

HELP Loan

3136 West Street ■ Weirton, WV

700 First Street ■ Moundsville, WV

Weirton: 304.797.7733 ■ Moundsville: 304.845.8269

www.changeinc.org

Open Monday - Friday from 8:00 AM to 4:00 PM

The HELP Loan provides loans for repairs of life- or structure-threatening situations within the home, including leaking roofs, faulty wiring, and faulty plumbing.

SERVICES

The HELP Loan provides an 8 year loan with 3% interest and a principal amount not exceeding \$5,000 to repair life-or structure-threatening situations within the home including leaking roofs, faulty wiring or plumbing, and furnace replacement.

COUNTIES SERVED

The HELP Loan is open to qualified individuals or families living in Hancock, Brooke, Ohio and Marshall Counties.

ELIGIBILITY

Must be a resident of the above counties and meet income guidelines.

HOW TO RECEIVE SERVICE

Call for a Help Loan packet. It must be filled out, and a bid for the work from a licensed contractor must be acquired. Once the paperwork is complete, it is sent to the WV Housing Development Fund for approval. Construction will begin upon loan closing.

You must submit a copy of Deed/Deed of Trust, copy of most recent property tax tickets, proof of income for everyone in the household over 18, and verification of mortgage. The loan carries a rate of 3% for 8 years. Closing and attorney fees are included in the loan.