



Unlocking the Future

Housing Opportunity Fund
2022 Annual Report



Housing
Opportunity Fund



Message from the Mayor

“In 2022, the Housing Opportunity Fund (HOF) lived out my goal to support our most vulnerable residents in the City of Pittsburgh. I’m grateful to the URA and Housing Opportunity Fund Advisory Board members for addressing the true needs of our residents facing insurmountable circumstances as they do their best to live life to their fullest. Although we’ve made great strides in advancing our housing programs, we recognize that the need continues to grow. We are committed to making sure our programs and service simultaneously meet current and future needs. Thank you to the residents who’ve used their voices in how the HOF is allocated and know that you are necessary for making Pittsburgh the most welcoming, safest, and thriving city in America.”

Ed 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

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. Since 2018, the City of Pittsburgh has committed \$10 million per year to fund HOF programs and activities.

HOF funds are allocated to assist households ranging between 30% of AMI to 80% AMI, with a primary focus on 30% of AMI or lower. The Down Payment and Closing Cost Assistance Program may allocate to households as high as 115% of AMI.

2022 Area Median Income (AMI) Limits

Household Size	30%	50%	80%	100%	115%
1	\$19,920	\$33,200	\$53,100	\$66,400	\$76,360
2	\$22,770	\$37,950	\$60,700	\$75,900	\$87,285
3	\$25,620	\$42,700	\$68,300	\$85,400	\$98,210
4	\$28,440	\$47,400	\$75,850	\$94,800	\$109,020
5	\$30,720	\$51,200	\$81,950	\$102,400	\$117,760
6	\$33,000	\$55,000	\$88,000	\$110,000	\$126,500
7	\$35,280	\$58,800	\$94,100	\$117,600	\$135,240
8	\$37,560	\$62,600	\$100,150	\$125,200	\$143,980

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

Message from the URA Executive Director

“It (the Small Landlord Fund [SLF]) helped me to get renters. (Our building) was vacant at the time. Once the roof was done it increased the curb appeal a lot and we were able to get tenants in there with a decent rental amount.”

– Titus and Ivy Morris,
Small Landlord Fund
Recipients

“On behalf of the URA, I am pleased to present the HOF 2022 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 impacts for City residents. During that time, the HOF has:

- Assisted over 439 homeowners with necessary home repairs
- Helped over 345 first-time homebuyers make the dream of homeownership a reality
- Helped prevent eviction and help stabilize over 2,641 households across the City
- Helped develop over 908 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 2022, the HOF was able to stabilize and prevent evictions for 870 households, assist 69 first-time home buyers in purchasing a home, and help 85 homeowners make repairs and keep their properties up to code. The HOF also helped create and/or preserve an additional 401 affordable 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 paving the way to ensure that the City of Pittsburgh remains home for every resident.”

-Susheela Nemani-Stanger, URA Executive Director

How Can the Housing Opportunity Fund Be Used?

HOF projects and programs can only be used in the ways 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 the number of affordable homes with supportive services to prevent homelessness
- Stabilize neighborhoods
- Secure more and identify other opportunities

“They (my landlord) took me to court for rent. They gave me an eviction notice. They (the URA and Legal Assistance Program (LAP) team) were able to help me, it was a blessing.”

– Tamika Moore, LAP/HSP Participant

Who Oversees the HOF?

Advisory Board

The HOF Advisory Board is composed of Pittsburgh residents with varying occupations, 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
Jamil Bey, PhD – Neighborhood Based Nonprofit/Community Resident, South
Karen Garrett, PhD – Housing Authority of the City of Pittsburgh Representative
Councilperson Deb Gross – City Council
Jerome Jackson – Neighborhood Based Nonprofit/Community Resident, East
Mark Masterson – Neighborhood Based Nonprofit/Community Resident, North
Marcus Reed – Tenant Council
Alan Sisco – Nonprofit Community
Paul Spradley – Lending Institution Representative
Aster Teclay – Urban Redevelopment Authority of Pittsburgh
Tammy Thompson – Homeowner Representative
Derrick Tillman – For-profit Development Community
Adrienne Walnoha – Advocate for Homeless
Kellie Ware, Esq. – Fair Housing Advocate
Deidra Washington – Neighborhood Based Nonprofit/Community Resident, Central
Vacant seat – Neighborhood Based Nonprofit/Community Resident, West
Vacant seat – Mayor’s Officer

