

# Homeowner Assistance Program



The Center for Housing Opportunities' Homeowner Assistance Program (HAP) provides financial assistance up to \$35,000 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 \$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

Household Size	Maximum Income
1	\$33,200
2	\$37,950
3	\$42,700
4	\$42,400
5	\$51,200
6	\$55,000

# 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

Household Size	Maximum Income
1	\$53,100
2	\$60,700
3	\$68,300
4	\$75,850
5	\$81,950
6	\$88,000



**We're here to help**

## For more information, please contact:

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