



NOTICE TO THE COUNTY OF CUMBERLAND HOMEOWNERS!

The County of Cumberland’s Affordable Housing Program is accepting applications from homeowners for the County’s Housing Rehabilitation Program for home repair loans to low-income and moderate-income homeowners.



TYPE OF LOAN & TERMS

Loans are issued in the form of “deferred loans”. Loan funds are secured by a mortgage note held by the County of Cumberland. Under most circumstances, **WHEN THE DEED OF THE PROPERTY IS TRANSFERRED FROM THE ORIGINAL APPLICANT, THE LOAN IS REPAYED TO THE COUNTY.** At no time are monthly payments required or interest added.

ELIGIBLE REPAIRS

The purpose of the program is to address code related items & weatherization needs. The types of repairs covered are roof, plumbing (including wells), heating, electrical, sanitary plumbing (including septic systems), load bearing structural systems, lead paint abatement, weatherization (building insulation for attic, exterior walls and crawl space, siding to improve energy efficiency, replacement storm windows and storm doors and replacement windows and doors). Items are addressed by priority starting with major systems. **ADDITIONS AND INTERIOR DECORATING ARE NOT ELIGIBLE.**



HOMEOWNER ELIGIBILITY

To qualify for a Housing Rehabilitation Loan, the applicant must meet the following eligibility requirements:

- Must be an owner occupant (full-time resident)
- Real estate taxes, HOA fees, and municipal utilities must be current
- Homeowner’s and flood insurance must be valid (if applicable)
- Gross annual HOUSEHOLD income must be less than 80% of the Median Income Limits (see table below).



HUD INCOME LIMITS

2026-27 MAXIMUM REGIONAL INCOME LIMITS								
CUMBERLAND	1 PERSON	2 PEOPLE	3 PEOPLE	4 PEOPLE	5 PEOPLE	6 PEOPLE	7 PEOPLE	8+ PEOPLE
MODERATE	\$54,600	\$62,400	\$70,200	\$78,000	\$84,250	\$90,500	\$96,750	\$103,000
LOW	\$34,150	\$39,000	\$43,900	\$48,750	\$52,650	\$56,550	\$60,450	\$64,350
VERY LOW	\$20,500	\$23,400	\$27,320	\$33,000	\$38,680	\$44,360	\$50,040	\$55,720

TO APPLY, GO TO:

TO APPLY, GOTO: <https://portal.neighborlysoftware.com/TRIAD/Participant>

For questions, contact Becky Conway at 856-690-9590

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