

HELP Loan Pre-Application

The **Homeowner's Emergency Loan Program** is a zero-interest loan for Philadelphia Water Department customers who have received a Notice of Defect (N.O.D.) and need repair work, **or** for customers who are replacing a water service line made of lead.

Only fill out this form if you meet the following requirements:

- You are the applicant, and you own the property (it may be tenant occupied)
- The property is residential, or if mixed-use, it is primarily residential
- The property does not contain more than four units
- The property received a **Notice of Defect (N.O.D.)** for a repair required on the property's water service pipe or sewer lateral, and/or related components
An N.O.D. is NOT required if you are applying to replace a lead service line.
- The payment agreements (if applicable) for the property are current
- The property is served by an operable water meter
- Applicant is not delinquent on their monthly water bill(s) for more than 2 cycles, for the property with the N.O.D. and other properties owned by the applicant
- You consent to the placement of a lien on the property** for the amount of the total cost of the work.

FOR LEAD SERVICE LINE REPLACEMENT ONLY:

- The property has a confirmed lead service line
Confirm the presence of lead by performing a [lead test at home](#), **or consulting with a [registered plumber](#), **or** by notification via a Water Department inspector.**

Applicant Information (please type or print clearly)

Name of Property Owner

Date on Notice of Defect (MM/DD/YY)

◀ **NOT** required if you are applying to replace a lead service line.

Address Of Property

Is the water service to this property currently on or off?

On Off

Daytime Phone Number (Best Number to Reach You)

Email Address

When you complete this pre-application, submit it to us in one of two ways: Save your completed form as a PDF, and attach it to an email to PWDHelpLoan@phila.gov **OR** mail a completed hard copy to us at: *HELP Loan c/o Philadelphia Water Dept., 1101 Market St, 3rd Floor, Philadelphia, PA 19107*

Your application isn't complete yet!

Following review of this pre-application, we will call you within 2 business days to continue the application process.