

URBAN REDEVELOPMENT AUTHORITY OF PITTSBURGH

Housing Opportunity Fund

Housing Stabilization Program

Program Guidelines

Revised 3.22.2023

I. PROGRAM OBJECTIVE

The main objective of the Housing Opportunity Fund Housing Stabilization Program (HOF HSP) is to provide one time or short term (no more than 6 months) funding to individuals and families who are struggling with housing expenses including mortgage payment, rent and/or utilities. It is designed to assist participants to stabilize their current housing, or facilitate access to appropriate housing, and prevent homelessness. The program will also allow for legal eviction prevention services including legal consultation and representation for eviction defense and/or related supportive services. The URA will utilize not-for-profit service agencies and/or legal clinics as Program Administrators.

II. PROGRAM FUNDING

The HOF HSP Program will be sourced by local Housing Opportunity Funds. Additional funding may come from local, state and federal sources as available.

III. ELIGIBLE APPLICANTS/PROGRAM ADMINISTRATORS

The Program Administrators must have 501c3 nonprofit status and must have experience administering homeless prevention and/or eviction prevention funding.

IV. ELIGIBLE RECIPIENTS OF PROGRAM FUNDING

Households receiving assistance under HOF HSP must meet the following requirements:

- A. Each household must reside in the City of Pittsburgh.
- B. The annual gross household income of each recipient must be underneath the Pittsburgh Area Median Income (AMI) with adjustments made for family size. The maximum AMI for renters is 50% AMI. The maximum AMI for homeowners is 80% AMI. Each year an allocation plan will authorize how much funds are available at each income threshold.
- C. Determination of the Borrower's annual income shall be based on current income projected from the date of application. Annual income should be based on the gross income from all sources before taxes or withholding from all household members who are not minors or full-time students. The most recent federal income tax form will also be required to verify the applicant's income history.
- D. Each household must demonstrate that it is in a housing crisis which can be successfully addressed through one-time or short-term assistance to stabilize the household's circumstances.

Households receiving assistance from local, state, or federal funding (including disaster relief and federal stimulus funding) must meet criteria specific to those funding sources and requirements. If receiving CDBG funding, the households must not duplicate benefits as defined in the Robert T. Stafford Disaster Relief and Emergency Assistance Act ("the Stafford Act"), as "a person receiving federal assistance for a major disaster or emergency shall be liable to the United States to the extent that such assistance duplicates benefits available to the other person for the same purpose from another source".

V. ELIGIBLE PROPERTIES/RESIDENCES

Residences that are/will house the recipient households must meet the following requirements:

- A. Each property must be a permanent structure used primarily for year-round residential use.
- B. Eligible properties must be located inside the City of Pittsburgh.
- C. Eligible properties must have no outstanding City, School District, and County real estate tax obligations and/or the owner must be on a payment plan.

VI. ELIGIBLE USES OF FUNDING FOR HOUSEHOLDS

A. Program Administrators will specify in their applications which of the following two types of funding support they will administer: One-Time Funding Support and/or On-Going Funding Support (not-to exceed 6 months).

B. One-Time Funding Support may include the following: 1. Move-in assistance which may include: a. First month's rent; b. Last month's rent; c. Security deposit; d. Utility deposits. 2. Utilities in arrears 3. Rent in arrears 4. Mortgage in arrears.

C. On-Going Funding Support may include the following: 1. Rent subsidy, not to exceed 6 months 2. Legal services throughout the eviction process. 3. Mortgage subsidy, not to exceed 6 months (so long as the homeowner has not yet received an Act 91 notice).

D. All funding will be provided as a grant.

E. All payments will be made by the Program Administrator via dual check, to recipient and recipient's creditor. The URA will reimburse the Program Administrator or if necessary provide dual checks to the Program Administrator and the recipient's landlord / creditor.

VII. ELIGIBLE USES OF FUNDING FOR SUPPORTIVE AND/OR LEGAL SERVICES

A. Program Administrators should specify in their applications what supportive services they will provide including but not limited to legal consultation and representation for eviction defense.

B. Legal consultation and representation for eviction defense may include intake and assessment of eligible households, in person or telephone advice to qualifying households, and/or legal representation in court to prevent eviction or enforce tenant rights.

