

# 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](mailto:hof@ura.org).

## Submitting an Application

Completed applications must be returned via email or mail to:

- [hof@ura.org](mailto: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](mailto:HOF@ura.org) or call **412-255-6994, ext. 6721**.  
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