

Keeping Pittsburgh

# Home

## Housing Opportunity Fund 2021 Annual Report



Housing  
Opportunity  
Fund

a program of:

**ura**

Urban  
Redevelopment  
Authority  
of Pittsburgh



# Message from the Mayor

“In 2021, homeowners and renters continued to face challenges as a result of the pandemic. Rising housing costs and rents threatened to force many of our residents out of neighborhoods they’ve called home for generations. Together, with the URA and Housing Opportunity Fund, we are working to address housing inequity across our City and to make sure that everyone who lives in Pittsburgh can continue to live and thrive in their neighborhood.

This past year, the HOF continued its great work – preventing displacement, making first-time homeownership a reality, helping residents make repairs, and creating and preserving affordable housing. We applaud their work and look forward to continuing our work together to make Pittsburgh into the most welcome, safe, and thriving city in America.”

*Edward Gainey*  
Mayor, City of Pittsburgh



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## Acronyms used throughout the report:

### **HOF**

Housing Opportunity Fund

### **URA**

Urban Redevelopment Authority of Pittsburgh

### **AAP**

Annual Allocation Plan

### **AMI**

Area Median Income





Centre Avenue Housing  
Ribbon Cutting

## Message from the Executive Director of the URA

“On behalf of the Urban Redevelopment Authority of Pittsburgh (URA), I am pleased to present the Housing Opportunity Fund (HOF) 2021 Annual Report. The HOF was created in 2018 by the City of Pittsburgh to protect our most vulnerable residents and create a more equitable housing environment. Since the program’s inception, the HOF team has made great strides in generating positive impact for City residents. During that time, the HOF has:

- *Assisted over 324 homeowners with necessary home repairs*
- *Helped over 276 first-time homebuyers make the dream of homeownership a reality*
- *Prevented eviction and stabilized over 800 households across the City*
- *Helped develop over 507 units of affordable housing.*

Housing costs have continued to rise at alarming rates over the last several years, making it more challenging for individuals to buy their first home or stay in their current home. These challenges have been more acutely faced by minority residents, who have historically been sidelined by housing policies. This makes the work of the HOF more essential than ever, to keep City residents in their homes and communities, and to ensure that housing remains affordable for all of Pittsburgh’s diverse population.

In 2021, the HOF was able to stabilize and prevent evictions for 196 households, assist 72 first-time homebuyers in purchasing a home, and help 65 homeowners make repairs and keep their properties up to code. The HOF also helped create and/or preserve an additional 343 units within the City.

Despite the progress that has been made, there is still much work to be done. I look forward to continuing our mission to create and secure affordable housing and pave the way to ensure that the City of Pittsburgh remains home for every resident.”

- Greg Flisram  
Executive Director, Urban Redevelopment Authority of Pittsburgh

# Housing Opportunity Fund Overview

The City of Pittsburgh's Housing Opportunity Fund is a Housing Trust Fund that aims to increase and preserve the supply of decent, safe, and sanitary affordable housing for low-income households. In 2018, the City of Pittsburgh committed to provide \$10 million per year, for the next 12 years, to fund HOF programs and activities..

*HOF funds are primarily allocated to assist households from 30% AMI or lower, up to 80% AMI. Down Payment and Closing Cost Assistance Program may go as high as 115% AMI.*

## 2021 Area Median Income (AMI) Limits

Household Size	30%	50%	80%	100%	115%
1	\$17,850	\$29,700	\$47,500	\$59,400	\$68,300
2	\$20,400	\$33,950	\$54,300	\$67,850	\$78,050
3	\$22,950	\$38,200	\$61,100	\$76,350	\$87,800
4	\$26,500	\$42,400	\$67,850	\$84,800	\$97,550
5	\$31,040	\$45,800	\$73,300	\$91,600	\$105,350
6	\$35,580	\$49,200	\$78,750	\$98,400	\$110,750
7	\$40,120	\$52,600	\$84,150	\$105,200	\$120,950
8	\$44,660	\$56,000	\$89,600	\$111,950	\$128,750

