



Housing Emergency Loan Program (HELP)

- To correct health and safety failures and increase overall energy efficiency for owner-occupied, year-round residences
- To create new affordable rental units to house year-round tenants

Deferred 0% loans - no interest, no payments

STEP 1: CONFIRM THAT YOU MATCH THESE BASIC CRITERIA

- Your name is on the deed.
- Your primary residence is a single-family unit or you are creating new affordable year-round rental unit(s) to house income-qualified tenants.
- Your total household income (all working adults 18+) does not exceed limits shown per household size.

STEP 2: COMPLETE AND RETURN THIS FORM TO:

Housing Emergency Loan Program, HECH, PO Box 638, West Harwich, MA 02671

Name: _____ **Date** _____

Property Address: _____

Mailing Address: _____ **Phone:** _____

Email _____

Total household income allowance per all household members (related or unrelated) including children.

Household Size	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7 Persons	8 Persons
Income Limits:	\$47,600	\$54,400	\$61,200	\$68,000	\$73,450	\$78,900	\$84,350	\$89,800

WHAT ARE YOUR NEEDS? Roof _____ Siding _____ Doors/Windows _____ Handicap access _____ Weatherization _____

Furnace/Heating System _____ Town water hook-up _____ New rental unit _____ Other _____

Do you receive Fuel Assistance? Yes _____ No _____ **Estimated cost of your project:** _____

How did you hear about the program? Mail _____ Website _____ Flyer _____ Other _____

Are your mortgage, homeowner's insurance and real estate tax payments current? _____

Do you have a reverse mortgage? _____

Application: Mailed _____ Picked up _____ Emailed _____ Meeting Scheduled _____ Other _____



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