



ALLEGHENY COUNTY

ALLEGHENY COUNTY HOMEOWNERS:

YOU MAY BE ELIGIBLE TO RECEIVE SPECIAL HOME IMPROVEMENT FINANCING THROUGH THE ALLEGHENY HOME IMPROVEMENT LOAN PROGRAM

EMERGENCY / PRIORITY IMPROVEMENT LOANS ARE AVAILABLE FOR UP TO \$18,000 at a fixed interest rate of 0% to complete eligible priority improvements such as replacing a furnace or boiler, replacing your home's roof, repairing a broken gas or sewer line or upgrading your electrical service entrance. Fully accessibility-related improvements and tap-in related costs also qualify.

GENERAL IMPROVEMENT LOANS ARE AVAILABLE FOR UP TO \$23,000 at a fixed interest rate of 1% to complete multiple or general improvements such as replacing old windows and doors, remodeling your kitchen / bathroom, new flooring or exterior siding, as well as other types of home improvements.

GENERAL ELIGIBILITY REQUIREMENTS:

- PROPERTY MUST BE A RESIDENTIAL, SINGLE-FAMILY DWELLING *;
- PROPERTY MUST BE DEEDED IN THE NAME OF THE LOAN APPLICANT(S) AND OWNER-OCCUPIED;
- CREDIT HISTORY SHOULD BE ACCEPTABLE; PROPERTY TAXES SHOULD BE PAID/CURRENT;
- HOUSEHOLD INCOME CANNOT EXCEED THE FOLLOWING INCOME LIMITS;

HOUSEHOLD SIZE / MAXIMUM INCOME LIMIT:				
1 / \$61,850	2 / \$70,650	3 / \$79,500	4 / \$88,300	5 / \$95,400

- **EMERGENCY / PRIORITY IMPROVEMENT LOAN PROCESSING FEE:** NONE
- **GENERAL IMPROVEMENT LOAN PROCESSING FEE:** There is a \$375.00 loan processing fee associated with the General Improvement Loan. This fee is not due until loan closing and may be financed as part of your loan amount.

AFFORDABLE MONTHLY PAYMENTS TO FIT YOUR BUDGET:

Examples: The monthly payment on a \$10,000 loan at 0% APR would be \$69.44 for 144 months.

The monthly payment on a \$15,000 loan at 1% APR would be \$89.77 for 180 months.

The monthly payment on a \$23,000 loan at 1% APR would be \$105.78 for 240 months.

FOR MORE INFORMATION OR TO REQUEST A LOAN APPLICATION:

Please visit our website: www.alleghenycounty.us/ahilp

Or contact Allegheny County Department of Economic Development at: 412-350-6337

The Allegheny Home Improvement Loan Program (AHILP) is sponsored by the Redevelopment Authority of Allegheny County and administered by Allegheny County Economic Development. AHILP provides low-interest loans to income-eligible homeowners residing within eligible municipalities* of Allegheny County to complete home repairs and improvements. Applicant's household income cannot exceed 80% of the area media income limit based on household size and they must meet the program's eligibility requirements. Income limits are subject to change without prior notice.

* Property Eligibility: Property must be located within Allegheny County excluding all Wards of the City of Pittsburgh, Wards of the City of McKeesport, Penn Hills, Trafford, McDonald and Sewickley Hills which have currently opted out of participation.