*HUD creates regions for calculating AMI. The income limits for Pittsburgh are based on incomes in the Pittsburgh MSA - Allegheny, Armstrong, Beaver, Butler, Fayette, Washington, and Westmoreland Counties.*

## How Can the Housing Opportunity Fund Be Used?

HOF projects and programs can only be used in the following ways, which are outlined in its legislation:

- *Create and preserve affordable housing for rent and for sale*
- *Focus on deed restricted and/or permanently affordable housing*
- *Expand access for seniors and people with disabilities*
- *Increase number of affordable homes with supportive services to prevent homelessness*
- *Stabilize neighborhoods*
- *Use this funding to secure more and identify other opportunities*

## Who Oversees HOF?

### Advisory Board

HOF Advisory Board is composed of Pittsburgh residents with varying occupations, socioeconomic backgrounds, and expertise. The role of the Advisory Board is to review applications and help guide program development.

### Advisory Board Members

Lena Andrews - *Nonprofit Development Community*

Oliver Beasley - *Mayor's Officer*

Jamil Bey, PhD - *Neighborhood Based Nonprofit/Community Resident - South*

Joanna Deming - *Homeowner Representative*

Knowledge Build Hudson - *Housing Authority City of Pittsburgh Representative*

Jerome Jackson - *Neighborhood Based Nonprofit/Community Resident - East*

Honorable Theresa Kail-Smith - *City Council President*

Mark Masterson - *Neighborhood Based Nonprofit/Community Resident - North*

James H. Myers, Jr. - *Neighborhood Based Nonprofit/Community Resident - Central*

Marcus Reed - *Tenant Council*

Paul Spradley - *Lending Institution Representative*

Sonya Tilghman - *Nonprofit Community*

Derrick Tillman - *For-profit Development Community*

Adrienne Walnoha - *Advocate for Homeless*

Kellie Ware, Esq. - *Fair Housing Advocate*

Megan Winters - *Western Neighborhood Representative*

### Governing Board

The URA Board of Directors acts as the governing board for HOF. The role of the governing board is to approve HOF programs and projects, and to advance the HOF Annual Allocation Plan to City Council.

### URA Board of Directors

Kyle Chintalapalli, *Chair*

Honorable Sara Innamorato, *Treasurer*

Honorable R. Daniel Lavelle, *Vice Chair*

Lindsay Powell, *Member*

Sam Williamson, *Member*

### City Council

The Pittsburgh City Council votes to approve HOF's Annual Allocation Plan.



# 2021 HOF Programs Overview

The HOF 2021 funding year is from January 1, 2021 – December 31, 2021. For the 2021 funding year, HOF administered six programs.

## Rental Gap Program (RGP)

The Rental Gap Program (RGP) helps fund the creation of new affordable housing and/or preserve existing affordable housing in the City of Pittsburgh. RGP loans are available to developers and all development teams must include a nonprofit applicant. During 2021, HOF closed a total of **7** RGP projects which resulted in the creation and/or preservation of **324** affordable rental units.

## For-Sale Development Program (FSDP)

The For-Sale Development Program (FSDP) provides low interest rate construction financing and/or grants for the purpose of increasing the supply of affordable homes for sale and eliminating substandard housing by building new and/or preserving affordable for-sale homes in the City of Pittsburgh. Upon completion, properties financed under the program must be sold to owner-occupants who are at or below 80% AMI. During 2021, a total of **8** FSDP projects closed resulting in the creation and/or preservation of **19** affordable for-sale homes.

## Down Payment and Closing Cost Assistance Program (DPCCAP)

The Down Payment and Closing Cost Assistance Program (DPCCAP) provides financial assistance to eligible first-time homebuyers in the City who are interested in purchasing an existing or newly constructed residential unit. Eligible homebuyers can layer the HOF program with other first-time homebuyer programs to drive down the cost of homeownership. In 2021, the DPCCAP assisted **72** homebuyers with purchasing their first home in the City of Pittsburgh. The average household size was **2.2** people per household.

