





Homeowner Assistance Program

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



Funding Uses

HAP provides **deferred**, **0% interest loans** that may be used to:

- Bring homes into compliance with City of Pittsburgh codes
- Undertake energy efficiency improvements
- Complete eligible general property improvements

Who Can Apply?

- Borrowers who do not exceed 80% of the Area Median Income (AMI). Please refer to the Income Limits chart to the right.
- Borrowers who own and reside at the property that will be improved
- Borrowers who do not have any outstanding City, School, and County real estate taxes, or who are on a payment plan for at least six months
- Borrowers who have a current homeowner insurance policy for the property

Loan Options & Repayment

- HAP funds are distributed in the form of a 0% interest, 20-year deferred loan. Regular repayment is not required.
- Starting in loan term year 10, HAP loans are forgiven at a rate of 10% per year for 10 years.
- If the borrower vacates the property prior to the 20-year loan term, the unpaid balance of the loan will be due in full.

2023 HAP Income Limits Chart

Household Size	Maximum Annual Income
1	\$56,250
2	\$64,250
3	\$72,300
4	\$80,300
5	\$86,750
6	\$93,150



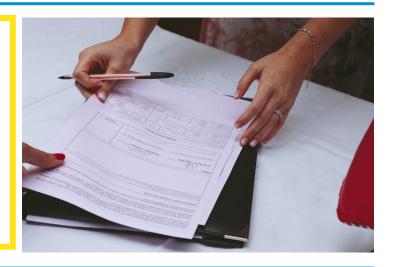






HAP Application Information

Homeowner Assistance Program (HAP) applications will be accepted from Monday, June 26, 2023, through Friday, August 4, 2023. Applications submitted outside of this time frame will not be accepted.



Getting an Application

HAP applications are available online at https://bit.ly/hap2023.

To request an application through the mail or by email, call **412-255-6694**, extension **6721** or send an email to hof@ura.org.

Submitting an Application

Completed applications must be returned via email or mail to:

- hof@ura.org; OR
- Urban Redevelopment Authority of Pittsburgh Residential Lending & Investments Unit 412 Boulevard of the Allies, Suite 901 Pittsburgh, PA 15219

What to Include

All applicants must submit the following information with their completed application:

- Legible contact information, including telephone, home address, and email address if applicable
- Verification that all City of Pittsburgh and Allegheny County Real Estate taxes are paid
- Proof of ownership or proof of owner's permission to make modifications
- Proof of income, with copies of the two most recent pay stubs for each earner
- Copy of latest Income Tax Returns or non-filing verification letter, which can be obtained by calling 1-800-829-1040.

Questions? Contact HOF@ura.org or call 412-255-6994, ext. 6721. Language translation is available free of charge. Please email translation@ura.org.