



# 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](http://www.phfa.org) • 1.800.822.1174**

**Tom Wolf, Governor • Brian A. Hudson, Sr., Executive Director**

Local contact: