

Homeowner Assistance Program



The Center for Housing Opportunities' Homeowner Assistance Program (HAP) provides financial assistance up to \$30,000 to homeowners at or below 50% AMI 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 of Pittsburgh codes
- To undertake energy efficiency improvements
- To undertake eligible general property improvements

Who can apply for HAP?

- Borrowers who do not exceed 50% Area Median Income (AMI)
**Please refer to the income limits chart*
- 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 that are on a payment plan for at least six months
- Borrowers who have a current homeowner insurance policy for the property

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
- If the borrower vacates the property prior to the 30 year loan term, the unpaid balance of the loan will be due in full

HAP Income Limits

Household Size	Maximum Income
1	\$28,000
2	\$32,000
3	\$36,000
4	\$39,950
5	\$43,150
6	\$46,350



**Housing
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Homeowner Assistance Program **Plus**

HAP Plus provides financial assistance up to \$30,000 to homeowners between **51% AMI - 80% AMI** for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh.

HAP+ provides 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 Plus?

- Borrowers who do not exceed 80% Area Median Income (AMI)
**Please refer to the income limits chart*
- 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 that are on a payment plan for at least three months
- Borrowers who have a current homeowner insurance policy for the property

HAP Plus Income Limits

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

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

- Homeowners may apply for up to \$30,000 in financial assistance
- Funds will be in the form of a 0% interest loan. Depending on the cost of the project, the borrower will be subject to a deferred and amortizing loan
- If the borrower sells the home prior to the end of the loan term, the loan will become due



We're here to help

For more information, please contact:

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