

HOMEOWNERS ENERGY EFFICIENCY LOAN PROGRAM

Pennsylvania Housing Finance Agency's Homeowners Energy Efficiency Loan Program offers 1% APR¹ loans up to \$10,000 for specific energy efficiency repairs for low and moderate income households. The loans can pay for:

- Air sealing, insulation and ductwork;
- Energy-efficient windows and doors;
- Energy-efficient heating or cooling system repairs or replacements;
- Roof replacements.

HEELP loans are affordable! For example:

- If you borrow \$5,000 you pay \$44/month.
- If you borrow \$10,000 you pay \$88/month.

Note: The minimum loan is \$1,000.

For more information, visit www.PHFA.org, email HOP_Energy@phfa.org (specify HEELP in the subject line), or call PHFA at 855.827.3466.

¹ Subject to credit approval and restrictions including household income, loan use, and owner occupancy. Interest rate quoted as of 1/1/2023. The 1% APR is fixed for the 10 year term of the loan. Sample payments based on \$5,000 and \$10,000 loan examples have 10 year term and 120 payments. Total finance charge for a \$5,000 loan is \$256.25 and for a \$10,000 loan is \$512.49.



855-827-3466 | www.PHFA.org



Josh Shapiro, Governor

Robin Wiessmann, PHFA Executive Director & CEO