## Homeowner Assistance Program/+ (HAP/+)

The Homeowner Assistance Program (HAP) provides financial assistance up to \$35,000 to eligible homeowners for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh. In 2021, the HAP/+ completed **65** home renovations. The average household size for each homeowner assisted was **1.8** people per household. The renovations included necessary repairs such as roofs, electrical system repairs, hot water heaters, etc.

## Housing Stabilization Program (HSP)

The Housing Stabilization Program (HSP) is a housing crisis intervention program that provides one-time or short term (up to 3 months) financial assistance up to \$3,000 for renters and \$6,000 for homeowners who are facing a temporary, non-recurring housing crisis. The HSP may assist with rent arrears, forward rent, utility arrears, forward utilities, utility deposits, security deposits, mortgage assistance, and legal assistance. In total, HSP assisted **196** renters/homeowners in stabilizing their housing situations and preventing displacement in 2021. The HSP assisted renters and homeowners across the City and became a critical program when the COVID-19 pandemic hit the Pittsburgh community.

## Legal Assistance Program (LAP)

The Legal Assistance Program (LAP) provides a variety of free housing legal services to eligible tenants and homeowners who live in the City of Pittsburgh. Legal services for tenants can include mediation, limited legal representation, and full legal representation. Legal services for homeowners can include tangled title services and foreclosure prevention services. This program was new as an independent program as of 2021. In that year, the LAP program was able to assist **180** households with legal services.



**“The URA is a vital resource to the City of Pittsburgh residents. Continued funding to this program promotes the mission of our City for every family to live in environmentally safe, aesthetically appealing, and energy efficient homes.”**

*- Geri Castillejos Ortiz,  
Homeowner,  
HAP Plus Participant*



Home of Geri Ortiz before repairs



Home of Geri Ortiz after repairs to roof and sewer lines

# HOF Program Allocations in 2021

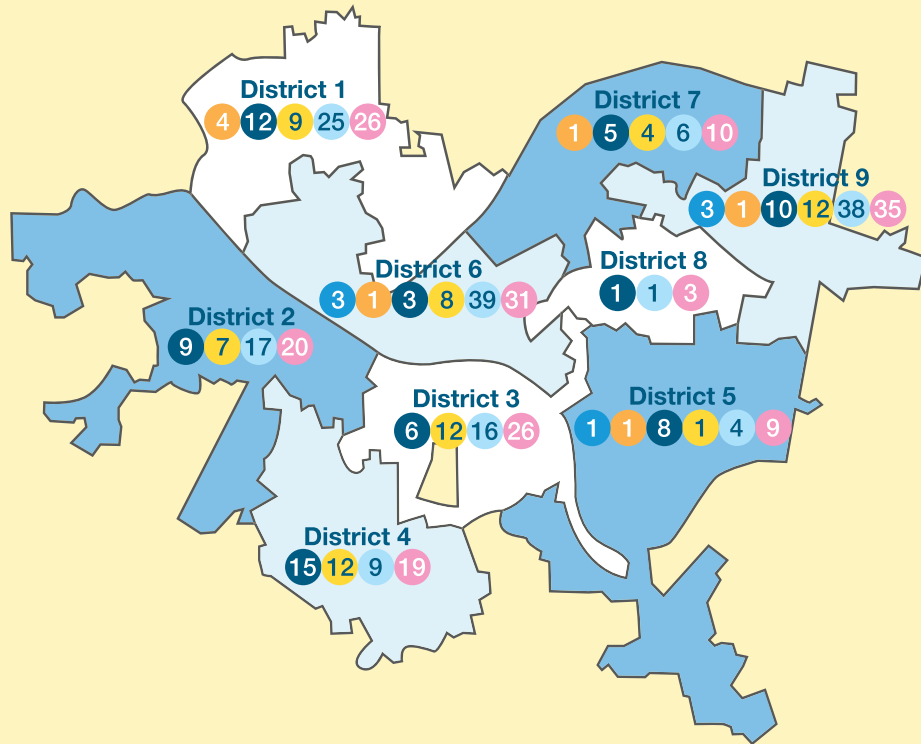
## Required Allocation:

