Limits to HELP/HERO Participation

1.) A homeowner can not participate in both the HELP Program and the HERO Program at the same time. A participant can not have an active HELP loan (one that has not yet been paid off in full) and an active HERO application active at the same time.

2.) Any HELP loan will count toward the maximum allowable number of times an individual can participate in both the HERO and HELP programs.

3.) A participant may have only one active HELP loan at a time. Once a HELP loan is paid off, an individual may apply again for another HELP loan or participate in the HERO program, subject to all qualifications and guidelines associated with these programs.

4.) A specific property is allowed to go through the HELP and/or HERO program one time only. Specifically: A property that has gone through the HERO program can not be put through the HERO program again, nor can that property be put through the HELP program. Likewise, a property that goes through the HELP program can not be put through the HELP program again, nor can that property be put through the HERO program.

5.) At no time can funds from the HELP program be used to purchase energy efficiency items or services for a property that is or will participate in the HERO program.