



**Neighborhood Housing Program (NHP)
Housing Recovery Program-Developer (HRP-D)**

In order to make purchasing a home affordable, the URA offers 0% deferred second mortgages to eligible buyers. The loan does not have to be paid back until the buyer sells or transfers the property. The requirements of the construction financing dictate how much second deferred money will be provided for each individual property and the income guidelines.

- **Newly constructed** homes are sold to qualified buyers through the Neighborhood Housing Program (NHP).
- **Rehabilitated** homes are sold to qualified buyers through the Housing Recovery Program -Developer (HRP-D).

For many properties, deferred second mortgages can be up to \$55,000. These homes are listed on our website at www.ura.org. **Please contact the Sales Agent to find out the particulars for each property or call the URA at 412-255-6698.**

EXAMPLE of the great benefits for those who earn 80% or less

Sales Price:	\$100,000.00
0% Second Mortgage:	\$ 45,000.00
First Mortgage Amount:	\$ 55,000.00
HOF Down Payment/ Closing Cost Assistance:	Up to \$7,500

No payments until you sell!

Act 42 Tax Abatement

Some homes are eligible for Act 42 tax abatement, which means that a portion of your City of Pittsburgh, School District, and Allegheny County taxes can be abated for 2 to 10 years depending on the home’s location. Ask your Sales Agent if your property qualifies.

MAXIMUM INCOME LIMITS BY FAMILY SIZE

2023 Area Median Income (AMI) Summary

Number of people in home	30%	50%	80%	100%	115%
1	\$21,100	\$35,150	\$56,250	\$70,300	\$80,845
2	\$24,100	\$40,200	\$64,250	\$80,400	\$92,460
3	\$27,100	\$45,200	\$72,300	\$90,400	\$103,960
4	\$30,100	\$50,200	\$80,300	\$100,400	\$115,460
5	\$35,140	\$54,250	\$86,750	\$108,500	\$124,775
6	\$40,280	\$58,250	\$93,150	\$116,500	\$133,975
7	\$45,420	\$62,250	\$99,600	\$124,500	\$143,175
8	\$50,560	\$66,300	\$106,000	\$132,600	\$152,490

HUD creates regions for calculating AMI. The income limits for Pittsburgh are based on incomes in the Pittsburgh MSA - Allegheny, Armstrong, Butler, Fayette, Washington, and Westmoreland Counties.

Contact the URA to learn more about eligible properties and to income restrictions.

For more information, please contact:

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