The Small Landlord Fund (SLF) provides financing to landlords who need to make repairs to ten (10) or less rental units in the City of Pittsburgh.

- If the unit IS located in a HACP Alternative Payment Standard zip code, the borrower must rent to a HCV holder.
- If the unit is NOT located in a HACP Alternative Payment Standard zip code, the borrower must rent the unit to households at 80% AMI or below.

*Please refer to the chart on the back for Alternative Payment Standard zip codes

### Borrower Eligibility

- Borrower must own the property
- Must have current homeowner insurance
- Must not have any outstanding City, School, and County real estate taxes or be on a payment plan for at least 3 months
- Must have minimum credit score of 580
- Must not have any judgement against him or her in a housing discrimination case within the past 5 years
- Borrower may not sell, lease to own, assign, transfer, dispose of or master lease all or any part of the property without prior expressed written consent of the URA
- Borrower must hire a licensed contractor and obtain all necessary building permits

### Funding Terms

| Loan Amount | up to $20,000 per unit
| up to $100,000 per project
| Interest Rate | 3%
| Loan Term | 10 year term

*The affordability period shall remain in effect should the principle of the loan be paid off prior to the loan expiration date.*

| Requirements | Must agree to rent units to HCV holders or households at 80% AMI or below |
What are eligible uses of the loan?

- Sidewalk upgrades and repair
- Fire alarm upgrades and repair
- Electrical upgrades and repair
- Roof and gutter upgrades and repair
- Plumbing upgrades and repair
- Window upgrades and repair
- Door upgrades and repair
- Flooring upgrades and repair
- Appliance upgrades and repair
- Painting and dry wall upgrades and repair
- Accessibility enhancements
- Building envelope upgrades and repair
- HVAC and furnace upgrades and repair
- Structural repair (footers, retaining walls)
- Miscellaneous code or other necessary Items
- Cosmetic upgrades

What are considered SLF eligible properties?

- Property must be located in the City of Pittsburgh
- Property must comply with all zoning requirements
- The borrower and/or any relatives of the borrower may not live in the units to be rehabbed

<table>
<thead>
<tr>
<th>Neighborhoods</th>
<th>Eligible Zip Codes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shadyside</td>
<td>15206, 15213, 15232</td>
</tr>
<tr>
<td>Lower Lawrenceville</td>
<td>15201, 15213, 15224</td>
</tr>
<tr>
<td>Strip District</td>
<td>15201</td>
</tr>
<tr>
<td>Southside Flats</td>
<td>15203</td>
</tr>
<tr>
<td>Downtown</td>
<td>15219, 15222</td>
</tr>
<tr>
<td>Squirrel Hill</td>
<td>15213, 15217, 15232</td>
</tr>
</tbody>
</table>

For more information, please contact:

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