Governing Board

The URA Board of Directors acts as the governing board for the 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 R. Daniel Lavelle, Vice Chair
Honorable Sara Innamorato, Treasurer
Lindsay Powell, Member
Sam Williamson, Member

City Council

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

2022 HOF Programs Overview

The HOF 2022 funding year is from January 1, 2022 – December 31, 2022. The HOF administered eight programs in the 2022 funding year.

Rental Gap Program (RGP)

The RGP provides loans to developers for the creation of new affordable housing units, and/or to preserve existing affordable units. All development teams must include a nonprofit applicant. During 2022, HOF closed a total of **nine** RGP projects which resulted in the creation and/or preservation of **370** affordable rental units.

For-Sale Development Program (FSDP)

The FSDP provides low interest rate construction financing and/or grants for the purpose of increasing the supply of affordable housing for homeownership and to eliminate substandard housing. Upon completion, properties financed under the program must be sold to owner-occupants who are at or below 80% of AMI. During 2022, a total of **eight** FSDP projects closed resulting in the creation and/or preservation of **26** affordable for-sale homes.

Homeowner Assistance Program/+ (HAP/+)

The HAP provides financial assistance up to \$30,000 to eligible homeowners for rehabilitating and improving residential owner-occupied properties within the City of Pittsburgh. In 2022, the HAP/+ committed to completing **85** home renovations. The renovations included necessary repairs such as roofs, electrical system repairs, hot water heaters, and more.

Down Payment and Closing Cost Assistance Program (DPCCAP)

The DPCCAP provides first-time homebuyers with financial assistance towards their down payment and closing costs. First-time homebuyers can layer the DPCCAP with other first-time homebuyer programs to drive down the cost of homeownership. In 2022, the DPCCAP assisted **69** homebuyers with purchasing their first home in the City of Pittsburgh.

Housing Stabilization Program (HSP)

The HSP is a housing crisis intervention program that provides one-time or short term (up to 6 months) financial assistance, up to \$6,000, to households who are facing a temporary, non-recurring housing crisis. The HSP may assist with rent arrears, forward rent, utility arrears, forward utilities, utility deposits, and security deposits. In 2022, HSP assisted **212** renters and **12** homeowners in stabilizing their housing situation and preventing displacement. The HSP assisted renters and homeowners across the City and became a critical program when the COVID-19 pandemic hit the Pittsburgh community in 2020.

Legal Assistance Program (LAP)

The 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. In 2022, the LAP program assisted **646** households with legal services.

Small Landlord Fund (SLF)

The SLF provides financial assistance to landlords who own 10 or fewer units for the preservation of existing affordable units or for the conversion of units to affordable rental housing. Landlords can receive up to \$20,000 per unit or \$100,000 per project to make repairs to their units. This program launched in 2022 and assisted **two** landlords to preserve or create **six** affordable housing units.

Demonstration Dollars Program

The Demonstration Dollars Program provides funding for emergencies, such as mass evictions or natural disasters, for capacity building, and for special projects that may not align with existing HOF program offerings. Funds were utilized to support projects across other HOF programs.

“With the completion of Frazier North Residences, we’re delivering on our equitable development strategy to diversify and stabilize Oakland housing, develop and maintain affordable housing, and encourage homeownership.”

