

# Home Sweet ... HELP!



Pennsylvania Housing Finance Agency's Homeowners Energy Efficiency Loan Program offers 1% APR<sup>1</sup> 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;
- ▶ \$10,000, you pay \$88/month;
- ▶ Note: The minimum loan is \$1,000.



For more information about HEELP, please visit [www.PHFA.org](http://www.PHFA.org), email [HOP\\_Energy@phfa.org](mailto:HOP_Energy@phfa.org) and specify HEELP in the subject line, or call PHFA at 855.827.3466.

<sup>1</sup> Subject to credit approval and eligibility restrictions including household income, loan use, and owner occupancy. Interest rate quoted as of 11/1/2017. 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.