



Cumberland County

APPLY NOW:

EMERGENCY MORTGAGE ASSISTANCE PROGRAM APPLICATION
OPEN: MARCH 17th, 2021

Funding is available under the CARES Act funding from the Cumberland County Community Development Block Grant – COVID-19.



The Community CARES Emergency Mortgage Assistance Program will provide eligible applicants the following:

- Maximum **three (3) months** of arrears assistance.
- Maximum monthly mortgage assistance of \$1,500 per month (principal & interest ONLY).
- Any assistance from the funds will be paid directly to the mortgage company.

The Community CARES Emergency Mortgage Assistance Program will be a one-time assistance for eligible residents.

Funding is limited. Applications will be accepted based on meeting the qualifications below.

Qualifications:

- Reside within Cumberland County, PA.
- At the time of application, have a current annual household income that does not exceed 80% of Area Median Income (AMI) as shown in chart.
- Have experienced an economic impact because of the COVID-19 pandemic (job loss, furlough or reduction in hours of pay).
- Have a current mortgage loan for a housing unit located in Cumberland County, PA.
- All applicants shall certify that the applicant is not able to receive and has not received other sources of assistance from any private, local, state, or federal funding source for the same requested mortgage assistance (known as Duplication of Benefits).

<u>Household Size</u>	<u>Not More Than</u>
1 person	\$44,350
2 persons	\$50,650
3 persons	\$57,000
4 persons	\$63,300
5 persons	\$68,400
6 persons	\$73,450
7 persons	\$78,500
8 persons	\$83,600

Applicants will work directly with Community CARES
Residents can contact (717) 249.1009 x2228 for more information.

