

NOTICE TO CUMBERLAND COUNTY HOMEOWNERS!

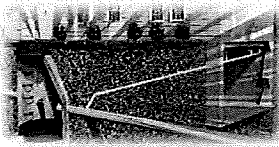
The County of Cumberland Will Receive Funding Through A Grant From The New Jersey Department Of Community Affairs For The Purpose Of Repairing or Replacing Private Septic Systems To Low And Moderate Income Homeowners.

NEED YOUR SEPTIC SYSTEM REPLACED?

The Small Cities Housing Rehabilitation Program may be able to help. Read about how you may be able to obtain a repair loan with no interest and no monthly payments!!!

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 repaid to the County. At no time are monthly payments required or interest added.



The purpose of this Housing Rehabilitation program is to assist owner-occupied; income eligible homeowners rehab their private septic system.

Homeowner Eligibility

To qualify, the applicant must meet the following eligibility requirements:

- **Must Be A Full-Time Resident**
- **Real Estate Taxes 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 Limit**
- **Property Cannot Have An Existing Small Cities Lien**

Income Guidelines are listed below

HUD Income Guidelines 2020

Income Level	Persons Per Household							
	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Low	\$25,700	\$29,400	\$33,050	\$36,700	\$39,650	\$42,600	\$45,550	\$48,450
Moderate	\$41,100	\$47,000	\$52,850	\$58,700	\$63,400	\$68,100	\$72,800	\$77,500

If you are interested in being considered for this program, please contact Tanya Bellamy or Lyanessa Rodriguez, Triad Associates at (856) 690-9590 or via email at tbellamy@triadincorporated.com or lrodriguez@triadincorporated.com