VIII. FUNDING TERMS, LIMITS AND OTHER REQUIREMENTS

For HOF and non-CDBG funding:

Short Term Assistance: Housing stabilization funds are designed to provide short term intervention.

Assistance will not extend beyond 6 months for renters and 6 months for homeowners. Program administrators are encouraged to work with recipients to find longer term support if (and as soon as) it becomes clear that short term support will not be sufficient to meet the recipient's need.

A. Maximum Assistance: The maximum support a household may receive is \$6,000 including legal services and/or supportive services for renters and \$6,000 for homeowners.

B. Household income and circumstances must be verified by the program administrator.

For CDBG-CV funding:

Short Term Assistance: Housing stabilization funds are designed to provide short term intervention. Assistance will not extend beyond 6 months for renters and 6 months for homeowners. Program administrators are encouraged to work with recipients to find longer term support if (and as soon as) it becomes clear that short term support will not be sufficient to meet the recipient's need.

Maximum Assistance: The maximum support a household may receive is \$6,000 including legal services and/or supportive services for renters and \$6,000 for homeowners.

Household income and circumstances must be verified by the program administrator

IX. PROGRAM ADMINISTRATION RESPONSIBILITIES AND PROGRAM DELIVERY FEE

- A. Determine recipient eligibility (both income and circumstances).
- B. Determine the package of assistance and services which are appropriate for the household's circumstances, leading to successful housing stabilization.
- C. Make payments to verified creditors.
- D. Submit reimbursement forms for payments made to creditors, not more than monthly.
- E. Provide supportive services to household, as appropriate;
- F. Monitor household success, including housing stability: i. For one-time assistance – at least three contacts, at 1 month, 3 months and 6 months post assistance. ii. For longer term assistance – at least monthly contact during the period of funding support, and at least three contacts post assistance, at 1 month, 3 months and 6 months post assistance. iii. Reporting of outcome of legal representation in eviction defense.
- G. Terminate support when no longer needed or when household is no longer meeting program participation requirements.
- H. Maintain files documenting homeowner eligibility including income, funding received, services received, and termination from program.
- I. Provide monitoring reports to URA on a quarterly basis.
- J. Program delivery funds may be provided to non-profit Program Administrators for reasonable and necessary program delivery expenses including program delivery expenses such as an allocation for staff time.
- K. Program delivery funds must not exceed 25% of the total contract that the Program Administrator has with the URA and must be clearly documented.
- L. Program delivery funds will be budgeted annually and paid either on a monthly or quarterly basis.
- M. For program administrators that provide eviction-related legal services, the program administrator must provide hourly-rates for legal services and an estimate as to the number of hours per client.
- N. If receiving federal disaster or stimulus funding, the Program Administrator must clearly document how the applicants' needs meet the criteria for the funding source.

X. PAYMENT PROCEDURES

Program Administrators must request payments on the proper URA form(s), duly signed and approved by the Program Administrator, for a specified dollar amount. The payment request must include information about the household helped (including income information) and must include copies of all checks paid to landlords, mortgage companies, and/or lien holders. The URA will only reimburse for approved costs incurred.

For emergency eviction prevention services including the Court of Common Pleas, Program

Administrators may make checks payable to the Department of Court Records to efficiently pay the outstanding rent arrears to prevent evictions.

XI. APPEALS COMMITTEE

The URA will establish an Appeals Committee whose purpose is to review HOF HSP Program Guideline(s) waiver requests. The Appeals Committee will recommend approval or disapproval of the request to the Director of the Housing Opportunity Fund. The Director of the Housing Opportunity Fund can choose to accept or reject the recommendation of the Appeals Committee.

XII. CERTIFICATIONS

In accordance with 24 CFR Part 8, the Authority certifies its compliance with the provisions of Section 504 of the Rehabilitation Act of 1973, as amended on June 2, 1988.

XIII. NON-DISCRIMINATION CERTIFICATION

The Urban Redevelopment Authority of Pittsburgh abides by all applicable laws and regulations regarding nondiscrimination and refrains from discriminating on the basis of age, race, color, religious creed, ancestry, national origin, sex, sexual orientation, gender identity, gender expression, political or union affiliation, and/or disability. No person shall be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination solely on the basis of any of the above factors under the loan and grant programs operated by the Urban Redevelopment Authority of Pittsburgh.