

# Housing Resources in the City of Pittsburgh

## Urban Redevelopment Authority

Please call 412-255-6599 to speak with someone from the URA



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

- ◆ DPCCAP helps housing investment in the city by providing financial assistance to first-time homebuyers.
- ◆ First-time homeowners can receive either \$5,000 or \$7,500 for down payment and closing costs assistance.
- ◆ Income Eligibility: up to 115% AMI.

### Homeowner Assistance Program (HAP)

- ◆ HAP provides up to \$30,000 to homeowners for home rehabilitation and improvements.
- ◆ The first \$5,000 is in the form of a grant; the remaining amount in the form of a 0% interest rate deferred loan.
- ◆ Also helps households with tangled title assistance.
- ◆ HAP sources an annual Roof-A-Thon to replace roofs on the homes of income eligible homeowners
- ◆ Income Eligibility: up to 50% AMI.

### Housing Stabilization Program (HSP)

- ◆ Provides emergency rental assistance on a one-time or short-term basis.
- ◆ May also assist households with legal eviction prevention services.
- ◆ Income Eligibility: up to 50% AMI
- ◆ Must contact a HSP Service Provider directly:
  - Pittsburgh Mercy - (412) 232-5739/opt. 3
  - Urban League - (412) 227-4164
  - YWCA - (412) 255-1488
  - Macedonia FACE - (412) 281-2573

### Pittsburgh Home Rehabilitation Program (PHRP)

- ◆ PHRP offers a 0% interest rate loan to help income eligible Pittsburgh homeowners improve their homes.
- ◆ Homeowners may borrow up to \$25,000 for a single unit home and \$35,000 for a two unit home. With the loan, the URA offers grants for an assortment of needs.
- ◆ Eligible Incomes: Between 50% - 80% AMI

### Home Accessibility Program for Independence (HAPI)

- ◆ HAPI grants assist eligible homeowners and landlords by providing accessibility modifications for the home.
- ◆ Eligible homeowners may receive a grant up to \$10,000 for a single unit home. Landlords may receive a grant up to \$5,000 per unit.
- ◆ Eligible Incomes: up to 120% (AMI). Preference for households under 50% AMI.

### Community Acquisition & Rehabilitation Loan Program (CARL)

- ◆ The CARL program is an all-in-one mortgage and rehabilitation pilot program for borrowers offered through a partnership between the URA, the Pittsburgh Community Reinvestment Group (PCRG) and local lenders.
- ◆ The URA provides a 15% guarantee on the bank loan so that no private mortgage insurance is needed.
- ◆ No income restrictions.
- ◆ Please call PCRG at 412-6732 ext. 209.

## Federal Home Loan Bank of Pittsburgh (FHLB)

### First Front Door (FFD)

- ◆ FFD provides funds to help with down payment or closing costs for first time homebuyers. For every \$1, FFD will provide \$3, up to \$5,000 maximum. Homebuyers must finance their first mortgage through a participating FFD provider in order to access FFD funds.
- ◆ Eligible Incomes: up to 80% Area Median Income.
- ◆ Visit [www.firstfrontdoor.com](http://www.firstfrontdoor.com) for information.

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#### Low-Income Public Housing

- ◆ The HACP provides rental housing in communities across the city for low-income families, seniors, and persons with disabilities.
- ◆ Eligible incomes: up to 80% AMI
- ◆ Call the HACP Occupancy Department at 412-456-5030.

#### Housing Choice Voucher (HCV) Program

- ◆ The HCV program provides housing assistance payments to private landlords on behalf of voucher holders, providing the difference between rent and the amount of monthly rent a family can afford to pay.
- ◆ Eligible Incomes: up to 50% Area Median Income.
- ◆ Those seeking more information on the HCV program, including the status of the waitlist, should contact the Occupancy Department at 412-456-5030. Those on the HCV waitlist can call 412-520-3848 to check their status.

#### Homeownership Program

- ◆ The HACP provides Low Income Housing residents, HCV recipients, or families eligible to receive HACP rental assistance with the financial assistance needed to purchase a home within the Pittsburgh city limits.
- ◆ The HACP will provide a closing cost assistance amount of up to \$8,000 and a soft second mortgage amount of up to \$52,000.

Those interested in HACP Homeownership can call 412-456-5000, ext. 2301.

### Pittsburgh Commission on Human Relations (PCHR)

If you believe that you have been discriminated against by an employer, housing provider, public company, or service within the City of Pittsburgh, contact PCHR at 412-255-2600 or [human.relations@pittsburghpa.gov](mailto:human.relations@pittsburghpa.gov).

