



**Urban
Redevelopment
Authority
of Pittsburgh**

200 ROSS STREET
10th FLOOR
PITTSBURGH, PA 15219
412-255-6573
www.ura.org



Home EMERGENCY Loan Program HELP \$5,000 Emergency Loan at 0% interest

The **Home Emergency Loan Program (HELP)** provides financing to help with unforeseen emergency conditions that present health and safety hazards to the household. If you have a gas leak, your hot water tank quits working, or your furnace breaks...the URA is here to help. Please call us right away, because eligible repairs must be limited to emergencies that have occurred with 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. There is a \$300 processing fee that must be paid to the URA at loan closing and can be financed as part of your loan.

It is required that you own and occupy a City of Pittsburgh home. Your income must not exceed the limits of the program. If your income qualifies, call the URA at [412-255-6573](tel:412-255-6573).

HELP INCOME LIMITS	
Household Size	Maximum Income
1 person	\$42,600
2 person	\$48,650
3 person	\$54,750
4 person	\$60,800
5 person	\$65,700
6 person	\$70,550

We will take your information by phone and mail you 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. Per your 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 Non-Filing Verification Letter (1-800-829-1040)**
- *Completed contractor proposal**

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

The URA is here to help!