30% AMI or below \$4,500,000 (50%)
50% AMI or below \$2,250,000 (25%)
80% AMI or below \$2,250,000 (25%)

## Program Allocations:

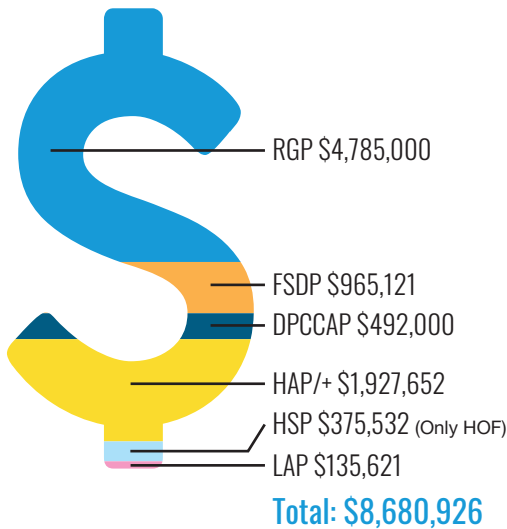
Program	30% AMI or below	50% AMI or below	80% AMI or below	Totals
RGP	\$2,975,000	\$1,125,000		\$4,100,000
HSP	\$431,250	\$143,750		\$575,000
DPCCAP			\$600,00	\$600,000
HAP/+	\$685,000	\$931,250	\$723,750	\$2,340,000
FSDP			\$735,000	\$735,000
LAP	\$408,750	\$191,250	\$50,000	\$650,000
Admin Funds				\$1,000,000
	\$4,500,000	\$2,391,250	\$2,108,750	<b>\$10,000,000</b>

