



ARE YOU A HOMEOWNER SEARCHING FOR A WAY TO FINANCE HOME IMPROVEMENTS OR CONSOLIDATE DEBTS?

You may be able to reach your goals with the My Life Home Equity Loan.

Eligible borrowers for this fixed-rate second mortgage loan must:

- Have a credit score of at least 580.
- Meet income limits. (See income table on reverse side.)
- Own a single-family property that is their principal residence.
- Complete a counseling session with a NeighborWorks Western Pennsylvania homeownership counselor.

In addition to meeting the above criteria, a property must be located in one of the following Western Pennsylvania counties:

- Allegheny, Beaver, Butler, Clarion, Clearfield, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Somerset, Venango, Warren, Washington, and Westmoreland

GET STARTED

Contact us today to learn more.

My Life Home Equity Loan

**2021 U.S. Dept. of Housing & Urban Development's (HUD)
Income Guidelines for Pittsburgh Metro Area¹**

(Effective 04/01/21)

| Household Size | Income Limits for Pittsburgh HUD Metro Area ² (105% of Area Median Income) |
|----------------|---|
| 1 Person | \$62,350 |
| 2 Persons | \$71,275 |
| 3 Persons | \$80,200 |
| 4 Persons | \$89,100 |
| 5 Persons | \$96,225 |
| 6 Persons | \$103,375 |
| 7 Persons | \$110,450 |
| 8 Persons | \$117,600 |

¹The Pittsburgh HUD Metro Area: Allegheny, Beaver, Butler, Fayette, Washington, and Westmoreland Counties. ²For the 14 eligible Western Pennsylvania counties outside the Pittsburgh HUD Metro Area, the income limit is 105% of Area Median Income (AMI). Please refer to HUD's [county-specific income guidelines](#).

My Life Home Equity Loan is a product of Neighborhood Housing Services of Greater Berks, made available to qualified homeowners in eligible Western Pennsylvania counties through a partnership with NeighborWorks Western Pennsylvania. Limited funds are available for this product.

Neighborhood Housing Services of Greater Berks and NeighborWorks Western Pennsylvania reserve the right to adjust the income guidelines at any time.

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