

Home EMERGENCY Loan Program

0% Interest Rate

The **Home Emergency Loan Program (HELP)** provides financing to help with those unforeseen emergency conditions that present health and safety hazards to the household. If you have a gas leak or your hot water tank quits working or your furnace breaks ...the URA is there to help. Please call us right away, because eligible repairs must be limited to emergencies that have occurred within five (5) days of application.

The URA offers a 0% interest rate to help City of Pittsburgh homeowners correct the emergency condition. The maximum loan amount is \$5,000 for single unit properties and \$7,000 for two (2) units. The minimum loan is \$500. The maximum loan term is up to ten (10) years.

It is required that you own and occupy the City of Pittsburgh home. Your income must not exceed the limits of the Program (see chart below).

INCOME LIMIT CHART

Household Size	Income Limit
1 person	\$21,900
2 person	\$25,000
3 person	\$28,100
4 person	\$31,250
5 person	\$33,750
6 person	\$36,250

If your income exceeds the limits above, or the cost exceeds \$5,000 the URA also offers additional loan programs to help you. This includes:

**Pittsburgh Home Rehabilitation Loan
Home Improvement Loan Program
Keystone Renovation and Repair Loan**

How Do I Apply?

If your income qualifies, then contact the URA at **412-255-6666**. We will take your information by phone and will mail you out an application. We will also send a Construction Advisor to your property to inspect the health and safety hazard. The advisor will provide you with a work write up. You should begin to contact contractors to obtain estimates, as soon as the emergency occurs. Please have the contractor(s) provide written proposals that outline the work and include itemized costs. If you request the URA can send your information out to bid. The contractor will be paid by the URA once the job is completed.

You will need to submit the application to the URA with the following information:

- √ **Copy of the Deed**
- √ **Proof of income, with copies of the two most recent pay stubs for each wage earner**
- √ **Verification of other sources of income for each wage earner**
- √ **Verification that City and County Real Estate Taxes are paid (if available)**
- √ **Copy of the latest Income Tax Returns or IRS Form 1722 (1-800-829-1040)**
- √ **Completed contractor proposal**

Prior to work commencing, building permits will need to be obtained.