## Project Count By Council District

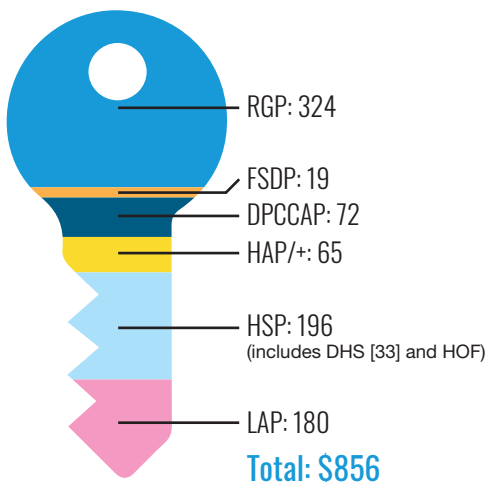


## HOF Expenditures and Closings in 2021 (from various funding years)

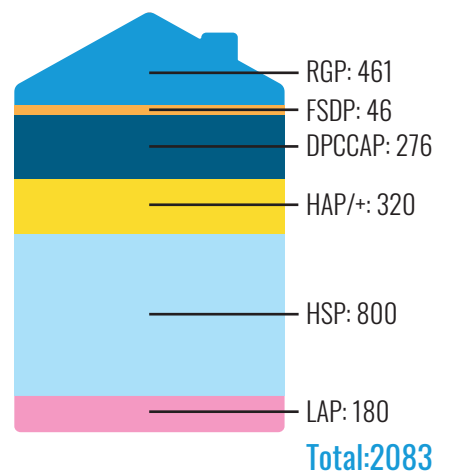
### Expenditures on Project



### 2021 Closings by HH/Unit



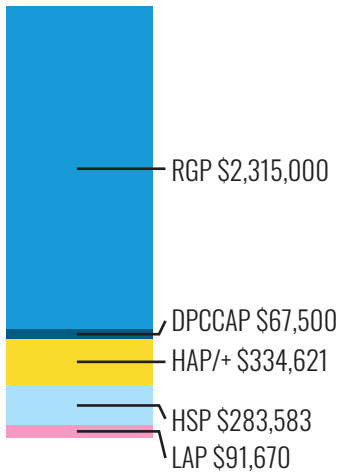
### Total HOF HH/Unit Counts 2018-2021



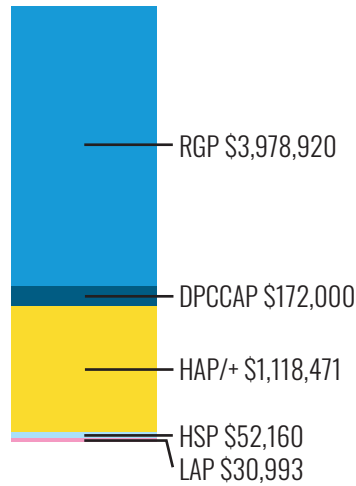


# HOF Expenditures by AMI in 2021 (from various funding years)

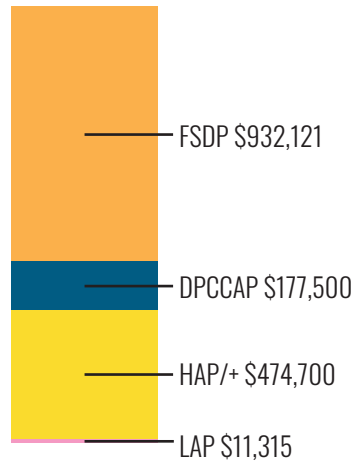
30% AMI: \$3,092,374



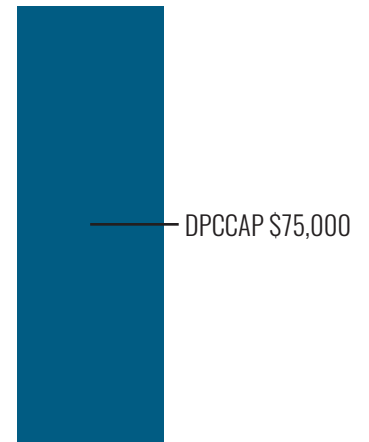
50% AMI: \$5,352,544



80% AMI: \$2,595,544

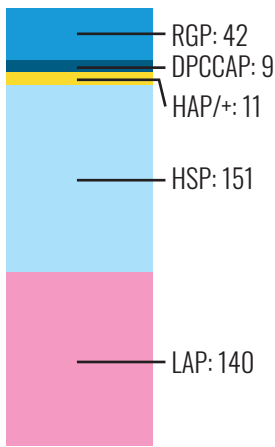


115% AMI: \$75,000

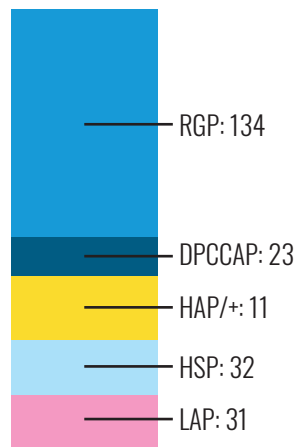


# HOF Households/Units by AMI in 2021 (from various funding years)

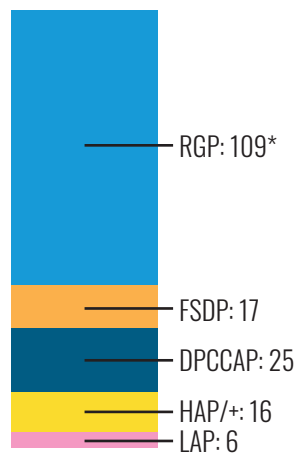
30% AMI: 353



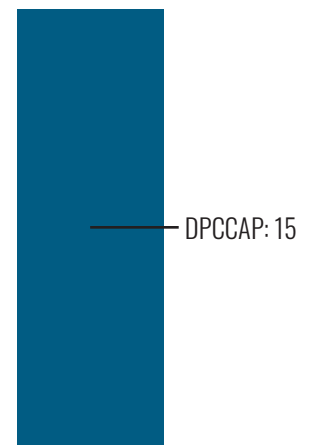
50% AMI: 258



80% AMI: 173



115% AMI: 15



\* Number of Units for the RGP are for total affordable project units

**“Without support from the URA, the [Centre Avenue Housing] project may not have happened, 74 men could have lost their homes, and the Hill District could have lost an important historical asset. Having this local source of support available to bridge financing gaps and ensure that these projects are feasible is essential to creating and preserving affordable housing in Pittsburgh!”**

