

OwnPGH Homeownership Program

The OwnPGH Homeownership Program (OwnPGH) provides up to \$90,000 to first-time homebuyers seeking to purchase a home within the City of Pittsburgh.



About the Program

Homebuyers may receive up to \$90,000 total, in the form of a grant and a loan, to aid in the purchase of a house within the City of Pittsburgh.

- A **\$50,000 grant** may be available for those with a household income of **80% of Area Median Income (AMI) or below**.
- A **\$40,000 loan** may be available for those with a household income of **80% AMI or below**. This is a **0% interest, forgivable loan**, that can be forgiven after 10 years.

Who Can Apply?

- Participation in OwnPGH is subject to bank approval. Individuals must first pre-qualify for a home loan through one of three URA bank partners; Please view the back of this flyer to find contact info for the participating banks.
- Individuals who do not exceed 80% of AMI; Please view the chart on the right to check if your household income is within the program income limits.
- Individuals who would like to own a property within the City of Pittsburgh; Properties outside of City of Pittsburgh limits do not qualify for OwnPGH assistance.

Area Median Income Limits

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

This chart shows the **maximum annual income limits** for those interested in applying for the OwnPGH Program.

Annual Gross Income = **Total income received by the entire household**, before taxes and withholdings

Additional Homebuying Assistance

First-time homebuyers making less than 80% of the AMI may be eligible to **receive up to \$7,500 for down payment and closing costs** in the form of a 0% interest, 5-year deferred loan.

OwnPGH Bank Partners

Step 1: Please contact one of the three banks below to find out if you pre-qualify for a home loan.

Step 2: Once you confirm pre-qualification for a home loan, the bank will facilitate your application to the OwnPGH Program.



SSB Bank

Heather Dieckmann

412.837.6955

hdieckmann@ssbpgh.com



First Commonwealth Bank

Joseph Tomaceski

412.495.2337

jtomaceski@fcbanking.com



Dollar Bank

Steve Kaminski

412.261.4219

SKaminski205@dollarbank.com

For more information, please contact the URA by calling **412.255.6694, ext. 6721**, or by emailing **OwnPGH@ura.org**. Language translation is available free of charge. Please send an email to **translation@ura.org**.