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Pittsburgh Home Rehabilitation Program (PHRP) and PHRP PLUS for Energy Efficiency *0% interest rate home improvement loan*

The **Pittsburgh Home Rehabilitation Program (PHRP)** offers a 0% interest rate to help income eligible City of Pittsburgh homeowners improve their homes. The loan term can be spread over 20 years, making your payment as low as possible.

Homeowners may borrow up to \$25,000 for a single unit home and \$35,000 for a two unit home. In combination with the loan, we offer grants for an assortment of needs, among those: repair or replace the public sidewalk, improve the exterior of the home, remove lead hazard, and provide easier accessibility for homeowners with disabilities. There is a \$300.00 processing fee that can be financed as part of your 0% loan. The URA has also just introduced PHRP Plus, a new Energy Efficiency Loan Program. Information on this program is listed on the opposite side of this sheet.

The URA will provide technical assistance in every step of the rehabilitation. A Construction Advisor is assigned to each loan and will work with the homeowner to finalize a work write-up. All code violations must be fixed first. As required by the Federal Government we also have a Certified Lead Inspector perform an inspection on the home. If the homeowner does not have a lead certified contractor, the URA will have contractors competitively bid on your job and you choose the Contractor. (Homeowners are not permitted to do their own work under the PHRP program.) The Construction Advisor will inspect all work, and the URA will pay the Contractor, upon your authorization.

If you meet the qualifications below, please call **partner Dollar Bank at (412) 261-7502, or the URA at 412-255-6666** and ask for a PHRP Loan Application. You will need to submit to Dollar Bank a copy of the most recent income tax returns and 2 most recent pay stubs for each working member of the household. Return the required forms to: **Dollar Bank, FSB, P.O. Box 3969, Pittsburgh, PA 15230**. Once Dollar Bank approves your loan you will be contacted by one of our Construction Advisors.

PHRP is the most affordable program ANYWHERE!

PHRP INCOME LIMITS

Household Size	Maximum Income
1 person	\$35,000
2 person	\$40,000
3 person	\$45,000
4 person	\$50,000
5 person	\$54,000
6 person	\$58,000

VARIOUS PHRP GRANTS

\$800 -	Repair or replace public sidewalk
\$2,000 -	Matching grant for exterior improvements
\$3,000 -	Accessibility grant for homeowners with disabilities
\$10,000 -	25% of required lead hazard reduction work up to \$10,000 and a free Certified Lead Inspection
\$2,500 -	OPTIONAL grant for Energy Efficiency when borrower pays \$100.

See opposite side for **PHRP PLUS**.

PHRP PLUS

Energy Efficiency Grant and Loan Program

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As an incentive to help Pittsburgher's make their homes more energy efficient, the URA introduces **PHRP PLUS**, an energy efficiency grant and loan program. Under this program you will receive a \$2,500 grant, higher borrowing limits up to \$35,000 for a single unit home, and a longer repayment term to 25 years. Best of all you will experience lower utility bills and improved comfort!

Under this program a trained professional Energy Auditor will assess the energy consumption of your home and lay out a prioritized list of needed weatherization measures. You will work with the URA Construction Advisor to determine what improvements you would like to make. These items will be completed by your contractor. At the end of the job the Energy Auditor will return to make sure that the energy efficiency work has been completed properly and the home is performing the way it should.

To participate, homeowners must borrow a minimum of \$5,000 and must pay \$100.00 upon loan approval towards the Energy Audit. The URA will then provide a \$2,500 grant which will pay for the balance of the audit and for work pertaining to the following 3 key areas of energy loss.

Qualifying Energy Efficiency GRANT Improvements:

- * Air Leakage through the building envelope
- * Insufficient and/or poorly installed insulation
- * Air leakage through ductwork



Air Leakage Through the Building Envelope

Sealing and insulating the “shell” of your home — its outer walls, ceiling, windows, doors, and floors — is often the most cost effective way to reduce your utility bills. Hidden air leaks in attics, basements, and around chimneys are often more significant sources of energy loss.

Insufficient and/or Poorly Installed Insulation

Lacking or improperly installed insulation makes your house feel drafty when it's cold out, makes it hard to cool when it warm out, and drives up the cost of heating and cooling your home. It can also cause damage to your home by allowing moisture to condense on surfaces that are exposed to extremes of temperature. Installing insulation helps make your home more comfortable in all seasons and lowers the cost of heating and cooling.

Air leakage through ductwork

In houses with forced-air heating and cooling systems, ducts are used to distribute conditioned air throughout the house. In a typical house, however, about 20 percent of the air that moves through the duct system is lost due to leaks and poorly sealed connections. Exposed ducts in attics, basements, crawlspaces, and garages can be repaired by sealing the leaks with duct sealant (also called duct mastic). Insulating ducts that run through spaces that get hot in summer or cold in winter (like attics, garages, or crawlspaces) can save significant energy.

Qualifying Energy Efficiency LOAN Improvements:

Air sealing, insulation, and duct sealing
Energy Star Heat pumps
Energy Star Central AC
Energy Star Boilers (*all fuels*)
Energy Star Furnaces (*all fuels*)

Energy Star Light Fixtures
Energy Star Water heaters
Energy Star Ceiling fans
Energy Star Programmable thermostats
Energy Star approved Windows/doors for Pittsburgh climate zone or equivalent