

Homeowner Assistance Program



The Center for Housing Opportunities' Homeowner Assistance Program (HAP) provides financial assistance up to \$30,000 to homeowners at or below 50% AMI for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh.

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% Area Median Income (AMI)
**Please refer to the income limits chart*
- 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 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 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	\$47,400
5	\$51,200
6	\$55,000

Homeowner Assistance Program **Plus**

HAP Plus provides financial assistance up to \$35,000 to homeowners between **51% AMI - 80% AMI** for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh.

HAP+ provides 0% interest loans that may be used for the following:

- To bring homes into compliance with City codes
- To undertake energy efficiency improvements
- To undertake eligible general property improvements

Who can apply for HAP Plus?

- Borrowers who do not exceed 80% Area Median Income (AMI)
**Please refer to the income limits chart*
- 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

2022 HAP Plus Income Limits

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

What types of loans and repayment options are available through HAP Plus?

- Homeowners may apply for up to \$35,000 in financial assistance
- Funds will be in the form of a 0% interest 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



We're here to help

For more information, please contact:

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