- Andrea Boykowycz,
Oakland Planning and
Development Corp. Interim
Director, FSDP Participant

HOF Program Allocations in 2022

Required Allocation:

30% AMI or below:
\$4,500,000 (50%)

50% AMI or below:
\$2,250,000 (25%)

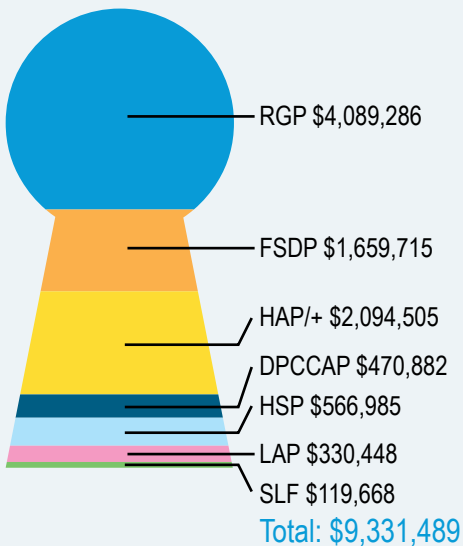
80% AMI or below:
\$2,250,000 (25%)

Program Allocations:

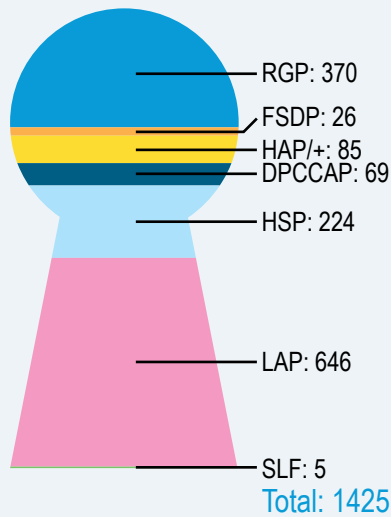
Program	30% AMI or below	50% AMI or below	80% AMI or below	Totals
RGP	\$3,000,000	\$800,000		\$3,800,000
FSDP			\$950,000	\$950,000
HAP/+	\$1,050,000	\$700,000	\$400,000	\$2,150,000
DPCCAP			\$700,000	\$700,000
HSP	\$150,000	\$375,000		\$525,000
LAP	\$300,000	\$100,000	\$50,000	\$450,000
SLF		\$275,000	\$150,000	\$425,000
Admin Funds				\$1,000,000
	\$4,500,000	\$2,391,250	\$2,108,750	\$10,000,000

HOF Expenditures and Closings in 2022 (from various funding years)

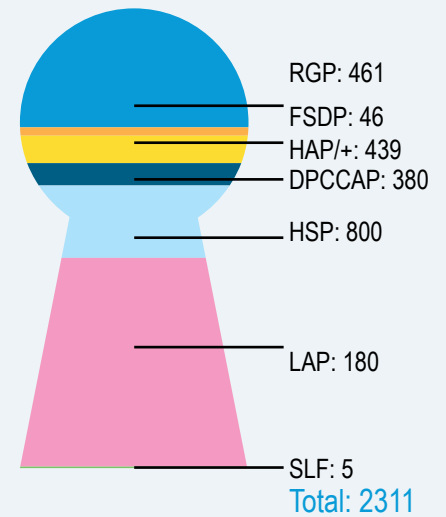
Expenditures on Projects



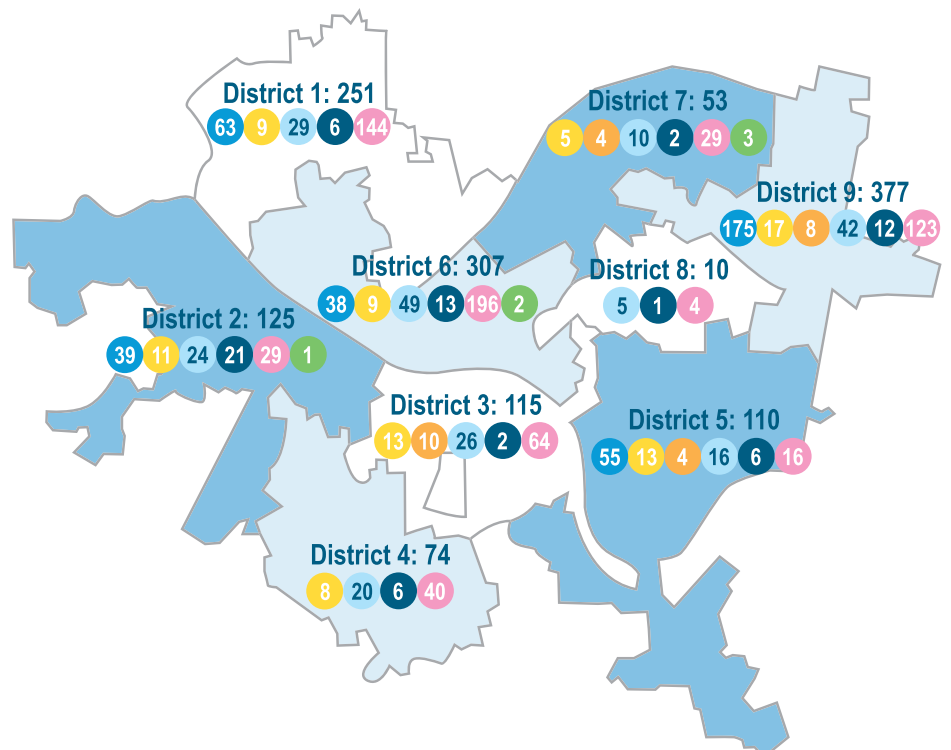
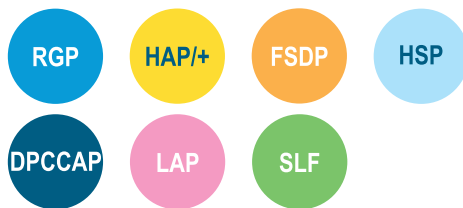
Closings by Unit



Total Units 2018-2022

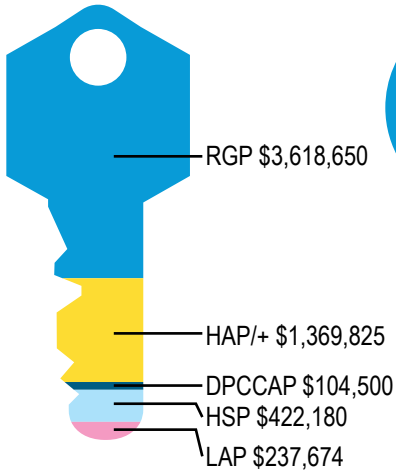


Project Count By Council District

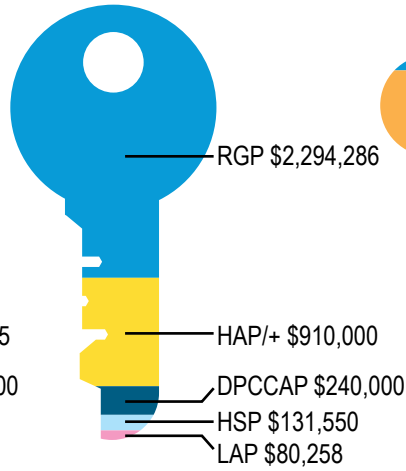


HOF Expenditures by AMI in 2022 (from various funding years)

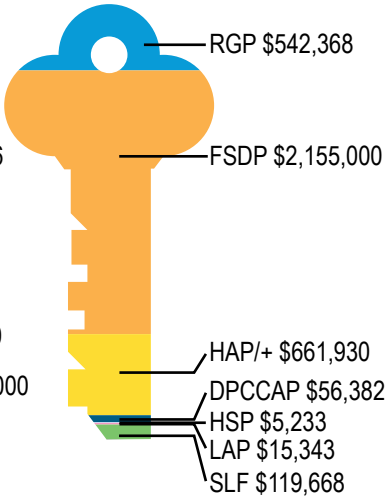
30% AMI: \$5,752,829



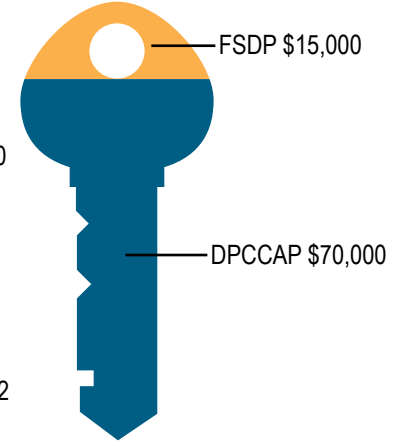
50% AMI: \$3,656,094



80% AMI: \$3,555,924

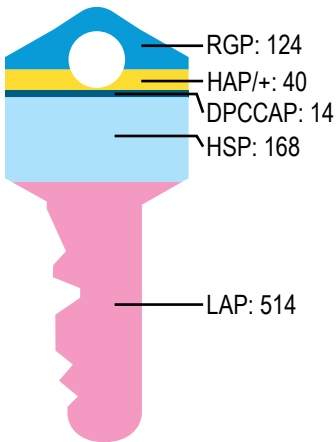


115% AMI: \$85,000

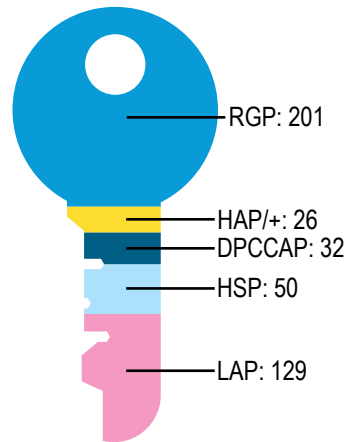


HOF Units by AMI in 2022 (from various funding years)

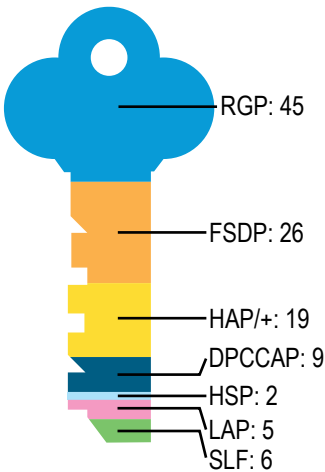
30% AMI: 860



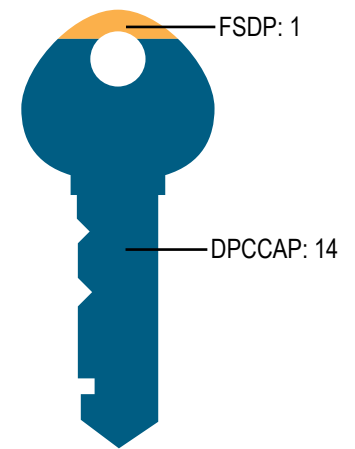
50% AMI: 438



80% AMI: 112



115% AMI: 15



“(The HSP program) helped me... with the rent, and they also helped me with some utilities – it’s a really good program. The people were nice – both the legal and the rent (the LAP and HSP teams). They get all tens in my book.”

– Tamika Moore, LAP/HSP Participant

Homeowner Spotlight: Lloyd Manigault

Lloyd received a HAP loan in 2022 and was able to rehabilitate and improve his home. Lloyd received a shed style roof over his patio, fascia, gutters, siding, deteriorated wood repair, a new front door, windows, window frames, and shutters. Lloyd is a veteran and he and his family are very grateful for this program. The work completed will prevent further damage to the interior of the home and will help to lower the family's utility costs.

“He (Lloyd Manigault) was staying upstairs most of the time because the downstairs was cold. The roof was leaking water into the windows and the walls were bulging out because of the water. They fixed that. They replaced all the windows, which was great. They replaced the doors. We’re very happy with everything that they’ve done. I have no complaints. I think the (HAP) program is great and I was happy they were able to assist us.”

He can come downstairs now. He can watch TV, he can sit on the porch – they put a sunroof over the porch. So he can come outside now and sit on the porch and have his coffee.”

- Daughter of
Lloyd Manigault,
HAP Participant



Lloyd's home after repairs

Homeowner Spotlight: Joan King

Ms. Joan King had a strong desire to change her circumstances and dreamed of becoming a homeowner. Ms. King had applied for assistance through the Housing Authority of the City of Pittsburgh (HACP) and the URA's existing programs to purchase a home rehabbed by East Liberty Development Inc. (ELDI), but was unable to qualify.

She was identified by staff as an ideal candidate for the OwnPGH Homeownership Program (a pilot program of the URA) and as a part of the pilot, Ms. King was able to move into a newly rehabbed unit with a conventional first mortgage, a deferred second mortgage from the URA, and a third forgivable mortgage loan from the HACP. This assistance resulted in a highly affordable monthly payment for King.

She also utilized the DPCCAP to cover \$7,500 in closing costs. She closed her loans in March 2022 and is very appreciative of the assistance the URA was able to provide her through the OwnPGH pilot and the DPCCAP.

“My financial cushion is small, but much larger than it would have been without the substantial closing cost help. Thank you URA.”

- Joan King, OwnPGH & DPCCAP Participant



Joan King with her agent

Development Spotlight: Gladstone Residences

With assistance from the HOF Rental Gap Program (RGP), the Hazelwood Initiative, in partnership with The Community Builders, commenced the conversion of a vacant school into the Gladstone Residences. This project will bring 51 new housing units to Hazelwood, and are designed for singles, couples, small families and seniors. These new units will include studio, one-bedroom, and two-bedroom types. 85% of the units will be affordable to households with incomes at or below 60% of AMI. In addition, 10% of the units will be fully ADA accessible.

The project closed in July 2022, and groundbreaking occurred in November 2022.



Future site of Gladstone Residences

Development Spotlight: Frazier North Residences, Oakland Planning and Development Corp.

The Oakland Planning and Development Corporation was able to utilize the HOF For-Sale Development Program (FSDP) to assist in its construction and sale of four affordable housing units. The units are energy-efficient, provide flexible living spaces, and are easily adaptable to special needs individuals. These high-quality units are serving as part of Oakland Planning and Development Corporation's efforts to increase homeownership rates and community ties for the residents of Oakland.

"All four homes have flexible living spaces to accommodate families, including a full bathroom and potential bedroom on the first floor, making these homes easily adaptable for those with mobility challenges and special needs."

"With the completion of Frazier North Residences, we're delivering on our equitable development strategy to diversify and stabilize Oakland housing, develop and maintain affordable housing, and encourage homeownership."

- Andrea Boykowycz, Oakland Planning and Development Corp.
Interim Director, FSDP Participant



Outside of home at Frazier North Residences



Inside photos of home at Frazier North Residences

Adapting Programs to Meet Communities' Needs

Over the last few years, home prices, rent, construction costs, and the number of eviction filings in Pittsburgh have all been on the rise. The housing market is constantly fluctuating, and it requires community engagement and adaptability for programs to meet the City's ever-changing needs. For this reason, the URA and the HOF continuously evaluate and revise our programs to address these changing market conditions. Adjustments have been made to the Housing Stabilization Program, the Legal Assistance Program, the Homeowner Assistance Program, and the Small Landlord Fund over the last few years in response to the needs of residents. Additionally, the URA created a new program called the OwnPGH Homeownership Program, funded by the American Rescue Plan Act, that can be combined with the DPCCAP to open the door to homeownership for even more Pittsburghers.

In 2022, the federally funded Emergency Rental Assistance Program (ERAP) ended in Allegheny County and evictions began to rapidly increase following ERAP's closure. In order to help prevent eviction filings, the HOF adjusted the Housing Stabilization Program guidelines. Previously, individuals experiencing a short-term financial crisis were able to receive \$3,000 over a 3-month period to help pay for bills such as rent, mortgage, and utilities. The HOF increased the maximum level of assistance to \$6,000 over a 6-month period, and also decreased the amount of time until an individual can reapply for assistance from 5 years to 3 years.

Legal contractors working with the Legal Assistance Program also made strides to address the increasing number of eviction filings. The Lawyer of the Day Initiative (LOTD) launched in several magisterial districts across Pittsburgh in 2022, which allowed lawyers to provide free legal services to large groups of individuals who have eviction hearings on a single day. Prior to this program, individuals facing eviction would often go to eviction proceedings without representation. The LOTD helps individuals access free legal counsel, and significantly decreases their odds of being evicted. Although still in its early stages, the LOTD Initiative has already proven to be extremely effective, resulting in outcomes favorable to both the tenant and the landlord in 48% of cases. This rate of favorable outcomes is four times higher than what was experienced in magisterial courts prior to the LOTD's introduction.

Continued on next page



Outside of homes at Frazier North Residences

Adapting Programs to Meet Communities' Needs

To address increasing construction costs, the HOF and URA made changes to the Homeowner Assistance Program and the Small Landlord Fund. The amount of money available to homeowners seeking to make home repairs through the Homeowner Assistance Program was increased from \$30,000 to \$35,000. In addition, the requirement for individuals to have a portion of their loan be amortized with incomes between 50% and 80% of AMI was eliminated. Now all individuals applying for home repairs can have their entire loan deferred with 0% interest with forgivability over a 20 year period. This means that for as long as these homeowners live in their homes, no payments are required for any of the improvements received through this program. The HOF also made changes to the Small Landlord Fund to help tackle rising construction costs for landlords with 10 or fewer units that want to make repairs. The interest rate for these loans was decreased from 3% to 0%, making the loans more affordable and appealing to property owners.

To help address increasing home prices, the URA and the Housing Authority of the City of Pittsburgh (HACP) piloted and launched a new program called the OwnPGH Homeownership Program. Though this program is not directly funded by the HOF, it pairs with the fund's DPCCAP to make purchasing a home in the City of Pittsburgh more affordable. Individuals can now receive up to \$7,500 through the DPCCAP and up to \$90,000 through the OwnPGH program, making the possibility of homeownership a reality for many who would otherwise be locked out of that opportunity.

As we progress into a new year, the HOF will continue to adapt programming to meet the evolving housing needs in the City of Pittsburgh. The HOF will remain steadfast in its pursuit of creating quality, safe, and fair affordable housing opportunities for the residents of Pittsburgh.

- Jahd Burns, URA Housing Administration and Community Outreach Coordinator

“The Housing Opportunity Fund (HOF) is one of many tools used to accomplish the necessary work of creating and preserving safe and affordable housing in the City of Pittsburgh. The HOF is unique because residents are empowered to determine how the funds should be allocated, which gives power to the people who are served through the fund. I am humbled to work alongside the HOF Advisory Board, the City of Pittsburgh, service providers and dedicated URA staff as we continue to make strides to strengthen and stabilize our communities.”

- Quianna Wasler, URA Chief Housing Officer

“The last three years have been devastating to the housing market. We have seen record numbers of evictions, landlords struggling to keep their properties and homeownership slipping further out of reach for most buyers. The Housing Opportunity Fund not only brings desperately needed resources to bear for the creation and preservation of affordable housing, but also works to deeply understand changes in the housing sector and bring new housing options into our communities. With unique expertise and passion to transform housing resources locally, the HOF hopes to enhance collaboration with other funding partners throughout 2023 and elevate the affordable housing conversation across our region.”

- Adrienne Walnoha, Housing Opportunity Fund Advisory Board Chair

Housing Opportunity Fund

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