

URA Housing Lending & Investments 2022 Home Repair Assistance Application

The Urban Redevelopment Authority of Pittsburgh (URA) offers a variety of programs to help homeowners and renters make necessary repairs and upgrades in order to stay in their homes. For your convenience, **you only need to fill out this application for all of your home repair needs.** Once you submit your application, we will review it and determine eligibility for any of our programs.

Below is a summary of the different programs and terms we offer.

Homeowner Assistance Program (HAP): Assist with home repairs and upgrades

Limit: \$35,000

Terms: \$5,000 as a grant; \$30,000 as a 0% Interest 20-year deferred loan

Home Accessibility Program for Independence (HAPI): Assist with accessibility modifications

Limit: \$15,000 for homeowners; \$7,500 for Landlords

Term: Grant

Homeowner Assistance Program Plus (HAP Plus): Assist with home repairs (50%-80% AMI)

Limit: \$35,000

Term: \$5,000 as a grant; Up to \$15,000 as a 0% interest 20-year deferred loan; \$15,000 as a 0% interest 20-year amortizing loan.

2022 Pittsburgh Area Median Income (AMI)

Household Size	30%	50%	80%	100%	115%
1	\$19,920	\$33,200	\$53,100	\$66,400	\$76,360
2	\$22,770	\$37,950	\$60,700	\$75,900	\$87,285
3	\$25,620	\$42,700	\$68,300	\$85,400	\$98,210
4	\$28,440	\$47,400	\$75,850	\$94,800	\$109,020
5	\$30,720	\$51,200	\$81,950	\$102,400	\$117,760
6	\$33,000	\$55,000	\$88,000	\$110,000	\$126,500
7	\$35,280	\$58,800	\$94,100	\$117,600	\$135,240
8	\$37,560	\$62,600	\$100,150	\$125,200	\$143,980

The URA is here to help you

If you have questions or need help completing an application, please call us
and we will be happy to help you complete your application.

412-255-6651

Home Repair Assistance Application

Return this application to:

Urban Redevelopment Authority of Pittsburgh
Lending and Investments Unit, Housing Lending
412 Boulevard of the Allies, Suite 901
Pittsburgh, PA 15219

IMPORTANT: To qualify for assistance and financing, you will need to obtain and furnish the following documents: Verification of all Household Income/Employment; Copy of latest tax return (or an IRS Verification of Non-filing letter)

Property and Loan Information

Subject Property Address – Property Must be in City of Pittsburgh (Street, City, State, ZIP)

Purpose of Grant/Loan (check all that apply)

- General Improvement Repairs (HAP) City Code Violation Repairs (HAP)
- Energy Efficiency Upgrades (HAP) Accessibility Modifications (HAPI)
(must include proof of need documentation)
- Other: _____

Describe the repairs/modifications that are needed, to the best of your knowledge:

Title of the Property

Is the title of the property in the name of the Applicant? Yes No (Renting) No (explain below)

Number of Units: _____ **Currently Live in the Property?** Yes No

Any Known City Code Violations? Yes No

How did you hear about our programs? _____

Would you be interested in receiving a free tree for your property? Yes No

Personal Information

IMPORTANT: You must supply income information and documentation for all household members. Applications will not be reviewed if income documentation is not included.

If you are applying for a loan that you and another person will benefit from and are relying on income and assets from yourself and another person(s), complete information under both Applicant 1 and Applicant 2.

	Applicant 1	Applicant 2
First Name		
Middle Initial		
Last Name		
Birth Date		
Marital Status	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Widowed	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated <input type="checkbox"/> Widowed
Current Address (Street, City, State, Zip)		<input type="checkbox"/> Same as Applicant 1
Years There		
Rent/Own	<input type="checkbox"/> Own <input type="checkbox"/> Rent	<input type="checkbox"/> Own <input type="checkbox"/> Rent
If less than 2 years: Previous Address		<input type="checkbox"/> Same as Applicant 1
Phone No.		
Email Address		
Household Size		

Household Members	Relation to Applicant 1	Age
	Self	

Employment Information

Fill out if you are employed (If not employed, skip to “Income Information” section)

Provide employment information for the past 2 years

	Applicant 1	Applicant 2
Name & Address of Employer	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Dates of Employment		
Position/Title		
Business Phone		
	Applicant 1	Applicant 2
Name & Address of Employer	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Dates of Employment		
Position/Title		
Business Phone		
	Applicant 1	Applicant 2
Name & Address of Employer	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Dates of Employment		
Position/Title		
Business Phone		

Income Information

List all income in the household (including children)

Income sources include: employment, social security, disability, pension, TANF cash, child support

Gross Monthly Income <i>List income source</i>	Applicant 1	Applicant 2	Child Name:	Child Name:	Total
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$
	\$	\$	\$	\$	\$

REMINDER: You must supply documentation for all income

HAP PLUS Supplemental Application

HAP PLUS is for homeowners between 51% - 80% AMI (see chart on first page)

If you are below 50% AMI, proceed to the next page

NOTICE TO HAP Plus APPLICANTS

Due to federal regulations, we must submit your project for review by other state and local agencies, who may mandate that we address any lead-based paint, historical and preservation efforts, and/or activities outside of the original scope of work. These required activities will be disclosed and presented to you prior to signing agreements and work commencing. These costs will be taken from your total eligible loan/grant amounts.

