



NOTICE TO CUMBERLAND COUNTY HOMEOWNERS!

The County of Cumberland has Funding Through A Grant From The New Jersey Department Of Community Affairs For The Purpose Of Repairing or Replacing Private Septic Systems of Low 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 this Housing Rehabilitation program is to assist owner-occupied, income eligible homeowners rehab their private septic system.



HOMEOWNER ELIGIBILITY

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

- Must Be A Full-Time Resident of the Property
- The Property Must be in Cumberland County
- Property Cannot Have An Existing Small Cities Housing Rehab Lien
- Real Estate Taxes and Municipal Utilities Must Be Current
- Homeowner’s And Flood Insurance (if applicable) Must Be Current
- Gross Annual HOUSEHOLD Income Must Be Less Than 80% Of the Median Income Limit (see chart below)



HUD Maximum Annual Gross Income Guidelines 2025

PERSONS PER HOUSEHOLD							
1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
\$51,950.00	\$59,350.00	\$66,750.00	\$74,150.00	\$80,100.00	\$86,050.00	\$91,950.00	\$97,900.00

PARTICIPANT PORTAL LINK TO THE PRELIMINARY APPLICATION:

<https://portal.neighborlysoftware.com/TRIAD/Participant>