

# Cuyahoga County Housing Enhancement Loan Program (HELP)

2015

## Low Interest Home Improvement Loans!

- 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 is \$3000. Maximum loan amount is \$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*  
*PNC*  
*U.S. Bank*

*KeyBank*  
*Huntington*

*This program is available countywide except in the communities of Bentleyville, Hunting Valley and Chagrin Falls Township.*

*For more information please call 216-443-2149.*

