TRUST FUND

Funding Guidelines and Application Package

OVERVIEW

Cumberland County is making funding available from its Affordable Housing Trust Fund (“AHTF”) to support the planning and development of new affordable housing, as well as site acquisition for future affordable housing development. These funds are available to eligible nonprofit organizations, for-profit entities, and individuals capable of providing affordable housing within Cumberland County.

Applications will be accepted on a rolling basis until available funds are committed.

The AHTF is governed by the Cumberland County Affordable Housing Trust Fund Board, which includes representatives from county government and other key stakeholders. The Redevelopment Authority of the County of Cumberland provides staffing and administration for the Board and Fund.

Further information on eligible activities, application requirements, and funding priorities is provided in this document. Applicants are encouraged to review this application thoroughly and contact Mary Kuna, mkuna@cchra.com, 717-249-0789 Ext. 118 with any questions.

FUNDING LIMITATIONS AND TERMS

The maximum amount that may be requested under any single application shall not exceed **Fifty Thousand Dollars (\$50,000)**.

No single project may receive more than **One Hundred Thousand Dollars (\$100,000) in total Affordable Housing Trust Fund assistance, combined, during any calendar year,**

regardless of whether assistance is provided through one or multiple applications, in the form of grants, loans, or any combination thereof, and regardless of whether assistance is requested by one or multiple affiliated applicants for the same project.

Funding shall be structured as follows:

- **Nonprofit entities** are eligible to apply for AHTF assistance in the form of a **grant**.
- **For-profit entities** are eligible to apply for AHTF assistance in the form of a **loan**, subject to underwriting and terms established by the AHTF Board.
- Individuals or other eligible applicants may be considered under terms determined by the Board.

Loan terms shall vary based upon project underwriting, risk, affordability considerations, and the nature of the proposed activity, as determined by the AHTF Board. Terms may include, but are not limited to, interest rate, repayment provisions, collateral requirements, term length, and deferment provisions.

The borrower shall be responsible for all legal fees, closing costs, recording fees, and other transaction costs associated with loan documentation and closing.

The AHTF Board reserves the right to:

- Award less than the amount requested;
- Impose reasonable conditions on awards;
- Decline funding where the Board determines a project is not feasible or does not advance program priorities.

Loan repayments, unless otherwise restricted by law or award condition, shall be returned to the Affordable Housing Trust Fund and may be reused for eligible activities as determined by the AHTF Board.

ELIGIBLE APPLICANTS AND ACTIVITIES

Eligible applicants include nonprofit organizations, for-profit entities, and individuals capable of developing or supporting affordable housing within Cumberland County.

Eligible activities include:

Site Acquisition

Funds may be used for purchasing land or property for affordable housing development targeting households earning at or below 80% of Area Median Income (AMI).

Predevelopment

Funding may be used for:

- Architectural and engineering fees
- Legal fees
- Feasibility analyses
- Permitting costs
- Environmental assessments
- Other eligible predevelopment costs approved by the Board

Development

Funding may support:

- New construction
- Rehabilitation
- Mixed-income or mixed-use projects

Funding levels may vary based upon affordability targets, project scope, and availability of funds.

FUNDING PRIORITIES

The AHTF prioritizes projects that:

- Leverage other funding sources to extend impact
- Provide deeply affordable housing for households earning 50% AMI or below
- Align with Cumberland County housing goals and community development plans
- Incorporate community engagement strategies to ensure local support
- Demonstrate readiness to proceed
- Request funding amounts that maximize the ability of the Fund to assist multiple projects

APPLICATION GUIDELINES AND REQUIREMENTS

Applications must include:

- Completed Application Form
- Form W-9
- Organizational Chart (if applicable)
- Financial Statements and Audit Reports
- Articles of Incorporation (for organizations)
- Most Recent Tax Return or IRS Form 990
- Evidence of Site Control (if applicable)

- Project Budget and Financial Commitment Letters
- Site Plan and Conceptual Drawings

Incomplete applications may be returned without review.

AHTF FUNDING APPLICATION FORM

Funding Category

- ☐ Site Acquisition
☐ Predevelopment
☐ Development

Applicant Information

Organization/Entity Name: _____

Mailing Address: _____

Primary Contact Name: _____

Email: _____ Phone: _____

Type of Entity:

- ☐ Nonprofit
☐ For-Profit
☐ Individual
☐ Other: _____

Project Information

Project Name: _____

Project Address: _____

Total Units: _____

Number of Affordable Units: _____

Total Development Cost: _____

Target Population:

- ☐ Families
 - ☐ Seniors
 - ☐ Homeless
 - ☐ Other: _____
-

Funding Request

Amount of AHTF Requested

(Maximum Request \$50,000 per application)

\$ _____

Form of Assistance Requested (Based on Eligibility)

- ☐ Grant (Nonprofit Applicants Only)
 - ☐ Loan (For-Profit Applicants Only)
-

Required Narrative (Limited to 5 Pages)

Attach a narrative addressing:

1. Project Description

Provide a summary of the project, including site details, target population, affordability level, and anticipated outcomes.

2. Zoning and Approvals

Describe zoning requirements and approvals obtained or needed.

3. Project Timeline

List key milestones from start to completion.

4. Financing/Budget

Detail all funding sources and explain need for AHTF support. Please attach a current budget.

5. Community Engagement

Describe engagement strategies and community involvement.

6. Development Team Capacity

Describe experience with similar projects.

Certifications

By signing below, Applicant certifies:

- ☐ The information provided is true and complete.
 - ☐ The amount requested does not exceed \$50,000.
 - ☐ The project has not received, and will not receive, more than **\$100,000 in combined AHTF assistance, including grants and loans, during the current calendar year.**
 - ☐ If applying for loan assistance, Applicant acknowledges responsibility for all legal, closing, and recording costs associated with the loan.
 - ☐ Applicant understands awards may be made in amounts less than requested and may include conditions.
 - ☐ Applicant will comply with procurement requirements if applicable.
 - ☐ Applicant will comply with prevailing wage requirements if applicable.
 - ☐ Applicant understands reporting, audit, and record retention requirements.
 - ☐ Applicant acknowledges the Board may impose affordability requirements.
 - ☐ Applicant acknowledges funds may be recaptured for noncompliance or misuse.
 - ☐ Applicant has disclosed any conflicts of interest.
-

Signature

Signature: _____

Printed Name: _____

Title: _____

Date: _____

Submit Completed Application To:

Cumberland County Housing and Redevelopment Authorities

Attn: Mary Kuna

114 N. Hanover Street

Carlisle, PA 17013

Email: mkuna@cchra.com

Phone: 717-249-0789 Ext. 118

Application Approved 11.25.25

Revised [Insert Board Approval Date]