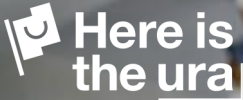


Homeowner Assistance Program



The **Housing Opportunity Fund's (HOF) Homeowner Assistance Program (HAP)** provides financial assistance up to \$30,000 to eligible homeowners for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh.

HAP provides deferred 0% interest loans that may be used for the following:

- To bring homes into compliance with City codes
- To undertake energy efficiency improvements
- To undertake eligible general property improvements

Who can apply for HAP?

- Borrowers who do not exceed 30% or 50% Area Median Income (AMI)*
- please refer to the AMI chart on the back to check eligibility.
- Borrowers who own and reside at the property that is to be improved
- Borrowers who do not have any outstanding City, School, and County real estate taxes, or borrowers that are on a payment plan for at least six months
- Borrowers who have a current homeowner insurance policy for the property or who will apply for a program waiver

What are considered HAP eligible properties?

- Property must be a permanent structure that is the primary residence
- Property must not contain more than two connected dwelling units
- Property must be located within the City of Pittsburgh
- Priority will be given to properties with code violations, energy related improvements and general property improvements

*If any City Code violations exist on the property, HAP funds must be used to address those violations first



**Housing
Opportunity Fund**



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Homeowner Assistance Program

What types of loans and repayment options are available through HAP?

- Homeowners may apply for up to \$30,000 in financial assistance Funds will be in the form of a 0% interest, 30-year deferred loan
- When the loan becomes due in 30 years, if the low-income homeowner still lives in the house, the loan may be forgiven at that time
- If the low-income homeowner sells the home to another low-income household, the loan will not have to be repaid
- If the borrower vacates the property prior to the 30 year loan term, the unpaid balance of the loan will be due in full

***Those between 50% and 80% AMI may qualify for funds that must be used for gas and water repair. Please contact the URA to see if you qualify.**



Household Size	30% AMI	50% AMI
1	\$16,000	\$26,600
2	\$18,500	\$30,400
3	\$20,550	\$34,200
4	\$22,800	\$38,000
5	\$24,650	\$41,050
6	\$26,450	\$44,100
7	\$28,300	\$47,150
8	\$30,100	\$50,200



We're here to help.

For more information, please contact:

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