



Urban
Redevelopment
Authority
of Pittsburgh

The URA is here for Pittsburgh residents.

The URA is the City of Pittsburgh's economic development agency and we support goals that create inclusive opportunities for Pittsburgh residents, stakeholders and communities.

We offer financial and technical assistance to help you with housing and business needs.



Housing Services for Residents

Buy a home

Our **Down Payment and Closing Cost Assistance Program** makes it easier to buy a home. If you are looking to purchase a house in the City of Pittsburgh, you may be eligible (based on income) to receive either a **\$5,000** loan or **\$7,500** loan with 0% interest.

Get help with rent, utility, or mortgage payments

If you're facing a housing crisis, our **Housing Stabilization Program** can help you stay in your home by providing short-term financial assistance. **Renters** may receive up to **\$3,000** and **homeowners** may receive up to **\$6,000**.

Make home repairs, improvements, and accessibility modifications

We offer grants to assist homeowners with permanent disabilities, and to landlords, to make accessibility modifications to their homes through our **Home Assistance Program for Independence**. Eligible homeowners may receive an up to **\$10,000** grant. **Landlords** may receive up to **\$5,000** per unit.

Get a deferred second mortgage

To make purchasing a home affordable, we offer **0% deferred second mortgages** to eligible buyers. Newly constructed homes are sold to qualified buyers through the **Neighborhood Housing Program**, and rehabilitated homes are sold to qualified buyers through the **Housing Recovery Program-Developer**.

Improve your home's facade

Homeowners can receive up to **\$8,000** in matching grant funds, based on household income, to make modifications to front and side façades through our affiliate PHDC's **Residential Façade Improvement Program**.

Find free housing legal assistance

Both tenants and homeowners can find a variety of **free** housing legal services through our **Legal Assistance Program** - from mediation and legal representation - to foreclosure prevention services and tangled title services.



SCAN ME



Financing for Businesses



Minority Business Recovery and Growth Loan Fund

- **Financing amount:** Up to \$100,000
- **Uses:** Working capital, leasehold improvements, property acquisition, inventory and equipment
- **Interest rate/term:** 2% interest; 10 year term

Pittsburgh Business Fund

- **Financing amount:** \$50,000-\$500,000
- **Uses:** Working capital, leasehold improvements, property acquisition, inventory and equipment
- **Interest rate/term:** 5.5% interest; 5-15 year term depending on uses

Small Contractor Line of Credit Program*

- **Financing amount:** \$25,000-\$100,000, based on approved invoices
- **Uses:** Construction related costs
- **Interest rate/term:** 4% interest for the loan term, which can be renewed annually

Commercial Real Estate Program*

- **Financing amount:** \$50,000-\$100,000
- **Uses:** Gap financing for site acquisition and prep, building costs, soft costs and construction
- **Interest rate/term:** 1% interest; No payments due for 20 years

**Projects for this program must be located in one of the seven Avenues of Hope corridors and adjacent neighborhoods: Perry North and South, Sheraden, Hill District, Larimer, Homewood, Hazelwood and Allentown/Beltzhoover/Knoxville.*

Our affiliate, Invest PGH, offers additional programs to help small businesses start up or expand.

InvestPGH

Childcare Reinvestment Business Fund

- **Financing amount:** \$5,000-\$20,000
- **Uses:** Payroll, supplies, leasehold improvements, and more
- Within three years, borrowers can apply to have the loan 100% forgiven

Micro-Enterprise Loan Program

- **Financing amount:** \$5,000-\$30,000
- **Uses:** Working capital, leasehold improvements, inventory and equipment
- **Interest rate/term:** 3% interest; term based on businesses uses ranging from 5-15 years

Accelerating Business Expansion Loan

- **Financing amount:** \$30,000-\$150,000
- **Uses:** Working capital, leasehold improvements, property acquisition, inventory and equipment
- **Interest rate/term:** 4% interest; term based on business' uses ranging from 5-15 years

Visit investpgh.org to learn more.

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Programs and services listed are current as of May 2022.
Please scan QR codes for most up-to-date information.



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