



**Dear Allegheny County Homeowners:**

Low-interest home improvement loans are currently available to eligible low/moderate income homeowners through the Allegheny Home Improvement Loan Program (AHILP). AHILP is a government-funded loan program sponsored by the Redevelopment Authority of Allegheny County and administered by Allegheny County Economic Development. AHILP, formerly known as the Improvement Program of Allegheny County (IMPAC), has been providing low-interest home improvement loans to eligible Allegheny County homeowners for more than 20 years.

Emergency/Priority Improvement Loans for up to \$10,000 at 0% APR are available for a singular emergency/priority home improvement such as a roof, a furnace/boiler 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 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, roofs, siding, flooring, cement work and remodeling. To receive a 1% AHILP loan, it is required that your home be brought up to code standards, if necessary, including the remediation of any lead hazards; Grant funds may be available to you for a portion of the cost of addressing 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 are as follows:**

- ∞ Your property must be a residential, single-family dwelling
- ∞ AHILP loans are mortgage-secured so you must own your property via recorded deed
- ∞ You must occupy your property as your principal residence
- ∞ Your total household income cannot exceed HUD-established income limits:  
HOUSEHOLD SIZE / MAXIMUM INCOME LIMIT:  
1 / \$42,000                      2 / \$48,000                      3 / \$54,000                      4 / \$60,000
- ∞ Your credit should be acceptable and your property taxes should be paid

If you would like to obtain more information or to request a loan application, please contact Allegheny County Economic Development at (412) 350-1043 or (412) 350-6337. Additional information can also be obtained by visiting the program's website at:

[http://economic.alleghenycounty.us/residential\\_dev/impac.aspx](http://economic.alleghenycounty.us/residential_dev/impac.aspx)



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**EQUAL HOUSING  
OPPORTUNITY**