Assets			
	Applicant 1	Applicant 2	
Checking Account			
Name and Address of Bank		<input type="checkbox"/> Same as Applicant 1	
Account No.			
Balance			
Savings Account			
Name and Address of Bank		<input type="checkbox"/> Same as Applicant 1	
Account No.			
Balance			
Home Mortgage <input type="checkbox"/> Check here if you have no mortgage			
Name and Address of Bank		<input type="checkbox"/> Same as Applicant 1	
Original Mortgage Amount			
Unpaid Balance			
Monthly Payment			
Installment Debts			
Show all Banks, Credit Unions, National Credit Cards and Finance Companies from which you have borrowed or which you are authorized to use. (If you have more accounts than the space provides, continue on a blank sheet)			
Creditor - Address and Account No.	Original Amount	Unpaid Balance	Monthly Payment

Everything that I have stated in this application is correct to the best of my knowledge. I understand that the URA will retain this application whether or not it is approved. The Urban Redevelopment Authority is authorized to check my credit score and employment history and to discuss any questions about my credit experiences.

Applicant 1 Signature:

Applicant 2 Signature:

Important – Please Read

MORTGAGE APPLICATION DISCLOSURE (REAL ESTATE SECURED LOANS ONLY)

This loan will be secured by a mortgage or a deed of trust. You acknowledge that this property will not be used for any illegal or restricted purpose.

FALSE STATEMENT

Please be on notice that it may be a federal crime to knowingly make any false statements concerning this loan application.

I/We certify that the information provided in this application is true and correct as of the date set forth opposite my/our signatures below.

_____ Date: _____

Borrower's Signature

_____ Date: _____

Co- Borrower's Signature

NOTICE REGARDING INSPECTIONS

URA may inspect your property before and during construction. The inspections are performed solely to protect URA's loan funds. URA does not warrant the value of the property. URA does not warrant or guarantee that its inspection will reveal everything that may be wrong with your property. URA does not warrant materials or workmanship. If you want to satisfy yourself that the condition of the property does not require other work or that the work done by the contractor is done correctly, you must, at your own expense, obtain your own home inspector.

ACKNOWLEDGEMENT

I have read and understood the foregoing Notice to Borrower

Applicant

Date: _____

Witness

Co-Applicant

Date: _____

Witness

(A witness cannot be anyone applying for this loan)

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the federal government of certain types of loans related to a dwelling in order to monitor the lender’s compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. You may select one or more designations for – “Race”. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname.

If you do not wish to furnish the information, please check below.

APPLICANT:	CO-APPLICANT:
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Ethnicity:	Ethnicity:
<input type="checkbox"/> Hispanic or Latino	<input type="checkbox"/> Hispanic or Latino
<input type="checkbox"/> Not Hispanic or Latino	<input type="checkbox"/> Not Hispanic or Latino
Race:	Race:
<input type="checkbox"/> American Indian or Alaska Native	<input type="checkbox"/> American Indian or Alaska Native
<input type="checkbox"/> Asian	<input type="checkbox"/> Asian
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Black or African American
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> Native Hawaiian or Other Pacific Islander
<input type="checkbox"/> White	<input type="checkbox"/> White
Sex:	Sex:
<input type="checkbox"/> Female	<input type="checkbox"/> Female
<input type="checkbox"/> Male	<input type="checkbox"/> Male

NOTIFICATION

Watch Out for Lead-Based Paint Poisoning

If the property was constructed before 1978, there is a possibility of lead-based paint. Please read the following information concerning lead-based paint poisoning.

Source of Lead Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, windowsills, doors and doorframes. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lampposts. When the paint chips flakes or peels off there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, windowsills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For examples, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouths, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous – especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms. This does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help or more information. Lead screening and treatment

are available through the Medical Program for those who are eligible. If your child is identified as having an elevated blood lead level, you should immediately notify the Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning.

You can avoid lead-based paint poisoning by performing some preventive maintenance. Look at your walls, ceilings, doors, doorframes and windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

Cover all furniture and appliances;

Get a broom or stiff brush and remove all loose pieces or paint from walls, woodwork, window wells, and ceilings;

Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trashcan. DO NOT BURN THEM;

Do not leave paint chips on the floor in window wells, Damp mop floors and windowsills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and

Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance & Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing,

defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel crack or flake. These conditions should be corrected immediately. Before repainting all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainted with two (2) coats for non-lead-based paint. Instead of scraping and repainting the surface may be covered with other materials such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by the scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are not children or pregnant women on the premises. Simply painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities:

You should immediately notify the management office of the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing or a defective roof. You should cooperate with the office's effort to repair the unit.

