



## 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:	\$47,550	\$54,350	\$61,150	\$67,900	\$73,350	\$78,800	\$84,200	\$89,650

**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 \_\_\_\_\_



HECH - Housing Emergency Loan Program  
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