



## SJCLT MEMBER EMERGENCY FUND LOAN APPLICATION CRITERIA

### Loan Qualification Checklist:

- You need to be a member of Saint Joseph Community Land Trust (SJCLT) for at least 24 months before applying. (*Sierra Garden Apartment tenants are eligible for free SJCLT membership.*)
- You cannot be a member of the SJCLT board, staff, loan committee, or a SJCLT vendor. If you are a former member of the SJCLT board, staff, loan committee, or SJCLT vendor, you must be inactive for a minimum of 120 days before applying.
- You must have the desire and ability to repay the loan within 12 months so future members can benefit.
- You cannot have received any other loans from SJCLT.

This is a no interest loan of up to \$xxxxxx to cover unforeseen emergencies and is meant to serve as an alternative to high interest short-term loans from payday lenders.

This loan is to cover emergencies including, Natural Disaster, Emergency Home Repairs, Unexpected Medical Expenses, Essential Household Items lost through Vandalism, Theft, Disaster, or similar Unforeseen Emergency situations.

If awarded a loan, you will not be eligible to apply for another emergency loan for 2 years from award of the loan or 6 months from denial of the loan.

Two forms of applicant identification will be required prior to issuance of a check for approved loans. Successful applicants will be required to sign a Promissory Note promising to repay the loan so that other members in need can benefit in the future.

*If you meet the above criteria or believe that you may have good cause to request an exception to one or more of the criteria, please complete an application. If you have any questions, please contact Charlotte Rosburg at 530-541-8930 or email [charlotte@saintjosephclt.org](mailto:charlotte@saintjosephclt.org).*