### Pennsylvania Housing Finance Agency

#### Homeowners' Emergency Mortgage Assistance Program (HEMAP)

- ◆ HEMAP is designed for those who, through no fault of their own, are unable to make their mortgage payments and are in danger of foreclosure. Depending on income and financial situation, homeowners may be eligible for: continuing mortgage assistance loans or non-continuing mortgage assistance loans.
- ◆ All HEMAP loans are limited to a maximum of 24/36 months from the date of the mortgage delinquency, or to a maximum of \$60,000.00, whichever comes first.
- ◆ Contact ACTION-Housing, Garfield Jubilee Associates, Urban League Of Pittsburgh, or other PHFA approved agencies within 33 days of receiving an Act 91 Notice.

#### Home Purchase Loans

- ◆ The **HFA Preferred Risk Sharing™ (No MI)** loan does not require mortgage insurance. With **HFA Preferred™ (Lo MI)**, mortgage insurance is provided by several private companies.
- ◆ Eligible Incomes: up to \$95,620.
- ◆ PHFA also offers funding for Home Improvements/ Repairs, Refinancing, and other Home Purchase Assistance products. See [www.phfa.org/](http://www.phfa.org/).
- ◆ Contact the PHFA Customer Solutions Center for housing related questions, at 855-U-Are-Home (827-3466) or [askphfa@phfa.org](mailto:askphfa@phfa.org).

### Pittsburgh Financial Empowerment Center (FEC)

In partnership with the City of Pittsburgh, Neighborhood Allies, and Advantage Credit Counseling, the FEC offers one-on-one professional financial counseling as a free public service in 10 locations throughout the City. Call the FEC at 1-800-298-0237.

# Housing Resources In the City of Pittsburgh

## Allegheny County

### Allegheny Link

For those who are homeless or near homeless the Allegheny Link is the access point for Coordinated Entry into the Allegheny County Homeless Continuum of Care. This includes access to emergency shelters, housing search & homeless resource assistance, and eviction prevention. Allegheny Link is a one-stop resource that provides information referrals/assistance, eligibility screening for public and privately funded services and supports, and assistance with completing applications for these services on an as needed basis.

- ◆ Those in a housing crisis or homeless can call the Allegheny Link at 1-866-730-2368 or walk-in to the office at 1 Smithfield Street, Pittsburgh Monday through Friday 8AM – 7PM.

### Allegheny Lead-Safe Homes Program

- ◆ This program will test for lead paint and hire & pay a certified lead abatement contractor to repair all lead paint hazards found in a home.
- ◆ Renters, homeowners, and landlords are eligible.
- ◆ Eligible incomes: up to 80% Area Median Income.
- ◆ Contact ACTION-Housing at 412-227-5700.

## Additional Housing Partners

- ◆ **Rebuilding Together Pittsburgh** at 412-247-2700 or [www.rtpittsburgh.org](http://www.rtpittsburgh.org)
- ◆ **Nazareth Housing Services** at 412-931-6996, Ext. 6510 or [www.chfmanor.org](http://www.chfmanor.org)
- ◆ **Habitat for Humanity** at 412-450-8520 or [www.habitatpittsburgh.org](http://www.habitatpittsburgh.org)
- ◆ **Dollar Bank Homeownership/Credit Enhancement** at 412-261-7564, 412-261-4940, or 412-261-8190
- ◆ **Neighborhood Legal Services** at 412-255-6700 or [www.nlsa.us](http://www.nlsa.us)
- ◆ **Urban League of Pittsburgh** at 412-227-4804
- ◆ **Garfield Jubilee Association, Inc. Homebuyer Education** at 412-665-5200
- ◆ **Neighborhood Allies** at 412-471-3727 or [www.neighborhoodallies.com](http://www.neighborhoodallies.com)
- ◆ **NeighborWorks** at 412-281-9773 or [www.nwwpa.org](http://www.nwwpa.org)
- ◆ **ACTION-Housing** at 412-281-2102 or [www.actionhousing.org](http://www.actionhousing.org)

## Income Guidelines - 2019

Household Size	30%	50%	80%	100%	115%
1	\$16,800	\$28,000	\$44,750	\$55,900	\$64,400
2	\$19,200	\$32,000	\$51,150	\$63,900	\$73,500
3	\$21,600	\$36,000	\$57,550	\$71,900	\$82,700
4	\$25,750	\$39,950	\$63,900	\$79,900	\$91,900
5	\$30,170	\$43,150	\$69,050	\$86,300	\$99,200
6	\$34,590	\$46,350	\$74,150	\$92,700	\$106,600