

IT PAYS TO  
LIVE IN

OGDEN UTAH'S FASTEST  
GROWING CITY

# The **HELP** Program

**gives home repair loans to owners to preserve and enhance existing homes in Ogden City.**

*Loans may fund the following:*

## **Exterior Improvements**

- Roof
- Driveway
- Paint
- Windows
- Porch Repair
- Fencing
- Sprinklers
- Other Approved Exterior Items

## **Interior Upgrades**

- Electrical
- Fire Detection Equipment
- Furnace and AC
- Water Heater
- Plumbing
- Sewer
- Other Approved Code Items

## ◦ **Loan and Construction Process**

- Owner fills out an application package.
- Ogden City staff reviews the application package.
- Ogden City staff helps the owner get bids from a licensed contractor.
- Owner signs loan documents and construction contract.
- Contractor completes work, with the supervision of the homeowner and Ogden City staff.

## ◦ **Loan Terms**

- **Maximum Loan Amount:** Based upon eligible scope of work, available equity, and ability to pay.
- **Loan Term:** Up to 15 years.
- **Interest Rate:** 3% for ten-year loans, 4% for fifteen-year loans.
- **Minimum Payment:** \$50 per month





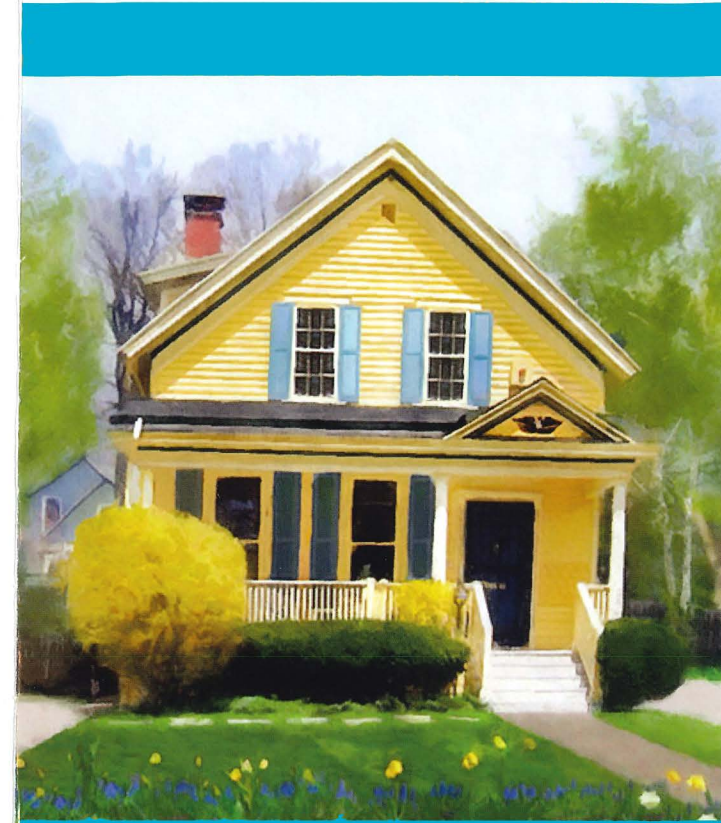
# IT **PAYS** TO LIVE IN **OGDEN**

For applications and information  
contact us at:

Ogden City Community Development  
2549 Washington Blvd., Suite 120  
Ogden, UT 84401  
(801) 629-8940  
[www.ogdencityhomes.com](http://www.ogdencityhomes.com)



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# HELP

Home Exterior Loan Program  
for  
**HOME REPAIRS**