

Am I eligible?

Let's see if you're eligible:

- ✓ The Property to be improved is owner-occupied
- ✓ Structure must be located within the limits of the Borough of Chambersburg
- ✓ The household's total gross income does not exceed 80% of the area median income.
- ✓ The minimum loan request is \$2,000
- ✓ Not a mobile home

Applications must be returned to
Luminest Community
Development Administrative Office
Located at 82 W. Queen Street
Chambersburg, PA 17201.

Call 717-977-3900 for more
information or any questions



Objectives of the Program:

Prevent moderately declining neighborhoods from further deterioration by providing rehabilitation funds and technical assistance.

Provide safe and energy efficient housing within the financial reach of area residents.

Stimulate broad interest in neighborhood preservation.

Partner with other programs to maximize impact.



Luminest is an Equal Opportunity Housing provider. We do not discriminate against race, color, national origin, age, disability, religion, ancestry, sex, familial status, or sexual orientation.



HOUSING REHAB PROGRAM

CHAMBERSBURG

*Dedicated to Building Stronger
Neighborhoods, Better Homes &
Brighter Futures*

Program Overview:

The housing rehabilitation program was created to assist low- and moderate-income families bring their homes not only into compliance with local codes but also to make them safe and habitable.

Examples of Eligible Work:

- ✓ Attic Insulation
- ✓ Hard-wired smoke detectors & carbon monoxide detectors
- ✓ Structural Deficiencies
- ✓ Roofing Deficiencies
- ✓ Plumbing Deficiencies
- ✓ Electrical Deficiencies
- ✓ Heating Deficiencies
- ✓ Creation of safe ingress & egress
- ✓ Removal of all blighting exterior conditions
- ✓ Elimination of lead-based paint hazards per EPA Standards

Income Eligibility:

To be eligible for the program, owner occupied household income cannot exceed the maximum income limits as established by the US Department of Housing and Urban Development (HUD) based on the household size:

| | 1-person household | 2-person household | 3-person household | 4-person household | 5-person household | 6-person household | 7-person household | 8-person household |
|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| 80% Income Limit | \$49,350 | \$56,400 | \$63,450 | \$70,450 | \$76,100 | \$81,750 | \$87,400 | \$93,000 |

Median Home Values:

Home value cannot exceed maximum home value limits:

| Existing Home Value Limits | | | |
|----------------------------|-----------|------------------|------------------|
| Single | Duplex | 3- Unit Building | 4- Unit Building |
| \$223,000 | \$286,000 | \$346,000 | \$429,000 |

This Project was financed in part by a grant from the U.S. Department of Housing & Urban Development, under the administration of the PA Department of Community and Economic Development