



# ALLEGHENY COUNTY HOMEOWNERS:

**YOU MAY BE ELIGIBLE TO RECEIVE SPECIAL HOME IMPROVEMENT FINANCING THROUGH THE REDEVELOPMENT AUTHORITY OF ALLEGHENY COUNTY**

Low-interest home improvement loans are currently available to eligible Allegheny County homeowners through the Allegheny Home Improvement Loan Program (AHILP).

**EMERGENCY/PRIORITY IMPROVEMENT LOANS FOR UP TO \$10,000 at 0% APR** are available for completing qualified types of emergency/priority home improvement such as roof replacement (main roof), replacing a furnace or boiler, tap in projects or repairing a broken gas, water or sewage line. This loan may also be used to undertake wholly accessibility-related improvements such as ramps or bathroom modifications. There is not a processing fee associated with an Emergency/Priority Improvement Loan, but your requested improvement must be qualified as being an “emergency” or “priority” improvement by AHILP in order for you to be offered this no-interest loan.

**GENERAL IMPROVEMENT LOANS FOR UP TO \$23,000 at 1% APR** are available for general or multiple home improvements such as windows, siding, flooring, cement work and remodeling. You must also be willing to bring your home up to code standards, if necessary, including the remediation of any lead-based paint hazards to receive this 1% General Improvement Loan. Grant funds may be available to you for a portion of the cost of undertaking any major code or lead remediation work. The only processing fee associated with receiving a General Improvement Loan is \$375, which is not due until loan closing and may be financed as part of your loan.

## **GENERAL ELIGIBILITY REQUIREMENTS:**

- Eligible property: Owner-occupied, residential, single-family dwelling (occupied by owner as principal residence)
- Property ownership needs to be via recorded deed since AHILP loans are mortgage-secured loans
- Deed needs to be in the name of a natural person (versus in the name of a corporation or trust)
- Property taxes must be current / up-to-date; Acceptable credit history
- Your total household income cannot exceed the following income limits based on household size:

HOUSEHOLD SIZE / MAXIMUM INCOME LIMIT:

1 / \$76,300    2 / \$87,200    3 / \$98,100    4 / \$109,000    5 / \$117,750

## **AFFORDABLE MONTHLY PAYMENTS TO FIT YOUR BUDGET:**

Examples:    \$ 6,000 loan at 0% APR = \$62.50 for 96 months or \$55.55 for 108 months.  
\$10,000 loan at 0% APR = \$69.44 for 144 months or \$64.10 for 156 months.  
\$15,000 loan at 1% APR = \$89.77 for 180 months  
\$23,000 loan at 1% APR = \$105.78 for 240 months

---

## **FOR MORE INFORMATION OR TO REQUEST AN APPLICATION**

Please visit our website: [www.alleghenycounty.us/ahilp](http://www.alleghenycounty.us/ahilp)

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



These loans are being made available through the Allegheny Home Improvement Loan Program (AHILP). AHILP is sponsored by the Redevelopment Authority of Allegheny County and administered by the Allegheny County Department of Economic Development. AHILP provides low-interest loans to income-eligible homeowners residing in Allegheny County to complete home repairs and improvements. Applicants must have household income that is less than 115% of the area median income limit based on household size and meet the program's general eligibility requirements. Income limits are subject to change without prior notice.

