



**Urban
Redevelopment
Authority
of Pittsburgh**

200 ROSS STREET, 10th Floor
PITTSBURGH, PA 15219
412-255-6677
www.ura.org



April 27, 2017

REPLACE OLD LEAD LINES PROGRAM ROLL Up to \$10,000 Loan at 3% interest

The **Replace Old Lead Lines Program (ROLL)** is being offered to help City of Pittsburgh property owners to replace their lead water service line.

Due to elevated lead levels found at taps in some homes of the Pittsburgh Water and Sewer Authority's (PWSA) service area, the Pennsylvania Department of Environmental Protection has ordered PWSA to replace its lead water lines that run from the water main in the street to the curb box only. Property owners are responsible for the portion that stretches from the curb box to their homes. Homeowners whose water lines will be targeted are not legally required to replace the lines that run to their homes.

The PWSA is encouraging customers to swap out their lines at the same time that it is replacing the PWSA-owned water service lines. The street and sidewalk will already be dug up and this would cut the customer's expense down to the pipeline cost, installation, and landscape renovation. PWSA will then do the sidewalk and street restoration. Any questions regarding your water service line should be directed to PWSA's Customer Service at 412-255-2423. PWSA can coordinate with your plumber to replace both portions of the service line at the same time.

To help with this initiative the URA developed the ROLL Program, in partnership with Dollar Bank, to provide financing to Pittsburgh property owners who are replacing their water line from the curb to their homes.

To qualify, your income must not exceed the limits of the program (please see the chart on right). If your income qualifies, call the URA at 412-255-6677 and request an application.

ROLL has an interest rate of 3% with a term of 10 years. You may borrow up to \$10,000 for a single unit home, although the home can have up to four units.

If interested in ROLL, you must contact plumbers to obtain water line replacement estimates. Please have the plumbers provide written proposals that outline the work and include itemized costs and permits. Per your request, the URA can send your information out to bid. All plumbers will be paid by the URA once the job is completed; no funds will be received up front.

You will need to return to Dollar Bank the following information:

- ⇒ Credit application and all enclosed forms
- ⇒ Copy of the two most recent pay stubs for each wage earner
- ⇒ Verification of other sources of income for each wage earner
- ⇒ Copy of the latest Income Tax Returns or IRS Form 1722 (1-800-829-1040)
- ⇒ Completed contractor proposal (if available)

A \$300 origination fee is charged by the URA and can be financed with the loan. A lien will be placed on the property until the loan is paid off.

Income Limits by Household Size

1 person: \$76,250	4 person: \$108,900
2 person: \$87,150	5 person: \$117,650
3 person: \$98,050	6 person: \$126,350

REPLACE OLD LEAD LINES PROGRAM

ROLL

Borrower Steps

If you would like to replace your lead lines using the ROLL program, below is a brief description of the steps you must take:

- Contact Sharon Taylor, URA program officer, and request a ROLL application. Sharon can be reached at 412-255-6677.
- Choose a plumber to replace the lead water service line.
 - ◇ Hire your own plumber and include the proposal with your application.
 - ◇ If you are unable to obtain your own plumber the URA will do a complete work write-up and send it out to bid to three plumbers. The plumbers will have approximately two weeks to visit the home and return the bid to the URA. The selection of the contractor is up to the borrower.
 - ◇ Your plumber can coordinate with PWSA's schedule so that both portions of the service line can be replaced at the same time. You or your plumber can contact PWSA at 412-255-2423.
- Send the application, plumber's proposal (if available), and other requested materials to Dollar Bank. Dollar Bank will underwrite the loan. If you are approved, Dollar Bank will send you an approval letter and will forward the file to the URA.
- The URA will contact you for a closing. You will need to come to the Civic Building, 200 Ross Street, Pittsburgh, PA, 15219, to close the loan.
- The plumber will then be sent a letter requesting that he/she sign-off on the job at 200 Ross Street within seven days of receipt of the letter. At that time, the contractor will need to bring a copy of the plumbing permit and a \$72.00 check or money order (no cash) payable to Urban Redevelopment Authority of Pittsburgh for the filing of a no-lien agreement. If this is NOT a coordinated replacement with PWSA and a public walk is to be installed, a permit will need to be obtained from the City of Pittsburgh's Department of Public Works and a copy should accompany the plumbing permits. Once the sign-off requirements are complete work may begin on the project.
- The URA does not provide startup money. All payments to plumbers are for completed work. To request an inspection for payment, a plumber must submit a Payment/Inspection Request Form to the URA Construction Advisor. The homeowner must approve the requested amount by signing and dating the form. A URA Construction Advisor will inspect the work and approve the requested amount.
- Upon approval of the completed work and submission of the appropriate permit sign-offs, the URA will notify Dollar Bank to issue a check to the plumber.