

Pittsburgh Home Rehabilitation Program



Household Size	Maximum Income
1 Person	\$44,750
2 People	\$51,150
3 People	\$57,550
4 People	\$63,900
5 People	\$69,050
6 People	\$74,150

The **Pittsburgh Home Rehabilitation Program (PHRP)** helps income-eligible City of Pittsburgh homeowners make improvements to their homes through a 0% interest rate loan, in partnership with Dollar Bank.

What Will the Terms of My Loan Be?

Loan Amount

Homeowners may borrow up to \$25,000 for a single-unit home and \$35,000 for a two-unit home.

Interest Rate

The interest rate will remain at 0% for the length of the loan.

Length of Loan

The loan term is up to 20 years, making your payment as low as possible.

Fees

- **Application Fee:** There is a \$500 processing fee that can be paid upfront or financed as part of your 0% loan.
- If you participate in PHRP Plus (Pg. 2), there will be an additional \$100 fee due at time of closing.

How Do I Get Started?

Applications

Contact the **URA at 412.255.6573** or **Dollar Bank at 412.261.7502** to discuss the program and get an application.

Construction

The URA will provide technical assistance in every step of your rehabilitation with an assigned construction advisor.

**Homeowners are not permitted to do their own work under PHRP.*



Use the PHRP Program for:

- Bringing the home up to Code
- Kitchen/Bathroom updating
- Electrical improvements
- Roof Repair/Replacement
- Flooring/Pointing
- Foundation repair

Pair PHRP with Additional Grants up to:

- \$800 to repair or replace public sidewalks
- \$2,000 matching grant for exterior improvements
- \$3,000 accessibility grant for homeowners with disabilities
- \$10,000 for 25% of required lead hazard reduction work and free certified lead inspection
- \$2,500 optional grant for energy efficient upgrades with \$100 energy application fee

Pittsburgh Home Rehabilitation Program—Plus



As an incentive to help City of Pittsburgh homeowners make their homes more energy efficient, the URA is offering **PHRP Plus**, a grant and loan combination that can be added to any existing PHRP loan.

What Will the Terms of My Loan Be?

Loan Amount

Homeowners may borrow an additional amount up to \$10,000; \$2,500 of the amount can be given as a grant.

Interest Rate

The interest rate will remain at 0% for the length of the loan.

Length of Loan

PHRP Plus allows you to extend the repayment term of your loan up to 25 years.

Fees

Energy Audit: There is a \$100 energy audit fee due upon closing.



CONTACT A PROGRAM OFFICER:
412.255.6573

How it works

- A trained professional Energy Auditor will assess your energy consumption and lay out a prioritized list of weatherization measures.
- You will consult with your URA Construction Advisor to determine what improvements you would like to make.
- After submitting your \$100 energy audit fee, the URA will provide a \$2,500 grant which will pay for the balance of the audit and for improvements made to 3 key areas of energy loss, including air leakage through the building envelope, insufficient and/or poorly installed insulation, and air leakage through ductwork.
- The additional funds borrowed may go towards the Energy Star improvements **listed below**.

Energy Star Improvements Can Include:

- | | | |
|------------------|----------------------|----------------------------|
| • Heat pumps | • Air & Duct Sealing | • Water Heaters |
| • Boilers | • Central AC | • Programmable Thermostats |
| • Light Fixtures | • Furnaces | • Insulation |
| • Ceiling Fans | | |