

## Home Emergency Loan Program

**SUBMIT AN  
APPLICATION  
TODAY!**



The **Home Emergency Loan Program (HELP)** provides financing to help with unforeseen emergency conditions that present health and safety hazards to your household.

### Loan Amount:

Homeowners may borrow up to \$5,000 for a single-unit home and \$7,000 for a two-unit home. The minimum loan amount is \$500.

### Interest Rate:

There will be a fixed interest rate of 0%.

### Length of Loan:

The loan term is up to 10 years, making your payment as low as possible.

### Fees:

There is a \$300 processing fee due at loan closing that can be financed as part of your loan.

### Get HELP for Issues with:

- Gas leaks
- Hot water heaters
- Furnaces

### Technical Assistance Offered:

- A URA Construction Advisor is available to inspect your emergency and provide a work write-up.
- The URA can send your work write-up out to bid.
- Your contractor will be paid by the URA once the work is completed.

### To apply, please submit:

- A copy of your Deed
- Proof of income, with copies of the two most recent pay stubs for each earner
- Verification of other sources of income for each wage earner (if applicable)
- Verification that City and County Real Estate Taxes are paid
- Copy of latest Income Tax Returns
- Completed contractor proposal



### HELP Income Limits:

Household Size	Maximum Income
1 Person	\$44,750
2 Person	\$51,150
3 Person	\$57,550
4 Person	\$63,900
5 Person	\$69,050
6 Person	\$74,150

 We're here to help.

For more information, please contact:

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