



Philadelphia Neighborhood Home Preservation Loan Program

“恢复、修复、重建计划”是一项旨在帮助费城房主获得适用于房产投资的低息贷款计划。参与该计划的贷款机构将为符合资格的房主提供为期 10 年、固定年利率为 3% 的贷款，金额从 2500 美元到 5 万美元* 不等。

“恢复、修复、重建计划”贷款可为一系列房屋维修计划提供资金，着重关注健康、安全、防风保暖、无障碍环境和生活质量。该计划的目标是帮助费城居民改善住宅环境，加强社区建设。

*最终贷款额必须包含 10% 的应急费用。

可申请对象是谁？**

费城房主：

- 主要住所需要维修
- 信用分数高于 580 分
- 购买了房屋保险
- 及时缴纳公共事业费和税款，或参与了市政府的付款计划
- 没有 L & I (许可证和检查部) 违规记录或为该计划消除违规记录的房主

**附加承保(最低资格)标准:借款人的贷款价值比必须小于或等于翻修后价值的 105%，后端债务收入比必须小于或等于 43%。

请扫描此二维码，查看收入指南，以了解您是否有资格获得本计划援助。



提供哪些服务？

- 帮助确定您是否有资格参加该计划
- 财务咨询
- 帮助确定必要的维修项目
- 联系参与该计划的贷款机构
- 帮助寻找承包商
- 帮助申请贷款

哪类维修满足条件？

- 屋顶、墙板、地基以及砖石结构
- 重铺/更换人行道和车道表面以及户外楼梯维修
- 门窗维修和更换
- 便于进出住宅和在住宅内活动的改建
- 固定设施、管道、下水管和水管线路的维修和更换。
- 暖通空调系统和加热器的维修或更换
- 电气维修
- 含铅油漆处理
- 减少霉菌和氡气
- 与健康、安全及生活质量相关的修缮和升级

请联系下列出的计划合作伙伴 (Todos hablan español) :

3/25



clarifi.org/rrr
rrr@clarifi.org
215-866-5200

Clarifi 远程协作 RRR 客户。

本计划及标准和条款今后可能进行修改。该计划提供的任何贷款的最终条款和条件将在完全签署的贷款文件中规定。贷款文件签署完成之前，贷款机构没有提供任何贷款的合同义务，费城重建局、贷款机构和根据本计划申请贷款的房主均不承担任何责任。



Philadelphia Neighborhood Home Preservation Loan Program

Restore, Repair, Renew is a program to help Philadelphia homeowners access low-interest rate loans to invest in their properties. Lenders participating in the program are offering 10-year, 3% fixed Annual Percentage Rate loans that range from \$2,500 to \$50,000* to eligible homeowners.

Restore, Repair, Renew loans can fund a range of home repairs that focus on health, safety, weatherization, accessibility, and quality of life. The goal of the program is to help Philadelphians improve their homes and strengthen their communities.

* Final loan amount must include 10% contingency.

Who can apply? **

Philadelphia homeowners:

- Whose primary residence needs repairs
- With credit scores above 580
- With homeowner's insurance
- Who are up to date on public utilities and taxes or are in a payment plan with the City
- Who do not have L & I violations or will eliminate violations as part of the program

**Additional underwriting (minimum eligibility) criteria: Borrowers must have a loan-to-value ratio at or below 105% of after rehab-value and a back-end debt-to-income ratio at or below 43%.

Scan this QR code for income guidelines to see if you qualify.



What services are provided?

- Assistance determining if you are eligible for the program
- Financial counseling
- Help identifying necessary repairs
- Connection with a participating lender
- Assistance with finding a contractor
- Help applying for the loan

What repairs are eligible?

- Roof, siding, foundation, and masonry
- Sidewalk and driveway resurfacing/replacement and outside stair repair
- Window and door repair and replacement
- Adaptations that allow for easier access to and mobility within a home
- Fixtures, plumbing, sewer, and waterline repairs and replacements
- HVAC system and water heater repair or replacement
- Electrical repairs
- Treatments related to lead-based paint
- Mold and radon mitigation
- And repairs, improvements, and upgrades related to health, safety, and quality of life

Contact our program partner listed below (Todos hablan español):



clarifi.org/rrr
rrr@clarifi.org
215-866-5200

Clarifi is working with RRR clients remotely.

This program and the criteria and conditions thereof may be subject to future modification. The definitive terms and conditions of any loan offered under the program will be set forth in fully executed loan documents. Unless and until such loan documents are fully executed, there shall be no contractual obligation for the lender(s) to provide any loan nor shall there be any liability whatsoever between and among the Philadelphia Redevelopment Authority, the lender(s) and any homeowner seeking a loan under the program.