



PHFA

PENNSYLVANIA HOUSING FINANCE AGENCY

Keystone Renovate & Repair Loan Program



EXTRA! EXTRA!

**Pennsylvania
Homeowners**

Read all about it...

*Have you been putting off
much needed home repairs
and improvements?*

*Replace those leaky windows,
update the bath, add more living
space...whatever you need to do...
with an R&R loan!*

The Renovate & Repair Loan Program offers guidance and financing to help you improve and maintain your home. It is provided to you through a collaboration Between PHFA and local housing organizations across Pennsylvania.

R&R Borrower Benefits:

- Help with assessing home repairs and how much those repairs should cost
- Help with finding and selecting qualified and reputable contractors
- 10, 15, or 20 year fixed rate loan options
- Borrow up to \$35,000 or 120% of home's value
- PHFA pays most fees for eligible borrowers
- PHFA fully services the loan
- No prepayment penalty!

R&R Borrower Requirements:

- Currently own the home or be in the process of purchasing it.
- Household income within program limitations - \$90,000 or more depending on location.
- Satisfactory credit (typically 620+)
- Adequate income to support monthly loan payments.
- Interest in repairing and improving their primary residence.

Visit our website or call PHFA to learn more!

www.phfa.org • 1.800.822.1174

Edward G. Rendell, Governor • Brian A. Hudson, Sr., Executive Director

Local contact: