

## **CHAPTER 2**

### **ASSISTANCE PROGRAMS**

#### **200.0 HOMEOWNER EMERGENCY LOAN PROGRAM**

##### **200.1 Purpose**

The Homeowner's Emergency Loan Program (HELP) loan is an interest free, installment payment loan for water service line, water supply line, curb trap, main drain and/or sewer lateral repair or replacement, administered by the City of Philadelphia Water Department (the "Department" or "PWD"). An approved applicant enters into an agreement ("Agreement") with the Department, committing to repay the total costs of the work to the City of Philadelphia.

##### **200.2 Eligibility**

Eligibility is subject to the availability of funds allocated for this program and such other criteria that the Department in its discretion determines appropriate for the replacement of Lead Service Lines based on the risk of exposure to lead in drinking water and plumbing conditions. To be eligible for the program, all of the following conditions must be met:

- (a) Applicant is the property owner(s) of record; and
- (b) The property does not contain more than four (4) units; and
- (c) The property is a Residential Property, or if mixed commercial/residential, the property is primarily residential; and
- (d) The property either:
  - 1. is in need of an emergency water service line, water supply line, curb trap, main drain and/or sewer lateral

repair or replacement as evidenced by a Notice of Defect and/or Notice of Violation issued by the City; provided that if, in the process of correcting a drainage system defect another drainage system defect is discovered and verified by the Department, or, if in the process of correcting a water system defect, another water system defect is discovered and verified by the Department, then an additional Notice of Defect will not be necessary to increase the loan to cover those additional repairs:

and/or

- 2. receives water service through an operable Lead Service line, as defined in Section 205.1 of these regulations, and the property owner elects to replace the Lead Service Line; and
- (e) Applicant is not delinquent by more than two (2) billing cycles on his/her water/sewer/stormwater bill ~~or a prior HELP Loan~~ for the subject property, or for any other property owned by applicant in the City of Philadelphia, except as may be covered by a current payment agreement with the Water Revenue Bureau or its agent(s) ~~or if the property owner is enrolled in good standing in the Income-Based Rate Assistance Program (otherwise known as the Tiered Assistance Program or TAP) described in PWD Regulation 206.0 or the Senior Citizen discount program described in Section 5.2(b) of PWD Rates and Charges;~~ and
- (f) The property is served by an operable water meter ~~(including appurtenant parts);~~ and

(g) Applicant shall consent to the placement of a lien on the property for the amount of the total cost of the work and associated lien fee.

### **200.3 Loan Amounts and Payment Responsibilities**

(a) Applicant shall enter into the currently standard HELP Agreement.

(b) The loan amount shall be determined by the Department, based upon the total costs of the work and lien fee.

(c) The property owner shall repay the loan amount to the Department in sixty (60) equal monthly installments except as described in 200.6.

### **200.4 Delinquencies**

(a) If the property owner fails to make two (2) consecutive timely payments, property owner shall be in default of the Agreement, and the outstanding balance shall become immediately due and owing without further notice. Upon default, interest penalties at the rate charged for water/sewer/stormwater arrearages, plus a penalty fee of five percent of the total loan amount, and the cost of filing the lien will be added to the outstanding balance and as part of the lien. Should the property owner subsequently satisfy the missed payments, interest penalties shall continue to accrue for the remaining term of the loan.

(b) Delinquencies are not subject to Section 100.9 of these regulations.

### **200.5 Application Process**

An eligible property owner must take the following actions in order to be eligible for a HELP loan:

(a) Complete and return the HELP loan Application that includes, at a minimum, the Applicant's current phone number and address.

(b) Allow timely access to the City and/or its contractors for the purposes of inspecting the property and making the corrective repairs.

### **200.6 Tiered HELP Program**

(a) If a property owner is enrolled in the Income-Based Water Rate Assistance Program described in PWD Regulation 206.0 or the Senior Citizen discount program described in Section 5.2(b) of PWD Rates and Charges, and otherwise qualifies for a HELP Loan, he or she may, when entering into the HELP Loan Agreement, choose to repay the HELP Loan in 60, 120, or 180 months in equal monthly installments.

(b) The election to enter a 60, 120, or 180 month repayment schedule described in 200.6(a) is irrevocable and shall be binding on the property owner. However, the property owner shall not be penalized for pre-payment of the loan.

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2019 MAR 14 DEPARTMENT OF RECORDS

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(g) Applicant shall consent to the placement of a lien on the property for the amount of the total cost of the work and associated lien fee.

### **200.3 Loan Amounts and Payment Responsibilities**

(a) Applicant shall enter into the current standard HELP Agreement.

(b) The loan amount shall be determined by the Department, based upon the total costs of the work and lien fee.

(c) The property owner shall repay the loan amount to the Department in sixty (60) equal monthly installments except as described in 200.6.

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(b) The election to enter a 60, 120, or 180-month repayment schedule described in 200.6(a) is irrevocable and shall be binding on the property owner. However, the property owner shall not be penalized for pre-payment of the loan.