

*Is your budget **tight** & your house **COLD**?*  
If so, the Pennsylvania Housing Finance Agency may be able to lend you funds to perform energy efficient repairs or upgrades.

*The Homeowners Energy Efficiency Loan Program (HEELP) offers loans between \$1,000 and \$10,000 for specific energy efficient repairs to low and moderate income households. The loan offers a fixed interest rate of 1% for the 10 year term with no prepayment penalties along with guidance on finding a contractor and getting the right work done.*

**HEELP is PRACTICAL and AFFORDABLE!**

HEELP loans are more affordable than you may think. You choose **\$44 per month for a \$5,000 loan or \$88 per month for a \$10,000 loan** that can help you pay for:

- Air sealing, insulation and ductwork
- Energy efficient windows and doors
- Energy efficient heating or cooling system repairs or replacements
- Roof repairs and replacements
- Some repairs that permit weatherization/LIURP work to take place (ex., knob & tube wiring replacement)

**Finally, you can get your home repaired, lower your energy costs and be comfortable . . . with an investment that you can afford!**

For more information about HEELP please call the PA Housing Finance Agency at 1-800-822-1174 or email [HOP\\_Energy@phfa.org](mailto:HOP_Energy@phfa.org) and specify HEELP in the subject line.

