

Homeowner Assistance Program

The **Homeowner Assistance Program (HAP)** provides financial assistance **up to \$35,000 to homeowners** at or below **50% of Area Median Income (AMI)** for rehabilitating and improving residential owner-occupied properties in the City of Pittsburgh.



Uses

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% of Area Median Income (AMI). Please refer to the Income Limits Chart to the right.
- 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?

- 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

The **Homeowner Assistance Program Plus (HAP+)** provides financial assistance **up to \$35,000 to homeowners** between **51% - 80% of Area Median Income (AMI)** for rehabilitating and improving residential owner-occupied properties in the City of Pittsburgh.

Uses

HAP+ provides **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 80% of Area Median Income (AMI). Please refer to the Income Limits Chart to the right.
- 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+?

- 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+ Income Limits

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

For more information, and to apply for HAP or HAP+, please contact **Natalie Lopez**, Client Relations Program Assistant, at HOF@ura.org or call **412-255-6574**.