The Center for Housing Opportunities’ Homeowner Assistance Program (HAP) provides financial assistance up to $35,000 to homeowners at or below 50% Area Median Income (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 $35,000 in financial assistance. Funds will be in the form of a 0% interest, 20-year deferred loan
- If the borrower vacates the property prior to the 20 year loan term, the unpaid balance of the loan will be due in full

### 2022 HAP Income Limits

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$33,200</td>
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<tr>
<td>2</td>
<td>$37,950</td>
</tr>
<tr>
<td>3</td>
<td>$42,700</td>
</tr>
<tr>
<td>4</td>
<td>$42,400</td>
</tr>
<tr>
<td>5</td>
<td>$51,200</td>
</tr>
<tr>
<td>6</td>
<td>$55,000</td>
</tr>
</tbody>
</table>
Homeowner Assistance Program Plus

HAP Plus provides financial assistance up to $35,000 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

What types of loans and repayment options are available through HAP Plus?
- Homeowners may apply for up to $35,000 in financial assistance
- Funds will be in the form of a 0% interest, 20 year 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

2022 HAP Plus Income Limits

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Maximum Income</th>
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</thead>
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</tbody>
</table>

We’re here to help

For more information, please contact:
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