*- Lawrence Swanson,  
Executive Director of Action Housing*



Photo of Centre Avenue Housing Room  
Credit: Candidly Yours Photography – Mike Leonardi

## 2021 HOF Success Stories

“This past year, the HOF continued its great work – preventing displacement, making first-time homeownership a reality, helping residents make repairs, and creating and preserving affordable housing.”

- Edward Gainey  
Mayor, City of Pittsburgh



### Homeowner Spotlight: Faith Wilds

“When I was diagnosed with a disability... I needed a handicapped-accessible bathroom on the first floor but didn’t have the income to have one put in. After applying for the [HAP] program and being accepted and told the bathroom would be installed for free was a dream come true. This greatly impacted my life and to top off everything I was [also] able to get work done on much need plumbing, as well as, siding on the exterior of my home. Hilltop Alliance walked me through it all. The process was smooth and all supplies were in stock, even during the pandemic. My experience with the URA was a positive and impactful one. No corners were cut and every thing passed inspection. I want to thank Pastor Trent and his remodeling company Integra Remodeling as well. I am so thankful for the funding provided for the plumbing and the beautiful siding. This program was truly a blessing to me and other homeowners that can’t afford to pay for much needed repairs and updates.”

– Faith Wilds, Homeowner, HAP Participant

### Homeowner Spotlight: Geri Ortiz

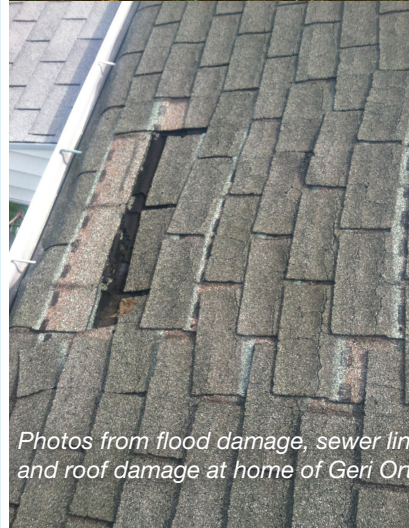
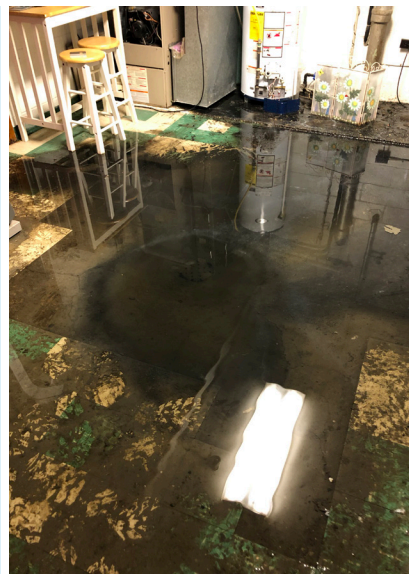
“The Urban Redevelopment Authority has provided me the opportunity to make the necessary repairs to my home with dignity, affordability, and support, with a licensed, reputable construction company. Economic and traditional loan financing were insurmountable barriers for me to make home improvements.

The URA team members and Spanbauer Construction, LLC collectively made the process a very positive experience for me from the beginning to the completion of the project... from my first phone call to the URA... everyone was exceptionally skilled, professional and most importantly interacted with me as a valued participant in the program.

My endless gratitude and appreciation for the opportunity to receive a home improvement loan through the URA brings me to tears when I think about the efficiency and beauty of my new roof, the ability to repurpose rain water with the new gutters, downspouts and rain barrels; and the main drain plumbing line replacement fixed water and sewage backups that created major loss and damage to my home.

The URA is a vital resource to the City of Pittsburgh residents. Continued funding to this program promotes the mission of our City for every family to live in environmentally safe, aesthetically appealing, and energy efficient homes... The ultimate reality is the understanding that the URA, the individuals associated both professionally and personally, are the catalyst for change in the City of Pittsburgh.”

- Geri Castillejos Ortiz, Homeowner, HAP Plus Participant



Photos from flood damage, sewer line repairs, and roof damage at home of Geri Ortiz





*Bloomfield apartment building owner by Curtis Williams*

### Small Landlord Highlight: Curtis Williams

“Most of the properties I acquire typically need some form of renovation, updates, or repositioning. The Small Landlord Fund came in handy with some much-needed deferred renovations. Without the funds I would not have been able to complete the repairs for another three years or so. I used the funding for multiple projects (approx. eight units) in East Liberty, Bloomfield and Lawrenceville. The URA funding enabled me to update our existing property portfolio and create value for our tenants.

The process was very straightforward and direct. Working with the URA was much easier than I expected. From the application, approval, property inspections to the funding, I was amazed at the how organized the process was. The greatest strength of the Housing Opportunity Fund is its people. The HOF has very good people! In the City of Pittsburgh, the HOF is changing the face of neighborhoods, creating jobs and improving the city’s livability index.”

- Curtis Williams

**“In the City of Pittsburgh, the HOF is changing the face of neighborhoods, creating jobs, and improving the city’s livability index.”**

– Curtis Williams, Small Landlord Fund Recipient

### Project Highlight: Centre Avenue Housing

“ACTION-Housing was thrilled to develop one of the first projects funded by the Housing Opportunity Fund’s RGP program. The funding that Centre Avenue Housing received from HOF was essential for the preservation of the Centre Avenue YMCA, a historic building that is an important Black cultural heritage site and was one of the first African-American YMCAs in the county. The Centre Avenue YMCA has provided affordable housing for men for decades and was one of the last Single Room Occupancy buildings in the region. Without support from the URA, this project may not have happened, and 74 men could have lost their homes and the Hill District could have lost an important historical asset. Having this local source of support available to bridge financing gaps and ensure that these projects are feasible is essential to creating and preserving affordable housing in Pittsburgh!”

- Lawrence Swanson,  
Executive Director of ACTION-Housing



*Centre Avenue Housing*





Repairs to home as part of the Five Points Project

## Project Highlight: Five Points Project & Ida's Sandwich Shop

“Observatory Hill Development Corporation and its CDC affiliate, Observatory Hill Inc, greatly appreciate the support we have received as we work on the continued investment in our neighborhood. The funds we have received from the URA, First National Bank, SSB Bank, and the Neighborhood Community Development Fund will allow us to successfully continue our fight against blight, add to the affordable housing stock in our neighborhood and continue to advance the Avenues of Hope initiative for the Perrysville Avenue corridor. We are thankful for our partnership with these funders and with the City of Pittsburgh as we execute our community redevelopment plan for the betterment of all our neighbors.”

- Leslee Schaffer  
Observatory Hill Inc. Board of Directors, Treasurer

“Observatory Hill is a neighborhood where you feel a sense of community. We have an amazing park where kids can swim and play. Humans and dogs can stretch their legs among the trees. In addition, we now have the beginnings of a revitalized business district. The neighborhood has been asking and patiently waiting for those who are ready to invest in their dreams in opening a business in our Five Points District. Ida's Sandwich Shop has taken that leap and we could not be happier. We look forward to the next chapter and what it will bring to our neighborhood.”

- Autumn Williams  
Homeowner on Perrysville Avenue and volunteer

“It is great to see the improvements the Five Points Project is bringing to the business district in Observatory Hill. Restoring the buildings and the addition of the apartments and the businesses will bring much needed vitality to our area. The blight that has long been a part of that area is now being refreshed and renewed.”

- Denise Colbert  
Long time Observatory Hill resident and homeowner

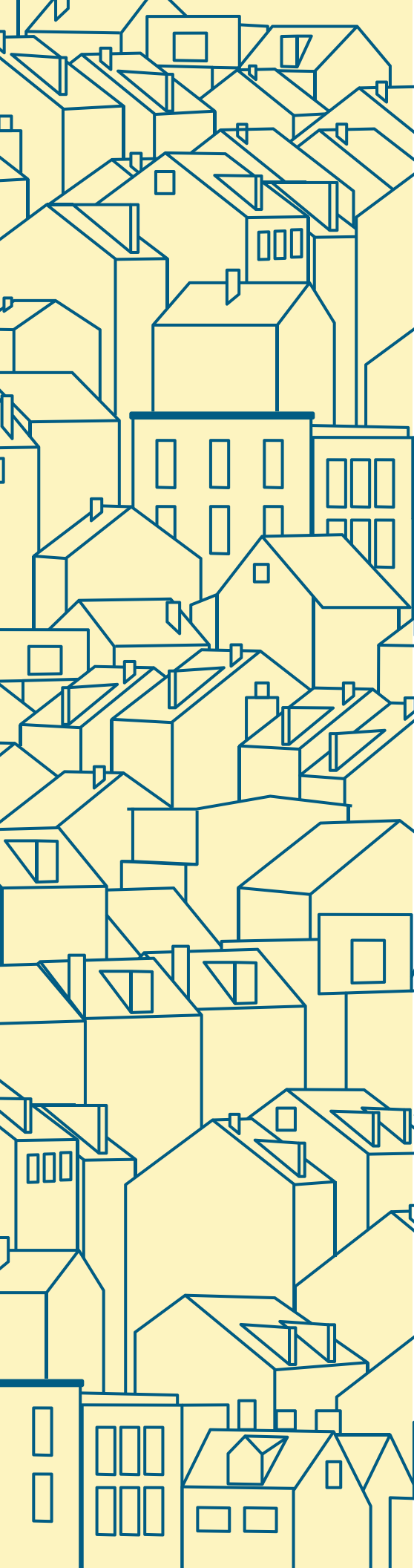


Owners of Ida's Sandwich Shop

**“The funds we have received... will allow us to successfully continue our fight against blight, add to the affordable housing stock in our neighborhood and continue to advance the Avenues of Hope initiative.”**

- Leslee Schaffer, Observatory Hill Inc.  
Board of Directors, Treasurer





## Messages from HOF Advisory Board Members

“The flexibility of the HOF funds and the ongoing ability to review and fund new projects throughout the year has allowed Pittsburgh to leverage other funding sources like tax credits and filled gaps where other funding could not, like renovations to the severe weather shelter. This mix of creating new units and preserving existing affordable housing is critical in reducing the gap of affordable housing in our community.”

**- Adrienne Walnoha MSW LSW, NAHB CAPS,  
Advocate for Homeless**

“The two most important things I wish the residents of Pittsburgh knew about the HOF is that; it’s working really well and, you, the voter, can absolutely use your voice to increase this \$10 million fund to \$20 million! Having served on this board going on two years, its amazing to see local money fixing local housing problems. It’s also heartbreaking when we have to say ‘no’ because there are just not enough funds to support the need. Lets all work together to advocate for more money to support this incredibly important work.”

**- Paul David Spradley, Ed.D., CDP  
Lending Institution Representative**

“This fund ensures people have an affordable strong foundation on which to build their lives. More funds are needed in the future to reach more people.”

**- Joanna Deming, MSW  
Homeowner Representative, East Community**

## Message from URA Housing Director

“The continued success of the Housing Opportunity Fund and its programs is a testament to the URA staff-members, who under the careful leadership of the Housing Opportunity Fund’s Advisory Board, work tirelessly to deliver these crucial programs and services to the residents of our City. Pittsburgh has always been a place where partnerships and teamwork have been essential to success, and HOF is no different – community partners, service providers, and housing advocates continue to push our mission forward, ensuring that HOF programs are meeting the needs of our residents.”

**- Evan Miller  
Acting Director of Residential and  
Consumer Lending Department, URA**



# Housing Opportunity Fund



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