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.