



Chambersburg Borough Housing Rehab Program

What is it?

The program provides forgivable loans to low- and moderate-income families living in substandard conditions to:

-  Address habitability and safety concerns
-  Bring homes into compliance with local codes

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

How it Works

The non-interest-bearing (0%) loan will be based on the extent of the work. The loan is deferred, meaning the homeowner makes no payments during the term on the loan. A portion of the loan may be forgiven each year the homeowner remains in compliance. After the term is over, the homeowner owes nothing for the repair work.

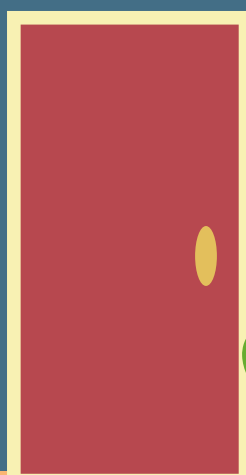
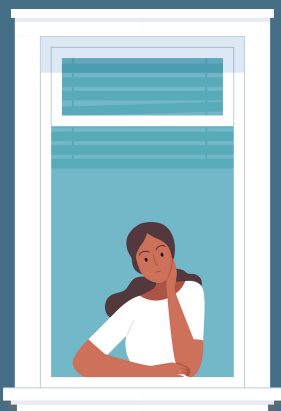
The loan may be due and payable in the event the property is sold, refinanced, transferred, or rented to anyone other than original applicant(s) during the loan period.

Luminest provides free start-to-finish technical assistance to the applicant.



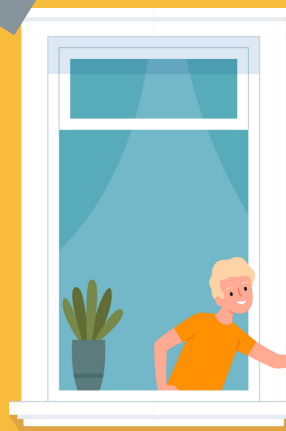
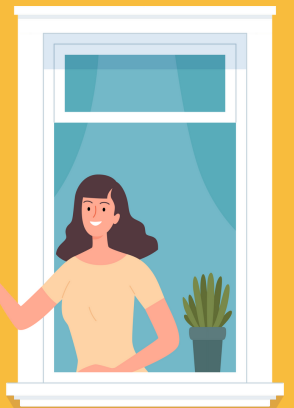
Examples of Eligible Work

-  • Plumbing Deficiencies
-  • Electrical Deficiencies
-  • Structural Deficiencies
-  • Heating Deficiencies
-  • Attic Insulation
- Removal of blighted exterior conditions
- and more!



Eligibility

The household's total gross income does not exceed 80% of the area median income



Property to be improved is owner-occupied

The property is located in the Borough of Chambersburg

Property is not a mobile home

Minimum fund request is \$2,000



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