Pennsylvania Housing Finance Agency’s Homeowners Energy Efficiency Loan Program offers 1% APR 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.

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.