CONFLICT OF INTEREST DISCLOSURE

All applicants for the Urban Redevelopment Authority (URA) loan programs are required to disclose if they are employees of or are related to employees of the URA or the City of Pittsburgh. If you are a URA or City of Pittsburgh employee or are related to a URA or City of Pittsburgh employee, the URA must obtain a conflict of interest waiver from its Board of Directors.

Applicant's Name: _____

Please indicate the following condition that applies:

- I am not an employee of and am not related to an employee of the URA or the City of Pittsburgh
- I am an employee of the URA.
- I am an employee of the City of Pittsburgh. _____ Department
- I am related to an employee of the URA. _____ (Name)
- I am related to an employee of the City of Pittsburgh. _____(Name)

Please indicate the relationship: Spouse, Mother, Father, Daughter, Son, Other, _____

I acknowledge and agree that any misrepresentation contained in this Conflict of Interest Disclosure may result in the cancellation of my loan application or, if the misrepresentation is discovered after the loan is made, I may be required to repay the loan in full on demand.

Applicant's Signature: _____

Date: _____

Co-Applicant's Signature: _____

Date: _____

CONFIDENTIALITY WAIVER

In order to provide you the best service and coordination, the Urban Redevelopment Authority (URA) may need to discuss your application and information with other parties including, but not limited to, banks and lenders, settlement company, landlord, contractors, and contracted service providers.

Notice to **HAP Plus** applicants: eligibility for financing is dependent upon approval by our lending partners. Our lending partners will pull a credit report during their underwriting process to determine this eligibility.

The extent to which information is shared will be limited to only the information necessary to coordinate with others and your private information will be kept confidential, unless it is required to coordinate and approve services and assistance.

By signing below, you give the Urban Redevelopment Authority (URA) permission to share your information with our partners in order to deliver the best service to you and your household.

Applicant's Signature (Applicant 1)

Date

Co-Applicant's Signature (Applicant 2)

Date

PHOTOGRAPHY AND VIDEO RECORDING AUTHORIZATION AND RELEASE FORM

The undersigned authorizes the Urban Redevelopment Authority of Pittsburgh (the “URA”) and its representatives to take photographs and video recordings of the property located at _____, Pittsburgh, PA (the “Property”) which is owned by the undersigned and is being renovated using URA funds. In addition, the undersigned releases to the URA and its representatives all rights of any kind to such photographs and video recordings of the Property without payment or any other consideration to the undersigned. The undersigned understands that such photographs and video recordings may be edited, copied, exhibited, published, or distributed without the undersigned’s inspection or approval. The undersigned represents and warrants that the undersigned is authorized to release these rights.

Such photographs and video recordings may be used for URA promotional purposes and may be displayed in any print, visual, or electronic media including, but not limited to, social media, websites, advertisements, newsletters, newspapers, magazines, application documents, and other promotional materials. The undersigned hereby releases the URA and its representatives from any liability in connection with the taking, recording, digitizing, or use of such photographs and video recordings as described above.

The undersigned has the right to revoke this authorization at any time by notifying the URA in writing. The revocation will not affect any actions taken before the receipt of such written notification.

By signing this form, the undersigned acknowledges that he/she/they completely read and fully understand(s) the above authorization and release and agree to be bound thereby.

Applicant’s Signature: _____

Date: _____

Applicant’s Name: _____

Voluntary Self Identification Form

The Urban Redevelopment Authority of Pittsburgh collects demographic information to understand the public utilization and impact of the program in the Pittsburgh community.

The information collected on this form does not impact your application in any way.

1. What is your gender?
 - Male
 - Female
 - Prefer not to answer.
2. What is your age?
 - 18 – 30 years hold
 - 31 years old – 45 years old
 - 46 – 65 years old
 - 66 years or older
 - Prefer not to answer.
3. Please specify your ethnicity.
 - Caucasian
 - African American or Black
 - Latino or Hispanic
 - Asian
 - Native American
 - Native Hawaiian or Pacific Islander
 - Two or More
 - Other/Unknown
 - Prefer not to answer.
4. What is your household size?
 - 1
 - 2
 - 3
 - 4
 - 5
 - 6 or more
 - Prefer not to answer.
5. Do you have a disabling condition?
 - Yes
 - No
 - Prefer not to answer.
6. Veteran Status?
 - I am a veteran.
 - I am not a veteran
 - I chose not to identify my veteran status.
 - Prefer not to answer.
7. Do you identify as an immigrant, refugee or "New American"?
 - Immigrant
 - Refugee
 - New American
 - No
 - Prefer not to answer.