Cuyahoga County's

Housing Enhancement Loan Program (HELP)

HELP Loan

Low-Interest Home Improvement Loan

- . Home improvement loans at 3 percentage points below normal bank rates.
- . Loan maturity of up to 5 years, 10 years for loans of more than $12,500.
- . Bank fees are capped at $175.
- . No limit on borrower's income.
- . Credit decisions are based on the bank's normal lending criteria.
- . Borrower's property taxes must be current.
- . Minimum loan amount $3,000. Maximum loan amount $200,000.
- . Single-family, two-family, and multi-family dwellings are eligible.
- . Includes both owner-occupied and investment dwellings.
- . Single and two-family dwellings must have a tax value of less than $250,000.
- . There is no tax value limit on multi-family dwellings.
- . Loans may be used for alteration, repair, maintenance, or improvement.
- . Loans may also be used for code violation compliance and property upgrades.

Applications are available at any branch of these participating banks:

First Federal of Lakewood **Key Bank**
Huntington National Bank **PNC Bank**

*This program is available county-wide **except** in the communities of: Bentleyville, Hunting Valley, & Chagrin Falls Township.*

For more information please call **(216) 348-4066**.